

Markku Jokisaari

Attainment and Reflection

The Role of Social Capital and Regrets
in Developmental Regulation



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ABSTRACT

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Diss.

Developmental regulation reflects both individuals' proactive attempts to influence their own life course and their reactive efforts to adapt and accept their circumstances and reconstruct their goals and aspirations accordingly. In this study I focused on both proactive and reactive aspects of developmental regulation. First, I argue that goal-related social capital plays an important role in proactive developmental regulation and related goal attainment. In other words, social capital theory and the related network approach emphasize that a person's success depends on how she or he is located in networks and what kind of resources these networks enable for a focal person's aims. Using longitudinal data on recent graduates, the present study investigated the social ties involved in recent graduates' work-related goals and whether social ties contribute to success in dealing with the transition. The results showed that social ties that included a person with high socioeconomic status and weaker ties contributed to success in employment, whereas social ties including one's supervisor were associated with quality of employment. The results suggest that social ties are often a source of resources which enables a person to maintain his or her proactive developmental regulation and attain his or her goals. Secondly, I examined reactive developmental regulation, which pertains to how people regulate and evaluate unattained goals and goals with unintended consequences, i.e. regrets, and how such evaluation is related to well-being. Specifically, I examined whether regrets would be related to age and subjective well-being in a sample of participants ranging in age 19 to 82 years. The results showed that those who appraised their regret-related goals or events as having an impact on their present lives reported a lower level of life satisfaction and more physical symptoms than those who appraised their regrets as having less consequence. The results further showed that regrets concerning education and work were negatively related to satisfaction with life. There were also age differences in regret appraisals and contents. In all, this study suggests that through social capital theory and related network approach it is possible to expand psychological models on developmental regulation.

Key words: developmental regulation, social capital, social networks, regrets, unattained goals, life course, work transition

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PREFACE

At some phases of this project I felt like Hansel and Gretel in Grimms' fairy tale. The two children found themselves lost in a wood and they had no idea about how to find their way back home. There is no doubt that the children were afraid and desperate. My starting point for this project was in the murky wood which has been called, among other things, personality psychology or essentialism. At first I didn't realize where I was. But the more time I spent in the wood more I realize that I was lost and shivers went up and down in my spine. My escape from the wood was that I found social capital theory and related network approach. Social capital theory and related network approach was from the beginning very interesting and I felt that here was an approach that enabled one to grasp something in everyday life. Since then I have been, more or less, on voyage into the world of networks. At least I notice that my bookshelf is filled with books and articles related to networks and you don't get bored with talk about people and their ties. Perhaps network approach is a way of thinking.

This project has been an example to me of how the accomplishment of our work and projects crucially depend on others and their resources, that is, social capital. My mentor in this project, professor Jari-Erik Nurmi, has been the social tie to me that has given me the opportunity access the resources which have enabled this project. He has generously put his competence, time and forbearance in the service of this project. It has been a privilege to work with him. I owe my deepest gratitude to him. My first connection with the network community happened when I met Eelke Heemskerk and Gianluca Carnabuci. They showed me that the people doing research related to social networks are genial and good company. Furthermore, I have much enjoyed and benefited discussions with Riku Nikkilä and Jani Johanson about networks. In this good company discussions sometimes have taken from dusk to dawn. I have also enjoyed discussions with Petri Koivisto about work transitions among others. I want to thank research professor Jukka Vuori at the Finnish Institute of Occupational Health who has been an important link to work facilities and has provided opportunities to collaborate in projects where I have been able to collect data related to networks. I also acknowledge the assistance of Michael Freeman who has offered valuable comments in proofreading various papers related to this project. I also thank those people who have generously given of their time to participate in this study, as without them I would have no research to report here. I didn't have social capital related to data. Many thanks go also for Petri Koivisto, Antti Kuparinen, Riku Nikkilä, Jari-Erik Nurmi, and the two reviewers, professor Alexandra Freund and professor (emeritus) Pentti Sinisalo, for their helpful comments on a draft of this work. I would also like to thank professor Ulla Kinnunen for her feedback concerning measures which might be important in examining work transitions.

In view of the saying that the lowest point in life is not to live without love but to live without coin, I wish to thank the Finnish Cultural Foundation, Jenny

and Antti Wihuri Foundation, the Graduate School of Psychology and Academy of Finland who have all financially enabled me to complete this project.

I want to hug, big hugs, my dearest ones: Kuutti, Kerttu, Kanerva and Merja. They have taken me on the voyage of closeness and showed me the strength of ties.

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Markku Jokisaari

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...the question is, who is in control of man's life...? [Satan]

-Man himself is in control [Poet]

-Wouldn't it be more correct to say that someone other than himself is in control? [Satan]

Bulgakov

1 INTRODUCTION

Many scholars in developmental and life span psychology are willing to sing along with the refrain: "if you can't change the world change yourself". Recently psychological theories have emphasized that the human life course is fundamentally a dualistic process that is reflected, on the one hand, in individuals' attempts to influence their own life course by changing circumstances related to it, and, on the other, in their efforts to adjust and accept their niche and change themselves according to circumstances. In other words, developmental regulation reflects both individuals' proactive attempts to change the world according to their goals and their reactive efforts to adapt and accept their environment and reconstruct their goals and aspirations to fit this environment (Baltes & Baltes, 1990; Brandtstädter & Renner, 1990; Heckhausen & Schulz, 1995; see also, Rothbaum, Weisz & Snyder, 1982). It is assumed that people strive to use proactive regulation, i.e. shape their situation and developmental prospects according to their plans and goals (e.g., Heckhausen & Schulz, 1995). However, for a variety of reasons, such as lack of resources, setbacks and unintentional encounters with the developmental context, and people may be forced to rethink and disengage from their particular goals and aims. In this case they have to reactively regulate their development by readjusting their goals according to situational constraints.

It is further assumed that individuals' goals and plans play an important role in both proactive and reactive developmental regulation (e.g., Brandtstädter & Renner, 1990; Heckhausen & Schulz, 1995; Marsiske, Lange, Baltes & Baltes, 1995). These goal-related constructs have been seen as people's cognitive representations of ongoing activities or future states they want to accomplish and attain. For example, the concept of "developmental goals" has been presented as a central factor in developmental regulation (Brandtstädter & Renner, 1990; Heckhausen, 1997). Specifically, it is argued when people are using proactive regulation they are typically trying to attain a particular goal(s) and when using reactive regulation they focus on how to readjust, remodify or give up a goal if its attainment is blocked. Finally, the theoretical stance that people direct their own lives (Brandtstädter, 1984), typically by setting goals

and striving for their attainment, has been taken for granted (e.g., Nurmi, 1993; Marsiske et al., 1995; Heckhausen, 1997). As Heckhausen (1997, p. 177) put it: "the concept of developmental goals is based on the notion that individuals act as producers of their own development". In other words, self-direction during the life course is a taken-for-granted assumption in the field.

However, there are deficits in the theories and research on developmental regulation. First, although it has been assumed that a basic task in developmental regulation is to invest in resources which enable successful goal attainment (reviews, Baltes, Lindenberger & Staudinger, 2006; Brandtstädter, 1998; Heckhausen, 1999), theory and research related to how to conceptualize resources and what kind of resources are necessary or sufficient to exercise developmental regulation in a proactive manner is mainly lacking. One way to conceptualize resources is to use social capital theory. The basic idea in social capital theory is that social ties are an important source of resources and opportunities (Lin, 1982, 2001; Burt, 1992). Consequently, the first aim of this study was to attempt to relate social capital theory and related network approach to the psychological developmental regulation view to explore developmental regulation and resource perspectives; that is, how social ties enable resources for proactive developmental regulation and goal attainment. An additional limitation related to the existing psychological theories and models on developmental regulation is that empirical research has not focused on how social networks and related resources might contribute to successful action and development. For example, a person's goals as such and related agency beliefs have been advanced as an important causal reason for different kinds of developmental outcomes (e.g., Brandtsädter & Rothermund, 2002; Freund & Baltes, 2002; Heckhausen, 1999; Nurmi, 2004). As Burt (1992) put it: "The psychological explanations... are an example. *These beliefs in player [actor] attributes as a causal force are typically advanced without benefit of thinking or data about the pattern of relations in which player is involved*" ([italics added] p. 190). Specifically, psychological models of developmental regulation are typically based on individual-level causal explanations, such as the individual's motivation and behavior, without taking into account with whom an individual is pursuing his or her goals and what kind of resources these others are enabling for a focal person to "act as a producer of his or her own life". Furthermore, the main premise in social capital theory is that success of action is related to the individual's social network and related resources. In other words, through social capital an individual gains a better response from the environment to his or her goal investments. Consequently, the second aim was to examine to what extent social capital pertaining to a person's goals is related to his or her success in the context of working life.

Finally, not all goals are attained and some goal attainments may have unintended consequences. These aspects of goal-directed action have recently been conceptualized as life regrets (Lecci, Okun & Karoly, 1994; Wrosch & Heckhausen, 2002) and other related concepts (H. Heckhausen & Kuhl, 1985; Klingler, 1975, 1987; Martin & Tesser, 1989). The research in the field has typically focused on the relation between unattained goals and well-being (e.g.,

Kuhl & Helle, 1986; Lecci et al., 1994; McIntosh et al., 1995; Wrosch, et al., 2005). It might also be assumed, however, that the kinds of unattained goals or regrets people have, and the ways in which they appraise them, vary from one life stage to another. Similarly, the associations between regrets, their appraisals and well-being may change as people grow older (Wrosch et al., 2005). In other words, I focus also on the reactive side of developmental regulation by examining how people regulate and evaluate both goals with unintended consequences (regrettable action; see, Gilovich & Medvec, 1995) and unattained goals, that is, goals which people didn't accomplish but they wish they had accomplished (regrettable inaction), and what consequences these two kinds of goals have on well-being. In this study both unattained goals and goals with unintended consequences were conceptualized as regrets. Consequently, the final aims in this study were to examine to what extent age differences exist in both the contents and appraisals of regrets and to what extent the contents and appraisals of regrets are related to subjective well-being.

1.1 Developmental regulation: Proactive and reactive ways

Different kinds of models on developmental regulation have been introduced in the domain of psychology. In particular, a dual-process model by Brandtstädter and his colleagues (Brandtstädter & Renner, 1990; Brandtstädter & Rothermund, 2002), selective optimization with compensation metamodel by Margret Baltes and Paul Baltes (Baltes & Baltes, 1990; Baltes, Lindenberger & Staudinger, 2006; Freund & Baltes 2002; Marsiske et al., 1995), and a life-span theory of control by Heckhausen and Schulz (Heckhausen & Schulz, 1995; Heckhausen, 1999; Wrosch, Heckhausen & Lachman 2006) have gain currency in the field in recent years. Although the conceptualization and terms of developmental regulation differ between these models, they also share many common characteristics.

With respect to developmental regulation in the light of these models, individuals face two major challenges during their life course. The first of these are institutional pressures towards specialization (e.g., Kohli, 1994). For example, institutional arrangements in the educational and labor market channel people's lives through educational and occupational specialization, causing people to be selective and make choices about how to invest their finite resources, such as time and money, in education in order to possess occupational credits in the labor market later on. Secondly, failures, disappointments and unintentional consequences are part of the life course. Individuals have to come to terms with these unintended consequences. For example, one has to cope with job loss and brave the possible consequences of unemployment for one's financial and social life. Consequently, models on developmental regulation assume that individuals need developmental regulation in order to master these two broad challenges, i.e. selection and

compensation (e.g., Heckhausen & Schulz, 1995; Marsiske et al., 1995). First, it is suggested that individuals strive actively to influence their own life course by investing in resources, such as education, which enable attainment of important aims, like getting a job. In the literature concepts such as primary control (Heckhausen & Schulz, 1995), assimilative strategy (Brandtstädter & Renner, 1990) and selection (Baltes & Baltes, 1990) have been used to refer this kind of proactive developmental regulation by which individuals try to influence their own development and change the environment according to their preferences and goals. In turn, concepts like secondary control (Heckhausen & Schulz, 1995), accommodative strategy (Brandtstädter & Renner, 1990) and compensation (Baltes & Baltes, 1990) have been used to refer to reactive ways of developmental regulation. Reactive developmental regulation concerns the ways in which people try to cope with a lack of resources, unintended consequences and failures by readjusting their means and goals to fit their existing resources and environment.

1.2 The role of goals in developmental regulation

Theories and models on developmental regulation also assume that individuals' developmental and personal goals play an important role in the development (Brandtstädter & Renner, 1990; Freund & Baltes, 2002; Heckhausen, 1999; Nurmi, 1993; Marsiske et al., 1995). These goals are assumed to have two important roles in developmental regulation. First, by setting specific goals individuals seek to focus on their development in a particular domain and use their finite resources to foster their development in that particular domain. For example, time is often a limited resource which prevents the pursuit of many important goals simultaneously. By focusing on particular goal, such as spending time with one's family, individuals channel their limited resources to their preferred goal domain. Second, goals play an important role in reactive developmental regulation, because the focus of this regulation is essentially on individuals' goals and how to readjust, disengage and finally abandon them if necessary in the face of obstacles and lack of resources. For example, if a person faces job loss it is often rational to give up the goal to spend a half-year holiday in Italy, if one's financial situation is based on paid work. In addition, it is assumed that goals also play a role as criteria for attainment and evaluation of success during the life course (Marsiske et al., 1995). Goals provide a point of comparison regarding how one is making progress toward one's interests.

In earlier research goals have been described in various terms, such as, "current concerns" (Klinger, 1975), "personal projects" (Little, 1983), "life tasks" (Cantor et al., 1987), and "developmental goals" (Brandtstädter & Renner, 1990; Heckhausen, 1997). Furthermore, goal directed action has been described in terms of successive phases: goal setting, efforts related to goal actualization and goal adjustment (H. Heckhausen, 1989; Nurmi, 1993). First, it is assumed that by

setting and constructing personal goals people aim to direct their action and attain outcomes that match with his or her motives and preferences (e.g., Nurmi, 1993). After setting goals people typically try to actualize them in terms of planning and related action (Cantor et al., 1987; Heckhausen, 1989; Nurmi, 1993). Finally, when people have received feedback on their progress in goal realization they typically evaluate to what extent they have succeeded in their pursuits and to what extent they need to adjust their goals (Heckhausen, 1989; Nurmi, 1993).

Earlier research has mainly focused on the role of goals in well-being. Research findings indicate that how people appraise their goals, in dimensions like attainability and control, is associated with well-being (for a review, e.g., Cantor & Sanderson, 1999). Moreover, how people readjust their goals, i.e. use reactive developmental regulation, in the face of constraints is related to well-being (e.g., Brandtstädter & Renner, 1990; Nurmi & Salmela-Aro, 2002; Wrosch & Heckhausen, 1999).

1.3 Resources, goals and developmental regulation

In the models on developmental regulation it is further assumed that a basic task for individuals in their life course is to invest in resources which enable them to set and implement their goals; that is, a balance has to be struck between resources available and goals (Baltes, Lindenberger & Staudinger, 2006; Brandtstädter, 1998; Heckhausen & Schulz, 1995). First, resources are central to what kind of goals people set themselves and the feasibility of these goals (e.g., Brandtstädter, 1998; Brunstein et al., 1999). For example, before I set the goal of spending two months on vacation in the Bay of Naples, I must have the prospect of the necessary financial resources. Second, resources are central in goal implementation. For example, after losing my job I will have to give up my goal of saving money for my projected long holiday in the Bay of Naples. Without resources goals are not attainable and as a consequence one has to readjust one's goals. In line with this it has been suggested that as a consequence of insufficient resources people's mode of developmental regulation is typically a reactive one, i.e. they have to readjust or give up their focal goals (e.g., Brandtstädter & Rothermund, 2002; Heckhausen & Schulz, 1995; Marsiske et al., 1995). This means that the functionality of proactive and reactive developmental regulation is typically based on resources. Furthermore, it is suggested that the more resources individuals have under their own control the more they are able proactively orchestrate their goals. For example, Heckhausen (1999) specifies proactive regulation in the following way: "selective primary control [proactive regulation] refers to the focused investment of internal resources... All these resources can be *directly controlled by the individual*" ([italics added] p. 90). In other words, the demarcation line of proactive and reactive regulation is typically control of resources. When individuals themselves are in control of resources needed for actions they are

using proactive ways of their developmental regulation (e.g., Brandtstädter & Rothermund, 2002; Freund & Baltes, 2002; Heckhausen, 1999). Having resources under one's own control means being able to fulfil one's aims without others and unaided. This kind of view of individuals and their resources is in strong resemblance with the picture of the American hero: "The classic American hero is strong, solitary figure, confident in his or her abilities, who overcomes hardships...a steely-eyed tower of strength staring hard at the horizon's possibilities." (Burt, 1992, p. 188). In fact, Heckhausen and Schulz (1999), among others, have argued that role of the individual and his or her attributes in successful development has even increased in recent times: "the influence of individual initiative on life-course outcomes is extended, and with it the effects of interindividual differences in action-related beliefs and other relevant personality characteristics on developmental outcomes are amplified." (p. 86).

As a consequence, psychological theories and models on developmental regulation have mainly conceptualized the resources needed in proactive regulation to mean internal or personal resources, that is, a person's attributes and behavior, such as motivation, efficacy beliefs, and self-related attitudes (e.g., Brandtstädter & Rothermund, 2002; Diener & Fujita, 1995; Freund & Baltes, 2002; Heckhausen, 1999; Marsiske et al., 1995; cf., Baltes & Carstensen, 1999). Seeing proactive regulation and related resources in such individualistic and atomistic terms means that "one is forced to be content with empirical generalizations stating covariation between differences in behavior and differences in actor attributes" (Burt, 1982, p. 349). This is a clear limitation in the previous work on developmental regulation and goals. First, as argued in the framework of social capital and networks purposive action is inherently an interactive process between persons (e.g., Granovetter, 1985; Lin, 2001). As Granovetter (1985) put it: "Actors do not behave or decide as atoms outside social context [--]. Their attempts at purposive action are instead embedded in concrete, ongoing systems of social relations." (p. 217) Secondly, social capital theory makes it possible to argue that in many domains of life resources are not controlled by the individual herself or himself but by others (Burt, 1992; Lin, 1982; 2001). In other words, other people are enabling resources and open up opportunities for the focal person to pursue his or her goals in a proactive manner. However, in theories and models on developmental regulation the role of other people has typically been conceptualized to be a part of reactive regulation, that is, when individuals own resources are insufficient for successful action, they will need help from others (e.g., Freund & Baltes, 2002; Heckhausen, 1999).

1.4 Social capital: Social networks as a source of resources

A central way to concretize the metaphorical use of the term social capital is to describe it within the framework of social networks and related resources (reviews, Burt, 2005; Lin, 2001). In other words, an actor's social ties and the

resources accessed through them are seen as social capital (Bourdieu, 1983; Burt, 1992; Coleman, 1988; Lin, 2001). It is also important to note that this concept does not to reduce the concept of social support, which typically refers to individuals' close ties or even personality (e.g., Ruehlman & Wolchick, 1988; Sarason, Sarason & Gurung, 1997; see, Lieberman, 1986). The role of social support has also been studied in reactive developmental regulation (e.g., Heckhausen, 1999; Marsiske et al, 1995) and personal goals (e.g., Ruehlman & Wolchick 1988). However, one may have supportive and close ties but without resources there is no social capital in these relations (e.g., Lin, 2001; Portes, 1998). In other words, it is not what is inside the relationship but rather the social context around the relationship which defines access to resources (e.g., Burt, 2005). Furthermore, Carstensen and her colleagues have examined social ties during the life course based on developmental regulation approach, i.e., socioemotional selectivity theory (e.g., Carstensen et al, 1999). According to the theory, because time is open-ended for young adults they tend to concentrate on a wide range of relationships. Older adults, who perceive time as limited, are instead more selective about their social ties and tend to engage with fewer people and with people they know well. In line with the theory it has been found that with increasing age number of ties decreases in personal networks (Lang & Carstensen, 2002; Lansford et al., 1998). However, in social capital theory the number of social ties doesn't typically reflect resources: "Counts of relationships will never measure network value" (Burt, 2005, p. 11; see also, Lin, 2001). The network approach has focused on two main explanations for how social ties are conduits of valuable resources: the structure of a person's network and whom a person reaches through her or his network ties.

It has been stated that network structure contributes to resource flow and localization of opportunities (Burt, 1992; Granovetter, 1973). How a person's network members are connected to each other and to outside groups has consequences for resource flow, such as information. In this approach there are two important concepts: "weak ties" and "structural holes". In his seminal paper Granovetter (1973) presented his "strength of weak ties" thesis: networks characterized by weak ties, such as acquaintances, offer more new information than networks with strong ties, such as one's spouse and friends. Unlike strong ties, that bind interconnected individuals who then often share the same information, weak ties are often a bridge between different social groups and consequently enable access to new information. For example, Figure 1 shows three groups (A, B, C) and three persons (Kanerva, Kuutti, Kerttu) and their connections within and between the groups. In Figure 1 people are indicated by dots, strong ties between them by lines, and weak ties by dashed lines. In this example, Kanerva has weak ties in her network and she is in brokerage role between three groups: she is the only person who connects Groups A, B and C through her weak ties. Consequently, people whose networks include more weak ties are typically more likely to be a bridge between different groups than people with strong ties (Granovetter, 1973). Also Burt's (1992) concept of structural holes is based on resource benefits through networks. When a person's network includes people who don't know each other, there are

structural holes in the network. A structural hole reflects a missing connection between persons. When there are structural holes in a person's network the person him- or herself is in a brokerage position between the people who are not themselves connected to each other. For example, in Figure 1 Kanerva has structural holes in her network and she is in a brokerage role between three groups, while Kerttu and Kuutti have all their ties within the same group, A, and these contacts are themselves connected to each other. Consequently, their personal networks contain no structural holes. It is assumed that structural holes and the related brokerage role bring information benefits. Like weak ties, a brokerage role connects a person to different people and more heterogeneous information. Another central advantage of the brokerage position is the timing of access to new information. Actors who are in a brokerage position are assumed to receive relevant information earlier than actors in more peripheral positions, because they are at the junction of the information flow (Burt, 1992). For example, the brokerage role may be related to the sending of a job application at the right time. When a person is in a brokerage role between people this may bring news about job openings more rapidly as compared to more peripheral position in the network. Finally, a brokerage role between groups also brings access to referrals in different groups. As a broker has contacts in different groups these within-group contacts may in turn be a valuable source of recommendations within the group. Without contact in a group an outsider may be suspect, for example, when it comes to hiring someone. However, through the recommendations offered by a contact within a group an outsider acquires legitimacy within the group. In all, Burt (1992) assumes that a network characterized by structural holes is a mechanism for access to information and opportunities, i.e. a mechanism for social capital. In line with the suggestions in the literature (e.g., Lin, 2001) I assumed that weak ties would also reflect structural holes in the network and consequently a brokerage role and benefits related to it.

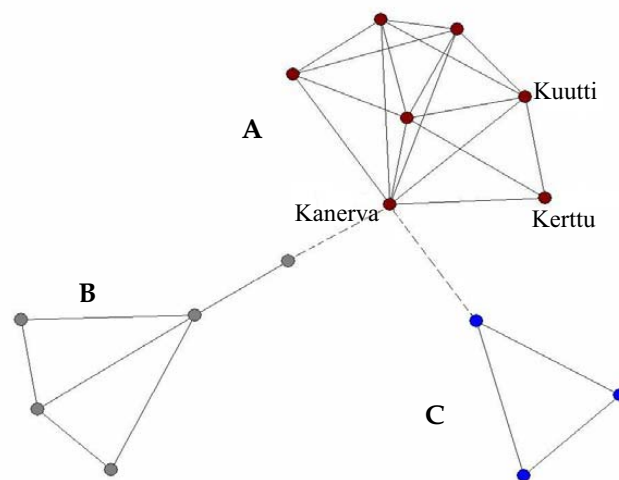


FIGURE 1 Weak ties in network.

People are indicated by dots, strong ties between them by lines, and weak ties by dashed lines.

Another network mechanism with which to examine social capital is to ask with whom a person has contact. An influential theory in the field has been Nan Lin's social resources theory (Lin, 1982). The theory emphasizes that the resources available through social ties depend crucially on the persons with whom a person has a connection. For example, the higher position in social structure a network person has, the more resources she or he will have. It is assumed that social contacts' positions in the societal structures are important, because they enable access to resources, such as information, credentials, and social influence (Lin, 1982, 2001). For example, a manager has more control over the resources in an organization than a porter. Consequently, a person who has an opportunity to connect to a manager through his or her ties has more network-based resources available than a person who has a connection to a porter. A contact's resources are based on his or her position and the institution in which he or she is a member. In research an important indicator of social resources is the social tie's occupational prestige and socioeconomic status (SES) (Lin, 1982, 1999; Lin, Ensel & Vaughn, 1981). Furthermore, in social capital theory two phases in the use of social capital are assumed: access to social networks and mobilization of resources through these ties (Lin, 2001). First, access to various networks and related resources is not equally distributed. For example, a person's education and ethnicity has an influence on access to different networks. In addition, because resources are accessed through others, it is not self-evident how these resources should be mobilized. For example, whether a job seeker's acquaintance recommends him or her for a job is decision made by that acquaintance.

Finally, the main premise in social capital theory is that the better access a person has to networks and related resources the more likely he or she will be

to attain his or her aims (Burt, 1992; Lin, 2001). In other words, through social capital a person gets higher returns for his or her own investments, such as education, in different domains of life, such as working life. In addition, there are research findings which support this main premise of social capital theory (for reviews, see, Lin, 2001; Burt, 2005). For example, it has been shown that social ties and related resources are related to getting a job (e.g., Granovetter, 1995), status attainment (Lin, 1999), school performance (Baldwin, Bedell & Johnson, 1997), promotion (e.g., Burt, 1997a) and salary level (e.g., Burt, 1992; Lin, 2001). In other words, "people who do better are somehow better connected" (Burt, 2005).

1.5 The role of social capital in developmental regulation

Following these theoretical arguments and empirical findings on social capital and networks I assume that social capital plays a critical role in developmental regulation in many domains of life. As noted above, the models on developmental regulation assume that goals occupy a central role in developmental regulation, and therefore it is reasonable to examine the role of social ties and resources in developmental regulation in relation to goals. That is, the central question is what kind of social ties and related resources a person has when she or he is pursuing her or his goals. Furthermore, social ties can be assumed to play an important role in different phases of goal-directed action. As noted above, goal-directed action has been assumed to consist of successive phases (H. Heckhausen, 1989; Nurmi, 1993). The first phase is characterized by goal setting, i.e., which goals a person will pursue. Goal setting is inherently a decision making process in which one has to consider options, resources and future prospects so as to set feasible goals (e.g., H. Heckhausen, 1989). In making decision about one's goals social ties are an important source of information and evaluation in decision making, as argued in network approach (e.g., Burt, 2005). In other words, "to ignore the role of social information in human decision making is to misconstrue the process by which we come to do things we do" (Watts, 2003, p. 218). After setting their goals people typically try to actualize them in terms of planning and related action (Heckhausen, 1989; Nurmi, 1993). During goal implementation social ties are valuable source of resources, as argued in social capital theory. For example, social ties enable mentoring to foster a person's career goals (e.g., Higgins, 2001). Finally, when people have received feedback on their progress in goal realization they typically evaluate to what extent they have succeeded in their efforts and to what extent there is a need to adjust their goals (Heckhausen, 1989; Nurmi, 1993). As argued in social capital theory, social ties and resources contribute to action-event contingencies, such as success of action. Furthermore, a person's goals as such are not sufficient to ensure the desired environmental responses; that is, "the power to originate action for a given purpose is the key feature of

personal agency. Whether the exercise of that agency has beneficial or detrimental effects, or produces unintended consequences, is another matter" (Bandura, 2001, p. 6). For example, a person has the goal of finding a job, but whether such a goal generates a positive response from employers is not under the control of the focal person. However, through social ties a person may be more likely to get the desired response from the environment. For example, through social ties a person may get recommendations which contribute to getting a job (e.g., Lin, 2001). A person who has access to a network and related resources is more likely to attain the desired outcomes than a person without access to these kinds of resources.

Finally, it also important to note that social ties may not only be a source of resources but they also may be a source of conflict and unintended consequences. In other words, social ties may hinder the focal person's goal implementation, such as when a network person behaves in a dishonest and opportunistic way (e.g., Burt, 2005). For example, earlier research has found that negative social interactions have detrimental effects on career (Gersick, Bartunek & Dutton, 2000).

1.6 Social capital and transition to working life

It is assumed that at times during the life course transition developmental regulation plays a particularly important role (e.g., Brandtstädter & Renner, 1990; Nurmi, 2004). Transition situations, such as school-to-work, are characterized by high uncertainty because the situation is new and contextual responses to a person's action are often unknown beforehand. For example, will an employer respond positively to a graduate who is trying to find a job? It might be further assumed that social ties play a particularly important role when people enter a new societal field, such as working life from school. For example, in the same way as employers use their networks and contacts to recruit new employees, it is important for the graduate to have network ties in the labor market so as to get information about job openings at the right time (Burt, 1992; Granovetter, 1995; Jokisaari, 2007; Lin, 1999). Furthermore, recent graduates often have problems getting recognition in the labor market, and, consequently, they are often in need of credentials, such as recommendations, through their network ties. Recommendations through social ties are often a route to employment, sometimes even directly: "When the referral came from a colleague accompanied by a strong recommendation, a resume was occasionally sufficient for immediately offering the contractor the job" (Barley & Kunda, 2004, p. 138). It has been also found that social relations occupy a central role in people's narratives about their transition from school to working life (Blustein, Phillips, Jobin-Davis, Finkelberg & Roarke, 1997). Social ties may also offer goal-relevant guidance, such as mentoring at the beginning of one's career (Higgins, 2001). Consequently, it is reasonable to assume that the kinds of social

ties and related resources individuals have with respect their work goals are important in dealing successfully with the transition. Specifically, I assumed, in line with social capital theory, that that both socioeconomic status of network persons (Lin, 1982, 2001) and weaker ties (Granovetter, 1995) in the network would be related to a successful transition to working life (Jokisaari, 2005). Furthermore, I assumed that organization-specific ties, such as supervisor-level contact, would be related to employment quality after graduation, i.e. job satisfaction and intentions to quit from an organization.

1.7 Reactive developmental regulation: Unattained goals and goals with unintended consequences as regrets

Models on developmental regulation argue further that, besides proactive developmental regulation and goal attainment a person has to cope with lack of resources, disappointments and unintended consequences, and consequently acquire new means or readjust and give up her or his goals according to these constraints. This reactive developmental regulation has been referred to by concepts such as accommodative mode (Brandtstädter & Renner, 1990), compensation (Baltes & Baltes, 1990), loss-based selection (e.g., Freund & Baltes, 2002) and secondary control (Heckhausen & Schulz, 1995). Furthermore, in terms of goal-level concepts this aspect has been conceptualized as life regrets (Lecci, Okun & Karoly, 1994; Wrosch & Heckhausen, 2002), degenerated intentions (H. Heckhausen & Kuhl, 1985), and other related concepts (Klinger, 1975, 1987; Martin & Tesser, 1989).

A central part of goal-directed action is the process of evaluating how successful focal goal pursuit has been (e.g., Nurmi, 1993). This evaluation will arouse either positive or negative emotions depending on to the extent to which goal attainments match desired states (Carver & Scheier, 1990). In the case of unattainable goals this process and its consequences has been described in terms of an incentive disengagement cycle (Klinger, 1975, 1987) and rumination (Martin & Tesser, 1989): an unattainable goal first generates frustration, then an increased effort to attain it, leading finally, if it continues to be unattainable without disengagement, to increased risk for well-being (Klinger, 1987).

In this theoretical framework the term regret refers to the fact that some goal attainment or its consequences have not been achieved as intended. A regret may reflect a goal which is cited as one reason why actual life course has not converged with the intended one in some important respect. For example, if one is not satisfied with one's occupational career, one may have regrets related to one's past educational goals and investments, because education is a relevant resource in working life. In addition, a regret may reflect a striving or aspiration which has had unintended consequences for other life domains (Emmons & King, 1988). For example, one may have lavished one's limited time resources on work at the expense of family life. Furthermore, in this study the term regret

also indicates goals which people did not accomplish but they wish they had accomplished. These kinds of goals reflect inaction (regrettable omissions and commissions; see review, Gilowich & Medvec, 1995). For example, a regret "I should have given more time to my friends" reflects inaction. In general, regret may be defined as a "a more or less painful cognitive and emotional state of feeling sorry for misfortunes, limitations, losses, transgressions, shortcomings, or mistakes." (Landman, 1993, p. 36).

1.8 Age, reactive developmental regulation and regrets

It has been suggested that state, society and related institutions directs individual's life course through a variety of age-related opportunities and normative constraints (see, e.g., Kohli 1994). For example, an entry into the educational system or to the retirement is channelled according to chronological age. Such normative constraints and possibilities have been conceptualised, for example, as developmental tasks (Havighurst 1948/1973) or institutional careers (Mayer 1986). Furthermore, individuals internalise a variety of societal expectations and demands concerning life-span development, which do not only offer guidelines to construct personal goals and plans for one's future but also a framework to evaluate one's decisions and achievements across the life course. For example it has been suggested that people adjust their goals according to demands of age-related context, because resources to attain a goal seem to decline if a goal is out of age-specific developmental context (Wrosch & Heckhausen 1999). The few studies on age-differences in personal goals and possible selves have shown that individuals' goals and possible selves differ according to their age (Cross & Markus 1991; Nurmi 1992) and that goals reflect developmental tasks of a particular age period (Nurmi 1992). For example, young adults have education and family-related goals, middle-aged adults' goals concerning work and children, and older adults' goals relating to the health and retirement (Cross & Markus 1991). It might be assumed that because age-graded normative structures influence individuals goals, such normative patterns may also play an important role the kinds of regrets people have. Namely, individuals' regrets may focus on thinking about the goals that have not been attained or not even constructed, which might be assumed to reflect the normative demands of that particular age.

I assumed that age differences in regrets contents may be due to three reasons. First, regret may reflect lack of resources to attain some current goal. For example, a middle-aged adult may regret her insufficient education leading to unemployment. In other words, in different phases of the life course there are different resources, which are relevant to fulfil goals in current developmental context. If there is lack of resources to attain current aims, as a consequence there may be regrets related to these deficits and regrets differ according to age, because different resources are needed according to developmental context.

Second, individuals' regrets may be a consequence of goal striving, which has caused negative impact on other goals (cf., goal conflict, Emmons & King 1988). Namely, it has been argued that managing transfers between life domains, and between goals related to these domains, is a major challenge across the adulthood (Heckhausen & Schulz, 1995). For example, middle-aged adults may regret that they haven't spent enough time with their families, because their work has been time consuming. Third some unfulfilled goals may lead to regrets only across time, as a person begins to know the long term consequences of his or her previous goals. For example, to educate oneself may be a boring goal in the youth, but the consequences of insufficient education may come into light later across the life span. In other words, time lag related to regrets means that some goal pursuits might be a source of regret after some time.

Furthermore, not only regret contents but also regret appraisals, such as consequences of unattained goal, may reflect age differences. It has been suggested that the regulation of discrepancies between actual and intended personal development differs from one period of life to another (Brandtstädter & Renner, 1990). For instance, younger adults might be assumed to employ more proactive regulation than older age groups: they may actively strive for a congruence between actual and intended developmental states by acting in accordance with their intentions and goals. In turn, older adults might be assumed to deploy more reactive developmental regulation, which is characterized by a reconstruction and adjustment of personal aspirations and goals to fit in with the current life context. In this study, I assumed that age differences in regret appraisals may reflect such age-related differences in functional developmental regulation. More specifically, as people grow older, regret appraisals were expected to reflect a shift from proactive to reactive developmental regulation (Brandtstädter & Renner, 1990; Heckhausen, 1997). It has been further assumed that individuals' possibilities to direct their development in a proactive manner decreases with age, because of limited resources (e.g., health) and contextual opportunities (e.g., remarriage; e.g., Wrosch & Heckhausen, 1999). Older adults have also been found to be aware of their reduced possibilities to change their life-course (J. Heckhausen, 1997). Because older adults feel that they have more limited resources and opportunities in their present developmental context compared to younger adults, this may lead to their appraising their regret-related goals or events as less likely to change. Consequently, my aim was to investigate to what extent there are age differences in the appraisals of regrets concerning unattained goals or events in terms of changeableness, importance-disappointment, control and consequences.

1.9 Regrets and well-being

A major task of reactive developmental regulation is to maintain a person's well-being and motivation in front of lack of resources, unintended consequences and failures (e.g., Brandtstädter & Renner, 1990; Heckhausen, 1999). In other words, by readjusting his or her aims and goals to fit in environment a person is trying to adjust to his or her situation. However, unattained goals may remain charged and be detrimental for well-being (e.g., Klinger, 1987). Consequently, it is of high importance for well-being how an individual appraise and disengaged from unattained or blocked goals, i.e. regrets. In this study both the role of regret contents and appraisals in well-being were examined.

First, there are results which indicate that goal contents are associated with subjective well-being. For example, it has been suggested that goals which are in line with one's age-related developmental context tend to support well-being (see, e.g., Nurmi, 2004). In addition, unattained goals or regret-type constructs have been found to be associated with subjective well-being. For example, it has been shown that the more people report missed opportunities (Landman, Vandewater & Malley, 1995) or disappointment at not having attained previous goals, the lower is their current level of well-being (Lecci et al., 1994). Specifically, unfulfilled goals have been shown to be associated with depression (Kuhl & Helle, 1986; Lecci et al., 1994), with aversive ruminative thinking (McIntosh & Martin, 1992) and low level of life satisfaction (Lecci et al., 1994). However, no previous studies seem to have examined the associations between the specific contents of regrets and well-being. Consequently, the aim of this study was to examine the relationships between the contents of regrets and subjective well-being. It was assumed that regrets which indicate resource deficits, for example long-term investments like education, would be associated negatively with well-being, whereas regret that reflects less relevant unattained goals, such as missed weekly exercise, would not be associated with well-being. It has been found that resources, which are relevant to individuals' personal goals, are associated more strongly with subjective well-being than resources that are irrelevant to such goals (Diener & Fujita, 1995).

However, it has also been found that it is not only unattained goals per se but also how they are appraised that has consequences for one's well-being (Lecci et al., 1994; McIntosh, Harlow & Martin 1995; Wrosch et al., 2005). For example, Lecci and others (1994) found that the more individuals reported investment in the unattained goal and the more they felt disappointment concerning it, the higher depressive symptoms they showed. Because only few studies have focused on the relations between appraisals of regrets and subjective well-being (see, Wrosch et al., 2005), the aim of this study was also to examine the relation between regret appraisals and well-being.

2 AIMS OF THE STUDY

My dissertation aimed at examining both the proactive and reactive sides of developmental regulation. First, I examined proactive regulation as goal attainment in the context of the transition to working life. On the basis of social capital theory I assumed that social ties and related resources pertaining to a person's work goals would play an important role in success in the transition to working life. Specifically I assumed that both the socioeconomic status of network persons (Lin, 1982, 2001) and weaker ties (Granovetter, 1995) in the network would be associated with getting a job after graduation. Furthermore, I examined to what extent organization-specific social ties, such as supervisors, in participants' goal-related networks are related to employment quality, and to what extent social hindrance has negative effects on perceptions of employment quality. The research questions were:

(1a) To what extent are the characteristics of individuals' goal-related social ties, i.e. the SES of their social contacts and the strength of the ties (weak-strong) between persons and their social contacts, related to their success in the transition to working life, i.e. finding a long-term job commensurate with their education?

(1b) To what extent are the characteristics of individuals' goal-related social ties, i.e., social contacts in the organization, associated with their employment quality, i.e. job satisfaction and intentions to quit the organization?

(1c) To what extent does goal hindrance, as manifested in recent graduates' goal-related social ties, have negative effects on job satisfaction and intention to quit the organization?

Secondly, I examined reactive developmental regulation, which pertains how people regulate and evaluate unattained goals and goals with unintended consequences, i.e. regrets, at different ages, and how these kinds of regrets are related to well-being. The research questions were:

(2a) To what extent are differences in regret contents and appraisals age-related?

(2b) How are the ways in which people appraise their regrets, i.e. regret contents and appraisals, related to their subjective well-being, and whether do these associations vary according to age?

3 METHODS

3.1 Study I

3.1.1 Participants and Procedure

The participants were 409 (255 women and 154 men) graduates attending four polytechnic schools in Finland. The schools represented three different occupational domains: technology (occupations, for example, software designer, telecommunications engineer, system manager), business and management (e.g., marketing manager, marketing assistant, sales manager), and health care (e.g., nurses, midwives, physiotherapists). Recruitment was arranged in co-operation with the school personnel, who informed students about the study. From the original list of names provided by school administrations 422 (80 %) of the students agreed to participate in the study.

The participants were measured at two time-points.

(1) 422 students were examined during the last term of their last school year. They were asked to fill in the personal goal inventory (Little, 1983; Nurmi et al., 2002), goal-network inventory (GONET; Jokisaari & Nurmi, 2000), job search inventory, employment inventory, and positive and negative affect scales (PANAS, Watson, Clark & Tellegen, 1988). Thirteen students returned questionnaires which were not appropriately completed, and consequently they were excluded from the study. The remaining 409 participants were included in the study.

(2) Half a year after their graduation (Time 2), the participants were again asked to fill in the personal goal inventory, goal-network inventory, employment status inventory, and employment quality questionnaire. The questionnaire was mailed to participants and they were returned by mail as well. 343 (117 men, 226 women) participants returned their questionnaires (response rate 84 %).

3.1.2 Measures

Goal-relevant social capital. In the goal-network inventory (Jokisaari & Nurmi, 2000) the participants were first asked to list their social ties concerning their personal work goals (see, e.g., Burt, 1997): "People often discuss their goals and related matters with others. The people with whom one has discussions may, for example, include school and organization personnel or friends and relatives. If you look back over the last six months, who are the people with whom you have discussed important matters related to your personal work goal? Write below the first names or initials of three persons. Then, for each person describe what that person's relation is to you (e.g., spouse, supervisor). Next, give the occupation of this person." After this instruction the participants were asked, first, to list the persons in their network by first name or initials; second, they were asked to describe the person's relation to them (e.g., spouse, supervisor); and, finally, they were asked to name the occupation of that person. 93 % of the participants named at least one person, and 83 % at least three individuals as social ties in connection with their personal work-related goals at Time 1.

Next, the participants were asked to appraise each named network person according to the extent to which that person had helped in the participant's efforts to accomplish his or her goal (*goal support*) and the extent to which the person had hindered the participant from accomplishing the goal (*goal hindrance*). In addition, the participants were to indicate how close they were with the social contact, thereby reflecting the *strength of their tie* with the individual in question, i.e. whether it was weaker or stronger (e.g., Marsden & Campbell, 1984). All of these questions were answered using a 7-point scale (e.g., "How close are you with this person? ", 1 = *not at all close*, 7 = *very close*). I classified the goal-relevant social ties and related appraisals in the following way.

Type of relationships. Dichotomized variables for each of the following categories were used to indicate the type of relationship participant named: mother, father, friend, spouse, boyfriend/girlfriend, sibling, schoolmate, school personnel, supervisor and co-worker. The supervisor and co-worker categories indicated organization-related contacts in the participant's social ties.

SES of the social ties. Dichotomized variables were used to indicate whether the participant had social ties with the following socioeconomic status (SES): employee with management responsibilities, upper-level white-collar worker, lower-level white-collar worker, blue-collar worker, or unemployed (Central Statistical Office of Finland, 1989). From these SES indicators we chose the social contact with the *highest SES accessed* by the respondent to indicate social resources (Lin, 1982; 2001; 0 = unemployed social contact; 1 = blue-collar worker; 2 = lower-level white-collar worker; 3 = upper-level white-collar worker; 4 = employee with management responsibilities). In social capital theory a person's socioeconomic position indicates her or his resources. In addition, the higher the social position of persons accessed through networks, the better individual's social resources are assumed to be (Lin, 2001).

Strength of ties. The strength of the ties in the participant's network was summarized by calculating a mean score for the strength of the tie between the participant and each named social tie. Lower scores indicated weaker ties between the participant and his or her social contacts.

Goal support and hindrance. From the goal support and hindrance questions we calculated, first, a *goal support* variable, which was the mean score of goal support across the participant's social contacts. Second, we calculated a *goal hindrance* variable, which again was the mean score of goal hindrance across all the participant's social contacts. In addition, because the distribution of the goal hindrance scores was skewed, it was recoded into a dichotomized variable (0 = no goal hindrance, score values less than 3; 1 = goal hindrance, score values 3 or more).

Job search behavior and intensity at Time 1. Preparatory and active job search behaviors were measured using two scales developed by Blau (1993, 1994). Participants were asked to indicate the frequency with which they have performed a variety of job search tasks during the past six months (e.g., "Sent out resumes to potential employers") on a 5-point scale: 1 = *Never*, 2 = *Rarely* (1-2 times), 3 = *Occasionally* (3-5 times), 4 = *Frequently* (6-9 times), 5 = *Very frequently* (at least 10 times). The reliability coefficients (Cronbach alpha) for seven-item preparatory job search behavior and six-item active job search behavior were .71 and .71. In addition, job search intensity was measured by two items adopted from Blau's (1993) general job search scale. Participants were asked to respond items (e.g., "How much effort have you devoted to looking for a job?") using six-month time frame and using a 5-point scale (Cronbach alpha: .88). However, because of the high intercorrelations among preparatory job search, actual job search behavior and job search intensity (correlations varied between .76 - .81) we combined these dimensions into a composite measure of job search behavior (Cronbach alpha: .81).

Employment status. *Employment status at Time 1* was measured by a question "Do you have a job after graduation?" (1 = *I don't have a job*, 2 = *I have a temp job*, 3 = *I have a steady job*). Next, a dichotomized variable was performed to indicate whether one has a steady job after graduation (0 = *have steady job*; 1 = *no job or temp job after graduation*).

Employment status at Time 2 was measured by three questions. First, participants were asked, "What is your main type of activity nowadays? (Choose the answer that best reflects your situation)" (1 = *wage earner (full-time job)*, 2 = *wage earner (part-time job)*, 3 = *entrepreneur*, 4 = *unemployed*, 5 = *student*, 6 = *maternity/paternity leave*, and 7 = *other*). Second, if the participant was a wage earner or entrepreneur he or she was asked to "How steady is your current job?" (1 = *temp job, contract of employment less than a year*, 2 = *temp job, contract of employment over a year*, 3 = *steady job*) and "To what extent is your job commensurate with your education?" (1 = *commensurate with education*, 2 = *somewhat commensurate with education*, 3 = *not commensurate with education*). Next, a dichotomized variable was constructed to indicate whether the participant had a full-time job commensurate with her or his education and a contract of employment for a period of at least one year.

Employment quality at Time 2 was investigated by asking participants to indicate their job satisfaction and intention to quit their current job. In these scales responses ranged from 1 (*strongly disagree*) to 5 (*strongly agree*). *Job satisfaction* was evaluated on a 3-item scale (Cammann et al., 1983; e.g., "I'm satisfied with my job"; Cronbach alpha = .79). *Intentions to quit* were measured on a 3-item scale (Colarelli, 1984; e.g., "I frequently think of quitting my job"; Cronbach alpha = .87).

3.2 Studies II and III

3.2.1 Participants and procedure

One hundred and seventy-six (92 women and 84 men) participants aged between 19 and 82 ($M = 42.6$; $SD = 19.5$) participated in the study. All the participants were recruited in the Helsinki and Vantaa City region in Finland. The sample consisted of three main groups: (1) students ($n = 68$) at the institute of technology ($n = 32$; 10 women, 22 men) or at the institute of health care ($n = 36$; 30 women, 6 men), (2) people in working life ($n = 59$), either employed by the City of Helsinki ($n = 27$ participants, 21 women; 6 men) or doing training at the Vocational Training Institute of Helsinki ($n = 32$; 9 women, 23 men), and (3) pensioners ($n = 49$) recruited from the Service Centres for residents of Helsinki ($n = 29$; 8 women; 21 men), from the Finnish Adult Education Centre of the City of Helsinki ($n = 9$; all women), and from the local pensioners' association ($n = 11$; 8 women, 3 men). The reason of selecting these groups was to ensure that the demographic variables would not differ widely across the different age groups. The participants were recruited in the winter of 1996–97. Before distributing the questionnaires the participants were informed about the research. Sixty-seven percent of them filled in the questionnaires (176/262). The questionnaires were completed either during appointments at the different institutions (e.g., school, work) or filled in at home and returned one week later.

3.2.2 Measures

Regrets. Participants were first asked about their personal regrets as follows: "When people look into their past, they sometimes feel that something could have been done in a different way. Some things or goals might have been left unfulfilled, or some things or goals should have been fulfilled. One can call these kinds of thoughts regrets. What kind of regrets do you have in your life (what would you have wanted to leave undone or what would you have wanted to do)?"

The question was followed by three blank lines on which participants could name their regrets.

The participants were then asked to evaluate each of their regrets. This second part of the regret questionnaire consisted first of twelve questions which the participants were to answer on a 7-point scale (e.g., "How important is the unattained goal or regretful thing for you?" 1 = *of no importance*, 7 = *very important*).

On the basis of the previous theory and operationalizations used in research on personal goals (e.g., Little, 1989) and regret constructs (Gilovich & Medvec, 1995; Lecci et al., 1994) five scales were created: 1) importance (three questions, "How important is the unattained goal or regretful thing for you?"; "How much time, energy or thought have you invested in this unattained goal or regret?"; "How relevant is the unattained goal or regretful thing for you?"); 2) disappointment (two questions, "How much distress/annoyance does it cause to think of this regretful thing?"; "To what extent do you feel disappointed in relation to this regretful thing?"); 3) control (three questions, "How much did the unattained goal or regretful thing depend on a) yourself b) other factors than yourself?" (reverse); "To what extent were you personally able to affect this unattained goal or regretful thing?"); 4) consequences (two questions, "To what extent would your life be different if you had fulfilled your goal or had left unfulfilled the regretful thing?"; "How much impact has the unattained goal or the regretful thing had on your life?); 5) changeableness (two questions, "Is it still possible to attain the unfulfilled goal or change the regretful thing?"; How likely is it that you will attain your unattained goal or change the regretful thing?"). These scales were calculated by combining each of the three regrets.

In order to examine whether there was empirical support these five distinct scales, I performed a factor analysis with oblique rotation (e.g., Tabachnik & Fidell 1996). The results supported distinct consequences, control and changeableness factors. However, the results showed that items related to importance and disappointment scales loaded on the same factor (all loadings >.60). Consequently, I combined these scales into a single importance-disappointment scale. In all, these four factors accounted for 64 % of the common variance. The reliability coefficients (Cronbach alpha) for these scales were: .86 (importance-disappointment), .81 (control), .67 (consequences), and .82 (changeableness), respectively.

Participants were also asked to rate at which age they first regretted the unattained goal or regretful thing. This age of regret was subtracted from the participants' chronological age to obtain a variable to indicate the *time that had elapsed since the regret first time occurred*. Participants were also asked to evaluate whether their regret related to "goal or thing you accomplished but wish you hadn't or goal or thing you didn't accomplish but wish you had?" This indicated a dichotomy between regrets related to *inaction or action* (omission vs. commission; Gilovich & Medvec, 1995).

Content analysis of regrets. The regrets were classified into 11 categories according to the life domain to which they refer (see Table 1 for examples): education, occupation/work, relationships, family, personal/self, relatives, wealth, leisure, health, society and other. The categories were similar to those

used in earlier studies related to unattained and current goals (Lecci et al. 1994; Nurmi, 1992). Reliability of the content analysis, measured by the percentage rate of agreement between two independent raters, was .91. For the further analyses dichotomous variables were constructed for the content categories to indicate whether a participant had named a particular regret content or not.

Personal goals. The participants completed a revised version of Little's (1983) Personal Project Analysis method. The participants were asked to name three goals. Following the goal generation procedure, they were asked to evaluate each of their goals according six questions using a 7-point scale (e.g. "How difficult is your goal?", 1 = *not at all difficult*, 7 = *very difficult*).

Based on dimensions used previously in personal project -research (see review, Little, 1989), three scales were created from these questions for a later data analysis. In these scales each of the three goals was combined. These scales were: 1) attainability (three questions, e.g. "How successful have you been in it so far?"); 2) stress (two questions, e.g. "How difficult is your goal?"); 3) control (How much does the accomplishment of your goal depend on a) yourself, b) other factors than yourself?" [reverse]). The reliability coefficients (Cronbach alpha) for these scales were: .82, .76 and .60, respectively.

Life satisfaction. The life satisfaction of the participants was examined by a using satisfaction with life scale consisting of five statements (Diener, Emmons, Larsen & Griffin, 1985). The participants rated the items on a 5-point scale (5 = *I strongly agree*, 1 = *I strongly disagree*). The Cronbach alpha reliability for the satisfaction with life scale was .89.

Physical symptoms. Physical symptoms were measured by asking the participants to indicate the extent to which they had been bothered over the past few months by the following complaints: "headache", "stomach-ache", "chest pains", "colds", "coughs", "nausea", "difficulty in breathing", "skin problems", "backache", "heart symptoms", "digestive problems". The participants indicated these symptoms on a 5-point scale (1 = *not at all*, 5 = *almost daily*). The reliability coefficient for this scale was .81 (Cronbach alpha).

Depressive symptoms. Depressive symptoms were assessed using a revised version of Beck's (Beck, Ward, Mendelsohn, Mosck & Erlaugh, 1961) Depression inventory. The participants were asked to rate 13 statements on a 5-point scale (1 = *not at all true of me*, 5 = *very true of me*). The reliability coefficient for the Depression inventory was .89.

Negative affect. Negative affect was measured by asking the participants to indicate to what extent at the moment they feel "nervous", "anxious" and "unhappy". The participants indicated each of these emotions on a 7-point scale (1 = *not at all*, 5 = *I feel a lot*). The reliability coefficient for this scale was .81 (Cronbach alpha).

Background questions. The participants were asked about their age, gender, marital status, number of children, and level of education.

4 OVERVIEW OF THE RESULTS

4.1 Social capital and transition to working life (Study I)

Study I examined the role of goal-related social capital in the school-to-work transition. The research questions were, first: to what extent goal-related social ties at Time 1 would predict success in getting a long-term job at Time 2. This analysis concerned only those graduates (67 % of the participants) who reported at Time 1 that after graduation they did not yet have job or their job is temporary. Also excluded were those participants who indicated at Time 2 that they were on maternity leave or during their military or civil service (1.6 % of the participants). To examine this research question a logistic hierarchical regression analysis was performed. The control variables in the equation were educational domain, work experience and gender. I also included into the analysis job search behavior, which has been on a central focus in earlier psychological research on employment success (Kanfer et al., 2001). The independent variables were entered into the equation in the following order: (1) control variables: educational domain (technology, management), work experience, gender, (2) job search behavior composite, (3) social ties: highest SES accessed, and (4) strength of ties.

The results showed that educational domain and gender contributed to employment status at Time 2. Those who had studied management were more likely to have a long-term job at Time 2 than those with an education in other educational domains. Also men were more likely to have a job compared to women. Job search behavior did not, however, add to the prediction of the model. Goal-related social capital contributed to the prediction of employment status at Time 2: higher social contact's SES at Time 1 related to having a full-time long-term job which corresponded to one's education. Moreover, goal-related social relationships characterized by weaker ties contributed to the prediction of employment status at Time 2: weaker ties between the recent graduate and her or his social contacts related to getting a long-term job.

To examine whether goal-relevant social ties contribute to recent graduates' employment quality, two sequential regression analyses were performed separately for job satisfaction and intentions to quit. In these analyses, I controlled for variables that previously have been shown to effect perceptions of employment quality: job tenure and negative affect (e.g., Ragins & Cotton, 1999). I also controlled of educational domain, gender, and work experience. The independent variables at Time 1 were entered into the equation in the following steps: (1) control variables: educational domain, work experience, job tenure (Time 2) and gender, (2) negative affect, (3) social ties: highest SES accessed, (4) whether social ties included participant's supervisor and co-workers (organization-specific ties), (5) strength of ties, and (6) goal support and hindrance.

The results showed – after controlling for educational domain, work experience, job tenure (Time 2), gender and negative affect – that having a social tie to one's supervisor related to a higher level of job satisfaction and a lower level of intentions to quit. In addition, the more goal hindrance recent graduates reported, the higher level of intentions to quit and the lower job satisfaction they reported.

In all, the results showed that social ties and related resources were related to successful transition to working life. Specifically, goal-related social capital contributed to the prediction of employment status at Time 2: higher social contact's SES at Time 1 related to having a full-time long-term job which corresponded to one's education. Moreover, goal-related social relationships characterized by weaker ties contributed to the prediction of employment status at Time 2: weaker ties between the recent graduate and her or his social contacts related to getting a long-term job. Furthermore, the results showed that having a social tie to one's supervisor associated with job satisfaction and intentions to quit. However, social hindrance was related to lower adjustment to work.

4.2 Regrets, age and well-being (Study II, Study III)

Regret contents, appraisals and age. In order to examine how regret contents would differ according to age, I performed hierarchical log linear models separately for each regret content. All the logit models showed adequate fit between the observed and expected frequencies. The results showed that young adults reported regrets related to relationship and leisure more frequently than older participants. By contrast middle-aged and older adults reported work and family regrets more frequently.

In order to investigate to what extent the ways in which the participants appraise their regrets are different according to age, I first performed Pearson product moment correlation analysis between age and regret appraisals. The results showed that age was associated negatively with the extent to which the participant appraised the changeableness of regretted events and control over

them. More specifically, older adults evaluated their regretted goals or events as being less likely to change and as having less under their personal control as compared to younger adults' appraisals. To examine whether the age-differences in regret contents may explain these differences I performed partial correlation analysis between age and regret appraisals in which regret contents were controlled for. After controlling for regret contents, the results were approximately the same as reported above.

Because it is possible that the time since the regret occurred first time may have influenced these results, I also performed partial correlation analysis between age and regret appraisals in which this particular variable was controlled for. After controlling the time since regret first time occurred, the age did not show anymore association with the control over regretted event, whereas it did correlated with changeableness of the regretted event. More specifically, older adults still evaluated regretted goals or events as being less likely to change.

Results also showed that participants described their regrets rather as omissions or inaction (67 % of the regrets) rather than commissions or actions (33 %).

In all, there were age differences in the regret appraisals and contents. The older adults evaluated their regret-related goals or events as being less likely to change than did the younger adults. Furthermore, the results showed that young adults named regrets related to relationships and leisure more often than middle-aged and older adults, whereas regrets related to work and family were more salient among middle-aged and older adults.

Regrets and Subjective Well-being. To examine the extent to which the regret appraisals would be associated with individuals' subjective well-being, three sequential regression analyses were performed separately for life satisfaction, depressive symptoms, and self-reported physical symptoms. The independent variables were entered into the equation in five steps: 1) age, 2) gender, 3) negative affect, 4) goal variables and 5) regret variables.

The results showed that neither age nor gender contributed to the prediction of satisfaction with life, while negative affect and goal variables did. The attainability of current goals showed a unique impact on life satisfaction. Entering the regret variables also added to the prediction of life satisfaction. However, only appraised consequences of regretted goals or events showed a unique impact on life satisfaction: the greater the consequences of regretted outcomes were evaluated to be, the lower the life satisfaction. After statistically controlling for age, gender and negative affect, goal variables did not predicted the variance in physical symptoms. However, entering the regret variables added to the predictability of physical symptoms. However, only the consequences of regretted outcomes showed a unique impact: the greater the consequences of a regret were appraised to be, the more physical symptoms the participants reported. After controlling for age, gender and negative affect, neither the goal variables nor the regret variables did contribute statistically significantly to the prediction of depressive symptoms.

I also examined whether age would moderate the association between the regret appraisals and well-being. To test the interaction between regret appraisals and age, a set of interaction terms was computed for each regret appraisal dimension as a product of each appraisal dimension and age (Aiken & West, 1991). Before I computed the interaction terms, I centered the appraisal dimensions and age. Next, I performed a hierarchical regression analysis in which the independent variables were entered in the following order: 1) age, 2) goal appraisals, 3) regret appraisals and 4) interaction terms. The dependent variables were the same as those reported above. However, age showed no moderator effect. In other words, the interaction terms did not account statistically significantly for the variance of any dependent variable after controlling for the main effects.

My final aim was to investigate to what extent regret contents were associated with subjective well-being. To do this, hierarchical regression analyses, i.e. sequential entry of variables into a regression equation, were carried out separately for the life satisfaction and depressive symptoms variables. The independent variables were entered into the equation in four steps: (1) age, (2) gender, (3) educational level, and (4) regret variables. These analyses showed that, after statistically controlling for age, gender and educational level, regret variables contributed to the prediction of life satisfaction. The examination of the standardized beta values of each regret content showed that education and work related regrets had unique effects on life satisfaction: the more participants reported education and work related regrets, the lower their life satisfaction. None of the sets of independent variables contributed to the prediction of depressive symptoms. However, the results showed self-related regrets have an impact on depressive symptoms which approached statistical significance ($p < .10$): the more self-related regrets participants named, the more depressive symptoms.

I also tested whether age moderates the association between regret content and well-being. To do this, I added the interaction terms between age and each regret content to the fifth step (Aiken & West, 1991). However, these interaction terms did not improve the prediction of life satisfaction or depressive symptoms. In other words, the association between regret content and well-being was not moderated by age.

In all, the results showed that those who appraised their regret-related goals or events as having an impact on their present lives reported a lower level of life satisfaction and more physical symptoms than those who appraised their regrets as having less consequence. The results further showed that regrets concerning education and work were negatively related to life satisfaction.

5 DISCUSSION

In the psychological literature it is suggested that developmental regulation reflects both individuals' proactive attempts to change their circumstances according to their goals and their reactive efforts to adapt and accept their environment and reconstruct their goals and aspirations accordingly. In this study I have focused on both the proactive and reactive sides of developmental regulation. First, I argued that social capital theory and related network approach gives an opportunity to expand the concept of resources used in psychological models on developmental regulation. In other words, social ties are often a source of resources which enables a person to maintain his or her proactive developmental regulation and attain his or her goals. For example, social capital contributes to a successful transition to working life. Secondly, I examined reactive developmental regulation, which pertains how people regulate and evaluate unattained goals and goals with unintended consequences, i.e. regrets, and how these kinds of goals are related to age and well-being.

5.1 Social capital and proactive developmental regulation

It has been assumed that a basic task in developmental regulation is to invest resources which enable successful goal attainment and thus the central task in the development is to find a balance between goals and resources (e.g., Baltes, Lindenberger & Staudinger, 2006; Brandtstädter, 1998; Heckhausen, 1999). Furthermore, in these models on developmental regulation the resources needed in proactive regulation and related goal accomplishment have been typically defined as personal resources, that is, they refer to the individual's attributes, motivation and related agency beliefs and the like. However, it is overly simplistic to equate the resources needed in proactive developmental regulation with a person's characteristics and attributes (e.g., Burt, 1992; Lin, 2001). Social capital theory in particular highlights how social networks provide

variety of resources for the focal person to accomplish important aims (see, reviews, Burt, 2005; Lin 2001). As these resources are accessed through others they are not under the control of the focal person and consequently they are social resources and not personal ones (Lin, 1982).

Social capital theory argues further that "people who do better are somehow better connected". In other words, the main premise of social capital theory is that network-based resources are related to success of action (Burt, 1992; Lin, 1982, 2001). In line with social capital theory Study I showed that goal-related social ties and related resources play an important role in a successful transition to working life. Specifically, the results of the present study showed that the characteristics of goal-related social ties played an important part in finding a long-term job after graduation. Recent graduates whose social ties concerning their work-related goals included people with high SES were more likely to end up with a long-term job than their peers who lacked such social ties. These results are in line with earlier research showing that having a network person with high status contributes to occupational mobility (Lin, 1999). It has been suggested that this result is due to the fact that a person's position in a social structure indicates his or her resources, such as information and social influence, and consequently a network person in a high position is more likely to contribute to an individual's career than a social tie in a low position (e.g., Lin, 1982). For example, a person who has direct or indirect network contacts with a manager has more potential resources at his or her disposal than a person who can access a porter through his or her ties. The results of Study I contribute to the understanding in the field by showing that having social contacts with higher SES in relation to one's work-related goals seems to increase the likelihood of getting a long-term job after graduation.

The results of Study I also showed that goal-relevant relationships characterized by weaker ties increased recent graduates' chances of finding a long-term job. This result is in agreement with the notion of "the strength of weak ties" (Granovetter, 1973), according to which weak ties play a particular important role in finding a new job. Weak ties are valuable in working life, because they connect people with new social networks and enlarge information benefits, like job leads (Granovetter, 1995). Specifically, unlike strong ties that bind interconnected individuals who then often share the same information, weak ties are often bridges between different social groups and consequently enable access to new information. Also Burt's (1992) concept of structural holes is based on information benefits through networks. When a person's network includes people who do not know each other, there are structural holes in the network. In other words, a structural hole reflects a missing connection between persons in the network. When there are structural holes in a person's network the person him- or herself is in a brokerage position between the people who are not themselves connected to each other. In line with suggestions in the literature (e.g., Burt, 1992) I assume that weak ties reflect also structural holes in the network and consequently brokerage role and related benefits in the network.

In line with earlier sociological research concerning occupational mobility, the results of the Study I showed that weak ties are particularly important in the transitional context, probably because they enlarge individuals' possibilities for action by offering information and opportunities in a new life situation. Because no previous research has been carried out on the characteristics of goal-related social ties, this study contributes to the field by showing that goal-related weak ties rather than strong ones are important in getting a long-term job after graduation.

The results of the Study I showed further that having a social tie with the supervisor in particular contributed to job satisfaction and decreased intentions to quit. Earlier research has also shown the importance of the supervisor in the work adjustment process (e.g., Bauer & Green, 1998). This study contributes to previous findings by showing that the kinds of social ties related to their work-related goals recent graduates have influence their perceptions of the quality of their employment in the early stage of their career. One possible explanation for the supervisor's importance in one's early career is that the supervisor can increase one's job- and career-related resources, and the likelihood of being given challenging tasks and an easy access to mentoring at the workplace (e.g., Ragins & Cotton, 1999). Furthermore, having a supervisor in one's network before graduation indicates that one has already had a contact with a particular organization, for example by working as a trainee in that organization. Organization-specific social contacts may then increase a person's pre-entry knowledge about both organization and employer. Earlier research has shown that pre-entry knowledge is associated with employment quality (e.g., Kammeyer-Mueller & Wanberg, 2003).

The results of the Study I also showed that goal-related social hindrance increased recent graduates' intentions to quit and decreased job satisfaction. These results are in accordance with previous studies that have found negative social interactions to have detrimental effects on well-being (e.g., Rook, 1984) and career (Gersick, Bartunek & Dutton, 2000). It has also been found that goal-related social hindrance is associated with low well-being and increased distress (Ruehlman & Wolchik, 1988).

Research on the role of networks in labor market and employment outcomes challenge psychological assumptions about the importance of motivation and related job search behavior in employment. In psychology, the main premise typically is that finding a job is largely determined by a person's motivation to engage in job search and related activity (review, Kanfer et al., 2001). In other words, it is assumed that the more motivated and active a person is in seeking a new job the more likely he or she will be to find a job. More importantly, in the psychological research tradition the role of social ties and informal channels in employment has typically not been taken into account and it has been assumed that information about jobs is available to all job-seekers in the labor market. However, it has been shown that informal channels in recruiting and hiring play an important role in the labor market (e.g., Granovetter, 1995). Consequently, the psychological approach is unable to answer many questions, such as, why so many people find a new job without

searching for one. An important explanation is that social ties are an important channel for information about job openings and this information about job openings is often a by-product of other everyday activities among people (Granovetter, 1995).

5.2 Reactive developmental regulation: Some regrets

As emphasized by models on developmental regulation a central task during the life course is to reflect, adjust and perhaps abandon one's goals in the face of lack of resources and unintended encounters with the environment (e.g., Baltes & Baltes, 1990; Brandtstädter & Renner, 1990; Heckhausen & Schulz 1995). That is, a person has to reactively reflect on and change his or her goals in order to fit in with environment and maintain his or her well-being (see review, Morling & Evered, 2006). Consequently, I also examined persons' unattained goals and goals with unintended consequences as regrets. More specifically, how are regret appraisals and contents related to age and well-being.

5.2.1 Regrets and age

The results of Study II showed first that older adults reported a lower likelihood that the matters they were regretting would change as compared to younger adults. This result is in line with the theory of age differences in developmental regulation. It has been suggested that compensating for undesired outcomes depends on current resources (e.g., Brandtstädter, 1998). Because of the decrease in resources with increasing age, the individual has fewer possibilities to compensate for a regret-related goal or event (e.g., Marsiske et al., 1995). The results reported here accord with this notion by showing that, as people grow older, they perceive their regret-related unfulfilled goals or events as less likely to be changed. In addition, older adults may have fewer contextual opportunities to fulfill their goals (e.g., remarriage; Wrosch & Heckhausen, 1999). It has also been found that older adults are aware of the reduced opportunities they have to change their life-course (Heckhausen, 1997). The results of Study II match these findings: older adults may consider that they have limited resources and opportunities in the current developmental context to redo their regret-related goals or events, and consequently they appraise their regrets as unlikely to change.

One may also assume that age differences in regrets appraisals may reflect the possibility that older adults have already disengaged from regrets which belong to their remote past, and they are therefore not interested in changing them. Consequently, regret may simply reflect wistful mourning related to the past life course (see, Kahneman, 1995). In line with this argument, the correlation between the time since the regret first occurred and age was high. Moreover, after controlling for the time since the regret first appeared, age no

longer showed an association with the control over regret-related goal or event. This result indicates that the reason for older adults' lower control over regretted outcomes is the longer time span that has elapsed since the regretted outcome occurred.

The results (Study III) showed further that young adults named relationship- and leisure-related regrets more than middle-aged and older adults did, whereas the older age groups had more regrets related to work and the family than the younger age group. These findings concerning age differences in the contents of regrets are consistent with those previously found to be related to adults' concerns and unattained goals. Lecci and others (1994) found that young adults frequently named leisure-related unattained goals. With regard to adults' concerns, Nurmi (1992) showed that middle-aged adults were more concerned about work life than younger age groups.

These age differences in regret contents may be due to the age-graded developmental context the individual is in. There may be two mechanisms by which age-related developmental context influences the contents of regrets. First, individuals' regrets are likely to concern their previously held goals, which have been shown to reflect age-graded developmental tasks (Nurmi, 1992; Cross & Markus, 1991). Second, age differences in regrets may also indicate that different life-phases are characterized by different life-domains in which one has to manage negative transfer or conflict between goals. Schulz and Heckhausen (1996) suggested that one of the main challenges across adulthood is to regulate transfers between different life domains. Because important life domains or goals differ according to the age-sequential developmental context (Nurmi, 1992), at different ages individuals find that they have to regulate different life-domains in order to avoid goal conflict or negative spill-over between life-domains. For example, middle-aged adults may regret that they haven't spent enough time with their families, because their work has been time consuming. Finally, the finding that young adults reported more regrets related to relationships is in line with the theory of socioemotional selectivity (Carstensen, Isaacowitz & Charles, 1999). According to the theory, because time is open-ended for young adults they tend to concentrate on a wide range of relationships. Older adults, who perceive time as limited, are instead more selective about their social partners and tend to engage with fewer people and with people they know well. As a consequence of this selectivity in their interaction with others, older adults may have fewer unintended or negative experiences in relationships than younger adults, and, accordingly, fewer regrets with respect to relationships.

5.2.2 Subjective well-being and reactive developmental regulation

A main task of reactive developmental regulation is to buffer individual from negative consequences of failures and unintentional encounters with developmental context. It is suggested that the more a person has opportunities to adjust his or her plans and goals when facing failures and setbacks the better he or she is able to maintain his or her well-being (e.g., Brandtstädter & Renner,

1990; Heckhausen & Schulz, 1995; Marsiske et al., 1995; Wrosch et al., 2005). This study aimed to investigate both the role of regret appraisals and contents on well-being.

The results of the Study II showed that individuals' regret appraisals were associated with their subjective well-being. With regard to life satisfaction, the greater the participants appraised the consequences of their regretted events to be, the lower was their satisfaction with life: those who appraised their regret-related goal or event as having more impact on their current life, reported a lower level of life satisfaction than those who attributed less impact to their regrets. Previous findings have also shown an association between regretted unattained goals and life satisfaction (e.g., Lecci et al., 1994; Wrosch et al., 2005). For example, the more time and energy a person reported investing in an unattained goal, the lower life satisfaction she or he indicated (Lecci et al., 1994).

One possible explanation for the negative association between the appraisal of the consequences of the regret-related goals or events and life satisfaction is that the former reflects the existence of discrepancies between an individual's actual and intended developmental paths and these discrepancies continue to be evaluated as relevant in the current developmental context. Consequently, if the actual and intended life course doesn't match in a satisfactory manner, this may generate so called counterfactual thoughts related to one's past choices or goals. In line with this, it has been argued that regret is essentially a counterfactual emotion (e.g., Gilovich & Medvec, 1995). Counterfactual thinking means that a person generates scenarios alongside reality through a process of mental simulation in which one constructs alternative versions of the past, i.e. alters factual antecedents, and in this way also generates different outcomes (e.g., "If I had educated myself more, I would not be unemployed."); for a review, see Roesse, 1997). Furthermore, one's own regretted inaction tends to generate more counterfactual thoughts than one's regretted action (Gilovich & Medvec, 1995). In other words, people tend to attribute greater consequences to what would have happened if they had acted as compared to their attributions related to their regretted actions. The results also showed that participants described their regrets more as a consequence of their own inaction rather than their action. This is in line with the earlier research related to regrets and the inaction-action dichotomy (Gilovich & Medvec, 1995).

The result that the consequences of regrets were associated with life satisfaction is also in line with the judgment model of subjective well-being (Schwarz & Strack, 1991). According to this model the valence of a past event will affect current well-being if the event or its consequences are appraised as relevant in the current situation. In this perspective, the consequences of regret reflect that a regretted unattained goal or event is still thought to have an effect on one's current life, and this is associated with lower life-satisfaction.

The results of the Study II also showed that regrets were associated with self-reported physical symptoms. More accurately, the greater the consequences a regret-related goal or event was seen as having, the more self-reported physical symptoms the individual showed. This result is consistent with the theory on ruminative thinking as a result of unattained goals (Martin & Tesser,

1989; McIntosh & Martin, 1992). In addition, if counterfactual thoughts are related to an unattained goal (e.g., "If I only had attained this goal, I would be happy now") it may sustain aversive ruminative thinking. McIntosh and others (1995) found that counterfactual thoughts concerning unattained goals were associated with rumination and physical complaints. Furthermore, Wrosch and others (2005) showed that regret intensity was related to health problems among older adults.

The results of the Study II did not, however, show any interaction effect between age and regret appraisals in relation to subjective well-being. This finding contradicts some previous suggestions (Lecci et al., 1994; Wrosch et al., 2005). One possible explanation for this inconsistency is that older adults may deploy more reactive regulation of their regrets, which is characterized by the reconstruction and adjustment of personal aspirations to fit in with the current life context, and this regulation may also diminish the impact of regretted events on well-being (see, Brandtstädter & Renner, 1990). On the other hand, older adults' regret-related goals and events may belong to their remote past, as indicated here by the high correlation between the time since the regret first occurred and age, and consequently, the effect of such regrets on well-being may have diminished. In line with this argument it has been found that the association between life events and well-being diminishes with time (Suh, Diener & Fujita, 1996).

Finally, the results of the Study III showed that the contents of regrets were associated with subjective well-being. First, the results showed that regrets related to education and work were negatively associated with life satisfaction. In other words, the lower the life satisfaction, the more participants reported work- and in particular education-related regrets. This result may be due to the fact that regrets related to education and work are likely to indicate that development in these life domains has not been satisfactory. Work, and education as a major route related to it, are the key activities and resources for the majority of adults in Western societies. Consequently, problems in goal attainment in these life domains as reflected in regrets are likely to be associated with lower life satisfaction. In addition, depressive symptoms were found to be associated with self-related regrets.

One possible explanation for this result is that self-related regrets may indicate a ruminative self-focus. It has been shown that self-focus contains two unrelated aspects, ruminative and reflective self-consciousness (Trapnell & Campbell, 1999). Reflection indicates a self-focus which is characterized by an intellectual interest in or curiosity about the self, whereas ruminative self-focus refers to dwelling on one's losses, failures or negative feelings. In this perspective, self-related regrets are likely to reflect ruminative self-focus. In line with this, earlier research has shown an association between rumination and depression (Nolen-Hoeksema, Parker & Larson, 1994).

5.3 Theoretical implications and future perspectives: Action hero or team player?

The models on developmental regulation, and social capital theory and the related network approach share one common theme: they aim to explain how people successfully attain their aims during their life course. However, their explanations and the research on successful action focus on different levels. The models on developmental regulation highlight the role of the individual and his or her attributes in successful action, but from the view point of social capital and networks the perennial question is how a person's social ties and their resources enable a person to accomplish his or her aims. I have argued in this dissertation that social capital theory and the related network approach offer theoretical models and arguments to complement typically individualistic views of individuals, their decision making and resources, and the success of their action in the models of developmental regulation.

First, the models on developmental regulation imply a view of rationality and resources that presents a person as a solitary and self-sufficient actor. For one thing, this individualistic approach assumes that a person is a rational actor (e.g., Watts, 2003). That is, a person knows his or her preferences beforehand for years, i.e. long-term goals, and shows the forethought and planning ability required to fulfil his or her goals. For example, to set and accomplish some goals may take several years, such as developmental goals span 5-10 years by definition (e.g., Heckhausen, 1997), and consequently a person has to have forethought and be able to plan for a distant future in order to proactively attain such goals. Furthermore, it is assumed that a person chooses his or her goals rationally in order to achieve "optimal fit" between goal and environment (e.g., Heckhausen and Schulz 1999; cf., "planning through action", Brandtsädter, 1998). In all, a person has to have something like a rational life plan (Rawls, 1971). Consequently, it is assumed that a person who acts according to his or her rational goals and plans will attain more successfully his or her developmental outcomes than a person who has less rational goals and related plans (e.g., Heckhausen & Schulz, 1995; Marsiske et al., 1995). Furthermore, if goals are used as an explanation for action and related outcomes, the basic assumption has to be that "the only set of actions that matters is the one derived from rational expectations" (Watts, 2003, p. 210), i.e. expectations about goals and their attainment. However, this view of individuals' rationality has been criticized (e.g., Dannefer, 1999; Watts, 2003). Specifically, these kinds of assumptions about human rationality and planning ability represent a theory of the rationality of cognition that sees actors as omniscient and omnipotent, i.e. the view of rationality as "optimization under constraints" (e.g., Todd & Gigerenzer, 2000). However, a person rarely has all the knowledge required to set and implement "right goals", instead, people often err regarding their own future preferences and estimate inaccurately how they will complete their plans (review, Loewenstein & Schkade, 1999). This means that in many cases people

have unattained goals and regrets because of an unknown and uncertain future and limited knowledge about how the environment and other people will respond to their aims. However, in contrast to mainstream psychological theories and models, the social network perspective argues that decision making is "embedded" in social ties, "because we are so often uncertain about best course action to take, and because we usually lack the capacity to figure it out on our own, we have become conditioned to pay attention to one another" (Watts, 2003, p. 211). In other words, from the network perspective human action is by definition an interpersonal and interactive process (e.g., Granovetter, 1985; Lin, 2001). Granovetter (1985, p. 481) put it thus: "How behavior and institutions are affected by social relations is one of the classic questions of social theory. Since such relations are always present, the situation that would arise in their absence can be imagined only through a thought experiment like Thomas Hobbes's 'state of nature' [--]." or, I would add, through typical explanations in personality psychology. Within the network approach, decision making about goals and goal pursuits cannot plausibly be seen as purely individualistic processes. Consequently, in future studies there would be an evident need to relate the network framework to that of the psychological view on developmental regulation to explore the role of others in decision making and related goal setting. For example, given that the network approach highlights how decision making is a social process, goal setting should be seen as an interpersonal and interactive process (see, Cantor & Sanderson, 1999; Meegan & Berg, 2001).

Secondly, there is a taken-for-granted assumption in the field of life span and developmental psychology about self-direction during life course (e.g., Freund & Baltes, 2002; Heckhausen, 1999; Nurmi, 1993), as represented in expressions such as "people produce their lives" and "people create their development". Furthermore, it is typically assumed that "people produce their lives" by constructing goals (e.g., Heckhausen, 1999; Nurmi, 1993). However, such assumptions are not tenable from the perspective of social networks and social capital theory (e.g., Burt, 1992). The assumption that a person "produces his or her life" according to his or her goals seems to presume two things: a person has resources required to set and maintain the pursuits of his or her goals and that he or she also attains his or her goals by means of his or her action. In other words, this theoretical stance highlights "self as agent, the self's actions or behaviors as the means, and an effected change in the social or physical environment as the outcome" (Skinner, 1996, p. 558). However, in most domains of life these two aspects, resources and goal attainment, are not purely under the individual's control. As argued in models of developmental regulation, resources play a key role in enabling a person to set himself or herself feasible goals. However, to my knowledge, no research has been undertaken to identify what kind of resources are necessary or sufficient to "produce one's life", beyond suggestions about personal resources, such as goals, personality traits, agency beliefs and self-attitudes. In contrast, social capital theory argues that social networks often provide a person with the resources to initiate and maintain his or her goal pursuits, but, as the theory

emphasizes, these resources are not under the individual's thumb but their distribution is determined by others. Furthermore, it is argued that access to networks is not equally distributed (e.g., Burt, 1992; Lin, 2001). Consequently, some people gain through social networks while others are excluded from networks and related resources. Thus social capital theory argues that many means and resources are not under the control of individuals and that there is inequality in access to networks and related resources (Burt, 1992; Lin, 2001). Particularly, as access to networks and related resources is not equally distributed, this means that many people are excluded from crucial resources needed to "produce their lives" according to their aims. However, at the moment where there has been references to exogenous factors in models related to developmental regulation it has been done in very abstract terms such as "opportunity structure", "culture" and "co-development". However, "these categories tend to be something of undifferentiated residuals which display little explanatory power" (Mayer, 2003). One reason why social structure or context are "undifferentiated residuals" in psychological explanations is that research in the field has typically not benefited from thinking about the social relations in which a person's action is embedded. As a consequence psychological assumptions such as "people produce their lives" by constructing personal goals may be seen as taken-for-granted assumptions in the focal research field which has no explanatory power in other domains of research: "Human action is commonly believed to be purposive. It is assumed to have a rationale, a goal. This idea is more a social norm than an explanation" (Burt, 1982, p. 1).

Moreover, if a person "produces his or her life" according to his or her goals, a person should also select "right goals" and attain these goals, that is, "goals are selected in view of their relatively good returns or remain theoretically undetermined" (Mayer, 2003). A major assumption in the models of developmental regulation seems to be that a person's goals and how she or he regulates these goals are key factors for successful development, such as by selecting the "right goals" an individual attains optimal fit with his or her environment (e.g., Heckhausen & Schulz, 1999). However, as argued in the literature, having goals as such is not a sufficient cause for successful action during the life course: "...realization of forward looking plans requires more than an intentional state because it is not causally sufficient by itself" (e.g., Bandura, 2001, p. 7). Furthermore, the main stance in social capital theory is that not only is action an interpersonal and interactive process but also that our goal attainments typically depend crucially on others and their resources (Burt, 1992; Lin, 2001). That is, social capital enhances the likelihood of successful action. In other words, in the network approach the causal force for successful action is not the individual's developmental regulation and related goals but the networks in which action is embedded. For example, a person has the goal of finding a job but whether the person seeking employment gets a positive response from employers is not under the control of that person. However, through social ties a person is more likely to get the desired response from the environment. For example, through social ties a person may get

recommendations which contribute to getting a job (e.g., Lin, 2001). Consequently, goal attainment as purely individual endeavour seems to be an inadequate conceptualization of human action in many domains of life. Perhaps the action-unit, that is, the research focus, in many cases should not be on the individual and his or her goals, but instead on the social network within which the individual is conducting his or her everyday life and how resources and opportunities accessed through this network enable goals to be pursued and accomplished. Consequently, there is a clear need in future research on developmental regulation to combine the network approach and related theories, such as social capital theory, with psychological models of the human life course in explaining developmental outcomes.

Finally, it would be interesting to examine unattained goals and regrets in the light of networks. For example, it has been shown in previous studies on regrets that regrets relate most often to the educational and work domains (see, review, Roese & Summerville, 2005). Work, and education as a major resource for it, comprise the key activities and domains of the majority of adults in Western societies. Earlier research has also shown that education and work are life domains in which social networks and related resources play an important role. Consequently, it might be interesting in future studies to examine the extent to which people who have networks which do not offer adequate resources in the education and work domains would report education- and work-related regrets later on. This would require a longitudinal research design, for which there is evidently a need in the research field related to regrets and unattained goals. Along similar lines it would be interesting to explore to what extent people who report inaction-related regrets would also have a lower level of network-based resources at their disposal. It might be assumed that when people have low social resources they might be in a situation which doesn't allow them to set and accomplish the goals they would prefer. For example, they might not have the social ties needed in decision making to encourage them to set a particular goal, or there is no promise of the resources needed to pursue a focal goal.

There are several limitations which have to be taken into account when making generalizations on the basis of the studies reported here. First, only self-reports were used in the measures. This may cause bias due to common method variance in the information obtained. Second, Studies II and III were based on cross-sectional data. Consequently, it does not allow any inferences to be made about causality between the regrets and subjective well-being. Well-being may equally influence the construction of regrets. For example, current mood may influence the construction and appraisal of the matters people are regretting (e.g., Lyubomirsky & Ross, 1999). Third, social resources were measured in the Study I according to the theory of social capital, i.e. a network person's SES was assumed to indicate his or her resources. In line with this assumption Seibert and others (2001) found that network members' positions were related to a focal person's access to resources. There is, however, an evident need in future work to use a more detailed classification in examining network members' social positions and related resources. An additional approach would have been to

examine what kind of actual resources pass between a person and his or her social ties and to what extent such resources vary according to the network person. Future research should also investigate what kinds of joint activities a focal person and her or his social ties share concerning the mobilization of resources, and how these joint activities change across time. Finally, only one name generator concerning participants' social ties was used, i.e. that related to personal goals. Although it has been suggested that one name generator will elicit participants' social ties and related social capital adequately (Burt 1997b), there is nonetheless a need to deploy multiple name generators to examine a wider array of social ties and related network structures.

5.4 Practical implications

In line with the earlier research (e.g., Lin, 1999), the findings of this study also suggests that social ties and connections should be considered as a factor in any program planned to help recent graduates in their entry into working life and organizations. For example, awareness of the role of informal channels and related social ties in obtaining employment could be of benefit to new entrants. Much of the information related to job openings is transmitted through social ties.

One further practical suggestion is that job seekers should be encouraged to canalize their job seeking efforts through their social ties, if these have resources in and connections to the labor market. Employers often use their own networks to recruit and hire new employees (e.g., Fernandez & Weinberg, 1997). For example, over half of the organizations examined in Finland used their informal networks and connections to recruit new employees (Hämäläinen, 2004). One could advise the job applicants to mobilize their earlier contacts with supervisors, co-workers and other relevant acquaintances in order to locate appropriate people to write recommendations and act as referees. Recommendations may be particularly needed among recent graduates, because they often have problems to get recognition in labor market. It has also been found that job applicants recommended by employees within an organization are more likely to be interviewed by employers and that same individuals receive more job offers than applicants without organization-internal social ties (Fernandez & Weinberg, 1997). However, it is important to notice that social ties as such are not a channel for better employment, if there are inadequate resources available in the network. For example, I may have close and trusting relations in my network but the majority of the people in that network are unemployed. Consequently, capitalizing on my network would be unlikely to find me a good job. Furthermore, as noted above, access to networks and related resources is not equally distributed. For example, there are findings which indicate that ethnic minorities use their ethnic networks to obtain a job and jobs obtained through these ties are lower paid than jobs obtained through

other channels (e.g., Lin, 2001). Furthermore, research findings indicate that ethnic minorities often miss organization-specific ties and consequently are disadvantaged in the hiring process (Petersen, Saporta, Seidel, 2000).

Given that social networks and related resources play an important role in many domains of life it is of paramount importance to develop interventions to see whether it is possible to assist persons to gain access networks and mobilize related resources. As suggested in the literature, social groups, such as ethnic minorities and groups with low socio-economic standing, because of their positions and social ties, have different access to networks and related resources. Consequently, it is suggested that disadvantaged groups need help to access resources beyond their immediate social circles, such as thorough the provision of sponsors and mentors in career development and ties to institutions (e.g., Lin, 2001). For example, our preliminary research results indicate that through intervention it is possible to contribute to some change in content and structure of adolescents' networks, at least temporarily (Jokisaari, Vuori & Koivisto, 2006). For example, post intervention adolescents reported that they had a greater access to guidance pertaining to their educational future through their social ties. However, to produce changes in a person's network externally may not have long-lasting effects over time. First, the principle of homophily argues that people typically have ties with others who are like themselves, such as in age, gender, race and socioeconomic standing. One reason for this is that interaction between people whose social characteristics, such as status and role, are different requires more effort than interaction between people whose social characteristics are similar (e.g., McPherson et al., 2001). Secondly, it has been argued, that there is a "liability of newness" in the development of social relations over time (e.g., Burt, 2005). This means that relationships which are started due to exogenous factors, such as work relations, tend to weaken over time and that the decay is more rapid among new relationships than old ones. Furthermore, it is argued that relationships that span work roles and differentials in status, such as supervisor-subordinate, are more likely to weaken than relations between people similar in role and status (McPherson, Smith-Lovin & Cook, 2001). In consequence, how to influence a person's network over time by interventional means is an area of high importance.

YHTEENVETO

Sosiaalisen pääoman ja toteutumattomien tavoitteiden merkitys kehityksen säätelyssä

Kehityksen säätelyllä viitataan henkilön toimintaan, jolla hän pyrkii muuttamaan tilannettaan omien pyrkimystensä suuntaan, sekä toimintaan, jolla hän muokkaa omia tavoitteitaan sen mukaan miten niitä on mahdollista toteuttaa. Tässä tutkimuksessa olen tarkastellut sekä henkilöiden pyrkimyksiä suuntautua tavoitteidensa mukaisesti että sitä, miten henkilöt arvioivat toteutumatta jääneitä tavoitteitaan. Ensiksi esitän että henkilöiden sosiaalinen pääoma, eli heidän verkostonsa mahdollistamat voimavarat, on keskeinen tekijä joka mahdollistaa erilaisten tavoitteiden asettamisen ja saavuttamisen. Sosiaalisen pääoman teoria ja siihen liittyvä verkostonäkökulma korostavat sitä, että mitä enemmän henkilö omaa verkostopohjaisia voimavaroja, sitä menestyksellä käämmin hän voi toteuttaa päämääriään ja intressejään. Toisin sanoen, keskeinen lähestymistapa konkretisoida sosiaalisen pääoman metaforaa ja käsitettä on tarkastella sitä sosiaalisten verkostojen ja niiden mahdollistamien voimavarojen näkökulmasta. Tarkastelin sosiaalisia sidoksia ja niiden mahdollistamia voimavaroja henkilöiden tavoitteisiin liittyen. Tutkimusaineistoni käsitti vastavalmistuneita henkilöitä, jotka pyrkivät työelämään. Halusin tarkastella sitä, missä määrin vastavalmistuneiden sosiaaliset verkostot ja sen mahdollistamat voimavarat edesauttavat heidän siirtymistään työelämään. Tulokset osoittivat, sosiaalisen pääoman teorian suuntaisesti, että vastavalmistuneiden sosiaaliset sidokset ja voimavarat olivat yhteydessä työllistymiseen. Toisin sanoen, jos verkosto käsitti korkean sosioekonomisen aseman omaavia henkilöitä ja enemmän heikkoja (esim. ystävän ystävä) kuin vahvoja (esim. puoliso) sidoksia, sitä todennäköisemmin vastavalmistuneet työllistyivät. Lisäksi esimiestason sidokset työpaikkaan olivat yhteydessä työtyytyväisyyteen ja vähentyneisiin lähtöaikeisiin työpaikasta. Sen sijaan vastavalmistuneiden työnhaku ei selittänyt työllistymistä.

Tutkimuksen tulokset tukevat väitettä, että sosiaaliset sidokset sinänsä eivät edistä työpaikan saamista, vaan se millaisia voimavaroja ja yhteyksiä näiden sidosten avulla on mahdollista saada. Tällöin korostetaan sitä, että henkilön verkoston mahdollistamat voimavarat riippuvat oleellisesti siitä, keneen henkilö saa kontaktin verkostonsa kautta. Esimerkiksi mitä korkeammalla sosiaalisessa rakenteessa verkoston jäsen on, sitä enemmän hänellä on käytettävissään resursseja ja kontakteja. Tällöin kontaktin resurssit perustuvat asemaan ja instituution, jonka jäsen hän on. Lisäksi asema määrittää määräysvaltaa voimavaroihin ja niiden jakamiseen. Tutkimuksen tulokset tukevat myös verkoston koostumuksen tärkeyttä. Toisin sanoen miten verkoston jäsenet tuntevat toisiaan ja ovat yhteydessä ulospäin vaikuttaa siihen, miten informaatio liikkuu ja saako henkilö oikeaan aikaan esimerkiksi tiedon vapaasta työpaikasta. Esimerkiksi on esitetty, että heikkojen sidosten kautta ihmiset

saavat kontaktin uuteen sosiaaliseen ympäristöön ja täten väylän uuteen informaatioon. Sen sijaan henkilö, jonka verkosto koostuu enimmäkseen läheisistä ihmisistä saa usein samankaltaista informaatiota, koska läheiset ihmiset ovat yleensä osallisena samoissa sosiaalisissa ympyröissä ja tilaisuuksissa. Onkin esitetty, että työnhakija, jonka tuttavapiiri käsittää heikkoja sidoksia, saa paremmin informaatiota vapaista työpaikoista ja ylenemismahdollisuuksista kuin henkilö, jonka suhdeverkosto koostuu läheisistä ihmisistä. Kaiken kaikkiaan sosiaalisen pääoman näkökulma korostaa sitä, että ihminen ei ole oman onnensa seppä vaan paljon riippuu siitä, miten henkilö on sijoittunut verkostoihin ja niiden mahdollistamiin voimavaroihin.

Toisaalta kehityksen säätelyllä viitataan siihen, miten henkilöt käsittelevät ja arvioivat toteutumattomia tavoitteita ja mahdollisuuksia. On esitetty, että henkilöiden hyvinvoinnin ja motivaation kannalta on tärkeää, kuinka toteutumattomia ja ristiriitaisia tavoitteita käsitellään ja miten niistä mahdollisesti voi irtaantua, jos niiden saavuttaminen on epätodennäköistä. Tässä tutkimuksessa käsitteellistettiin toteutumattomat ja ristiriitaiset tavoitteet katumuksiksi. Tarkastelin kuinka toteutumattomia ja ristiriitaisia tavoitteita arvioidaan ja missä määrin ne ovat yhteydessä hyvinvointiin. Tässä aineistoni koostui 19-82 vuotiaista henkilöistä. Tulokset osoittivat, että toteutumattomien tavoitteiden arviot olivat yhteydessä elämään tyytyväisyyteen sekä fyysisiin oireisiin. Varsinkin niin sanotut kontrafaktuaaliset ajatukset liittyen toteutumattomiin tavoitteisiin (esim. "Jos olisin kouluttautunut enemmän, olisin nyt paremmassa työpaikassa") olivat yhteydessä alhaisempaan hyvinvointiin. Lisäksi nuoret aikuiset raportoivat enemmän ihmissuhteisiin ja vapaa-aikaan liittyviä toteutumattomia tavoitteita kuin muut ikäryhmät; sen sijaan työhön ja perheeseen liittyvät olivat keskeisempiä vanhemmilla henkilöillä. Nämä tulokset osoittavat, että ei ainoastaan aikuisten nykyiset pyrkimykset ja tavoitteet vaan myös heidän toteutumattomat tavoitteensa heijastelevat ikäsidonnaista kehitysympäristöä. Tulokset osoittivat myös, että koulutukseen ja työhön viittaavat toteutumattomat tavoitteet olivat yhteydessä elämään tyytyväisyyteen. Tämä saattaa merkitä sitä, että koulutukseen ja työhön liittyvät toteutumattomat tavoitteet viittaavat puutteisiin voimavaroissa näillä keskeisillä suoritusalueilla.

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