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Life course challenges in crises: transition from higher education to work during COVID-19 in Finland and Sweden

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ABSTRACT

The COVID-19 pandemic challenged the daily continuity of young people by causing financial insecurity, remote work/studies, loss of work, loneliness, stress, and unpredictability of the future. This study explores the experiences of pandemic-time graduates from Finland and Sweden in the transition from higher education to work. Finland and Sweden are culturally and socially rather similar Nordic welfare states, and while both utilised different pandemic strategies, education and work were both widely remote in both countries and social mobility limited due to travel restrictions. The data of this study include ten focus group discussions of university students who graduated during the first year of the pandemic. The data is analysed using thematic content analysis, particularly in the context of employability perceptions, professional agency, and financial solutions. The results revealed that the pandemic amplified inequalities and increased concerns regarding job security, with graduates in some disciplines impacted more than others. The findings raise questions regarding post-pandemic labour market trends and career decision making between secure and insecure fields.

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Introduction

The COVID-19 pandemic compromised the stability of life course trajectories in all areas of life (Settersten et al. 2020). COVID-19 shocked economies, increased stress, and disrupted everyday living, while overwhelming healthcare systems and decreasing public safety. There is growing evidence that young people have been among the most vulnerable groups to suffer from the pandemic's impact on daily lives (Ranta, Silinskas, and Wilska 2020; Wilska et al., 2021), but research is needed to understand potentially long-lasting aspects of these impacts, such as those related to career decisions and increased uncertainty due to modern day crises.

In this study we examine pandemic-time education-to-work transitions of Finnish and Swedish graduates. The findings bring valuable insight into vulnerabilities, concerns, and inequalities of young people in relation to labour market and career decisions caused by the pandemic and in relation, the subsequent crises that followed, e.g. Russia's offensive war with Ukraine and its implications on individual safety and the polarisation of public opinion. Previous research has shown that graduating during crises have the potential to cause occupational issues throughout one's career, with the COVID-19 pandemic having similar implications regarding mental health, financial sustainability, and challenges in employment (Wilska et al., 2021). With the pandemic being the first of many crises in the current decade, therein lies interest in how continued uncertainty can

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deter and create illbeing among young adults today. This paper aims to delve into graduate experiences and concerns in light of these issues. The two countries were chosen due to both being socially and culturally similar, while utilising different pandemic strategies – Finland issued more authoritative restrictions, while Sweden relied mostly on recommendation-based measures (Wilska et al. 2021).

The education-to-work transition is often characterised as an uncertain time and a prerequisite for other developmental events. Industry limitations and growth in financial concerns elicit questions regarding how graduates perceived their own employability in pandemic-time labour markets, and how they made financial decisions in times of precarity. The pandemic may have also increased the demand for more active professional agency to manage the disruptions caused to traditional education-to-work transitions. The COVID-19 crisis served as an example on how vulnerabilities and inequalities emerge in crisis, and how populations practice agency when facing societal risks (Beck 2002). With the pandemic having caused disruptions in certain industries and some remaining unperturbed, inequalities in employment and financial stability cannot be overlooked. Studies have shown the social effects of the pandemic being detrimental to the younger population in particular (Chen, Sun, and Feng 2020; Settersten et al. 2020). The isolation caused by remote work/learning and social distancing also amplified symptoms of mental strain amongst students (Chen, Sun, and Feng 2020). Studies also showed increased economic concern, particularly in the younger population (Ranta, Silinskas, and Wilska 2020; Shanahan et al. 2020; Wilska et al. 2021). Actual health implications may have been less relevant to young adults, but the disruptions in school, work, and one's social life were impactful (Settersten et al. 2020; Shanahan et al. 2020).

In this study, the transitional experiences of 43 pandemic-time graduates from Finland and Sweden are examined via thematic content analysis in the context of employability, professional agency, and their financial solutions to potential precarity. The examination of these themes will be carried out via life course theory and theory of societal crises by analysing the data collected from focus group discussions.

Life course transitions during increased uncertainty

The life course perspective examines the developmental tasks of an individual from both subjective experiences and expectations as well as societal cultures, beliefs, and demands, and encapsulates the stages of physical maturation, agency, and aspirations (Ranta 2015). The transitions attributed to these developmental tasks and expected trajectories explore the influence of both individual characteristics as well as the time and place in which these transitions take place (Elder 1998, 2009). Young adulthood is characterised by demographic unpredictability, instability, and diversity (Arnett 2014), with the transition from education-to-work being most often associated with uncertainty, increased individualisation, and the attainment of independence (Wilska 2004). Agency is important when navigating educational and career trajectories to secure self-sufficiency and financial independence, while failing to fulfil these expectations may lead to increased mental strain (Stein et al. 2011).

Crises such as economic recessions amplify the economic pressures of early adulthood (Ranta, Chow, and Salmela-Aro 2013; Stein et al. 2011). Examples of such economic crises are the Great Depression of 2008 (Ranta 2015) and the economic recession in Finland and Sweden in the 1990s, both of which had an impact on labour market participation of young adults (Jonung, Kiander, and Vartia 2009; Wilska 1999). During the Great Depression, lower incomes and precarious employment became common amongst young adults in Europe and the economic position of students became financially more vulnerable (Antonucci 2016). Overall studies from Europe have shown economic disasters having led to compromised transitions in finding financial independence and security (Eurostat statistics 2009). The sudden changes in industries due to COVID-19 induced widespread

economic concern (Ranta, Silinskas, and Wilska 2020) and more recently the economic crisis caused by both the pandemic and the war in Ukraine, as well as energy crisis and inflation.

In the context of life course transitions in the Nordics, it is worth noting that countries with a Scandinavian welfare regime (Esping-Andersen 1999) are generally characterised by early labour market participation, early home-leaving, individuality, and strong social support in the form of welfare. Individualised decision making at a younger age is considered typical in both Finland and Sweden (Ranta 2015). Culturally, returning to one's parental home is an event most want to avoid in the Nordic countries (Ilmakunnas 2018), therefore also amplifying the importance of financial independence among young individuals and potentially amplified concerns if these transitions become disturbed, such as by the pandemic.

Professional agency and employability

Sudden societal crises often demand active individual decision making and risk mitigation (Beck 2002). Eteläpelto, Vähäsantanen, Hökkä and Paloniemi (2013) define agency as autonomous decision making and actions, be it independent from social structures or within social structures, which reflects the roles, situations, relationships, and opportunities in one's life (Elder 2009). Therefore, the pandemic may have called for increased agency from citizens, particularly from young adults who are in a life stage that already demands it. The timing and nature of life experiences by default requires active adaptation and strategies to reach goals, while influenced by social and cultural contexts (Elder 2009). This elicits intrigue in the timing and nature of life experiences in a modern pandemic where uncertainty reigns, however personal experiences may differ greatly.

Professional agency refers to the ways people influence their own work lives, make educational and professional decisions, and negotiate and express their professional identities (Vähäsantanen 2013). One's activity as a professional agent is constructed in relation to both current circumstances and past experiences (Emirbayer and Mische 1998), as well as environments that promote being an active agent in a professional context, i.e. current labour markets (Nghia et al. 2020). Labour market disruptions may demand being a more active professional agent in order to adapt, i.e. deciding to pursue work in more secure fields. Finland, for instance, had multiple instances where cultural institutions and restaurants were widely shut off from the public, limiting job availability in said industries (Chevalier 2011; Wilska et al. 2021). The subsequent economic crisis that followed the pandemic also elicit the need to pursue careers that offer the most financial security.

Employability is defined as the ability to gain and maintain a job, which is perceived both internally and externally (Berntson, Sverke, and Marklund 2006; Robert, Chamorro-Premuzic, and Kaiser 2013; Rothwell and Arnold 2007). Internal perceptions are how individuals see their own potential in the labour market and the external perceptions refer to the external powers of the labour market, i.e. labour market availability (Berntson, Sverke, and Marklund 2006; Rothwell and Arnold 2007). Whereas agency is an active state of autonomy, employability is perceived both internally and externally, and therefore has elements outside of one's immediate activity as an agent (Berntson, Sverke, and Marklund 2006; Robert, Chamorro-Premuzic, and Kaiser 2013; Rothwell and Arnold 2007). Negative perceptions of employability can challenge transition trajectories and add more pressure to the transitional process (Jacob, Gerth, and Weiss 2020; Tomlinson 2007). Employability perceptions are often improved by finding suitable work and increasing one's abilities to compete in the labour market through valuable experiences (Souto-Otero and Białowolski 2021; Tomlinson 2007; Wood and Kaczynski 2007). Poor perceived employability may lead to actively improving career outcome improvements, thus creating a connection between professional agency and employability (Ismail, Ferreira, and Coetzee 2016).

Educational fields and employment

Previous studies have shown that choices of educational field impact career progression and wage return, despite graduates from higher education generally enjoying favourable rates of occupational attainment (Jacob and Klein 2019). Statistics of graduate employment rates in Finland and Sweden show that arts and humanities graduates have lower labour market positions (Boguslaw and Wädensjö 2011; Vipunen 2019). The same disadvantage shows in terms of income return, with various studies showing those from arts and humanities receiving less monetary return for their degree than other fields, such as social sciences, technology, and health (Chevalier, 2011; Kim and Kim 2003). Studies have also shown that those studying humanities are less likely to feel as though they have acquired valuable working skills during education, thus potentially leading to less confidence in employability (Suorsa and Sainio 2020). According to findings made by Peter et al. (2013), individuals who were less satisfied with their career choices also reported decreased levels of perceived employability. Lower levels of perceived employability also have the tendency to command more adjustments from jobseekers in career choice-making to decrease career related risks (Creed and Gagliardi 2015), and therefore may promote acts of professional agency in terms of career changes.

Financial solutions during education to work and the pandemic

In order to withstand shocks and changes to personal finances, be it due to personal changes in one's life or outside impacts, e.g. recessions, individuals must sometimes find solutions to improve fiscal sustainability. Financial solutions are in the resources and decisions to manage or recover from adverse financial situations and circumstances outside the individual's immediate control (Harrison 2013; Wallace, Jones, and Rhodes 2014). What these solutions are can be influenced by, e.g. household type (living with a spouse), employment, ability to save and invest, and parental support (Salmela-Aro and Nurmi 1997; Wallace, Jones, and Rhodes 2014). The decision to accept any work (even below qualifications) and become re-educated into a more employable field can be both a financial solution and an act of professional agency. Financial solutions in events that may perturb career trajectories and the accumulation of financial independence are relevant in terms of how different young people have the means to cope with events that involve financial uncertainty (i.e. when finding work after graduation). It is important to understand that agentic strivings in the personal context are so vast in nature that they cannot be solely reduced to financial pressures, however they must be also acknowledged as impactful.

One aspect of graduating and finding work is the ability to become closer to financial independence, particularly for young adults (Arnett 2014). Both Finnish and Swedish students receive student benefits to sustain their lives during studies. Both countries also provide unemployment subsidies. The benefits are mainly suited to cover the bare minimum of expenses – therefore obtaining higher pay through employment post-graduation is the largest step towards financial independence (Danziger and Ratner 2010; Ranta 2015).

The existing furlough programs in Finland and Sweden were made more generous due to the pandemic, as both countries experienced labour market shocks. However, the effect of the pandemic on labour markets in Sweden was less pronounced, which may be explained by the more lenient measures taken by the government (Juraneck et al. 2020). In sum, young adults in said countries have the added benefit of government aid when coping with events such as loss of work that may not be so self-evident elsewhere. However, in a post-pandemic Finland, amidst of financial crisis, more cuts are being made to unemployment and student benefits, potentially adding to the already present financial pressures experienced by young people.

Research questions and data

The goal of this study is to examine the different experiences of professional agency, employability, and financial resilience when graduating and finding work during the COVID-19 pandemic in Finland and Sweden, with a representation of different fields. The transitional experiences of individuals are examined via the following questions:

RQ1: How did graduates perceive their own employability in light of the pandemic?

RQ2: What was the role of professional agency when transitioning from education to work during the pandemic?

RQ3: What financial solutions did graduates seek out when transitioning from education to work during the pandemic?

These questions aim to address how individuals perceived their employability, practiced professional agency, and sought possibly necessary financial solutions as graduates when transitioning from education to work during a global pandemic from a life course perspective.

The participants of this study composed of focus group discussions with pandemic-time graduates. The discussions were conducted between December 2020 to June 2021. The participants (43) were graduates from the humanities/culture field (4), social sciences (7), information technology (6), psychology (9), medical science (9), and business and economics (8) (see [Appendix 1, Table A1](#)). Having multiple different fields represented provided insight on perceived employability in the context of current labour market conditions, as well as instances of agency and financial resilience relating to one's career choices. By having individuals from Finland and Sweden, we could examine if the different pandemic strategies yielded different experiences.

Focus group discussions were used as they provide constructed interactional experiences. These are useful when looking at experience-based phenomena (Liamputtong 2011). In total there were ten focus groups, with six being from Finland and four from Sweden. Each group had three to six participants. While there isn't a consensus on acceptable group sizes (Liamputtong 2011), opting for smaller groups has shown to offer environments for active discussions and has been an acceptable form of carrying out focus group interviews (Liamputtong 2011; Smithson 2008). The gender distribution was 35 females (F) and 8 males (M). In total there were 29 participants from Finland and 14 from Sweden.

The interviews were conducted remotely, due to the pandemic situation. Remote interviews were carried out via video conference (Zoom). Interviews followed a semi-structured model, and all groups had similar questions. The interviews with Finnish participants were conducted in Finnish and the interviews with Swedish participants in Swedish. The interviews were recorded and translated into English for analysis and reporting purposes.

Data analysis

Following the six-step guidelines drawn by Braun and Clarke (2006), we first transcribed the data, then coded the features of the data relevant to this study, followed by theme searching to collect codes into. Afterwards we reviewed the themes and their relevance to the study. Finally, we defined and named the themes and produced a report of the findings (Braun and Clarke 2006). By categorising, the data can be further compressed into a more compact form, which then gives way to systematic coding and analysis (Elliott 2018). As the analysis was conducted as thematic content analysis, it was important to highlight the topics relevant to our research inquiries, followed by more intricate analysis and coding (Anderson 2007).

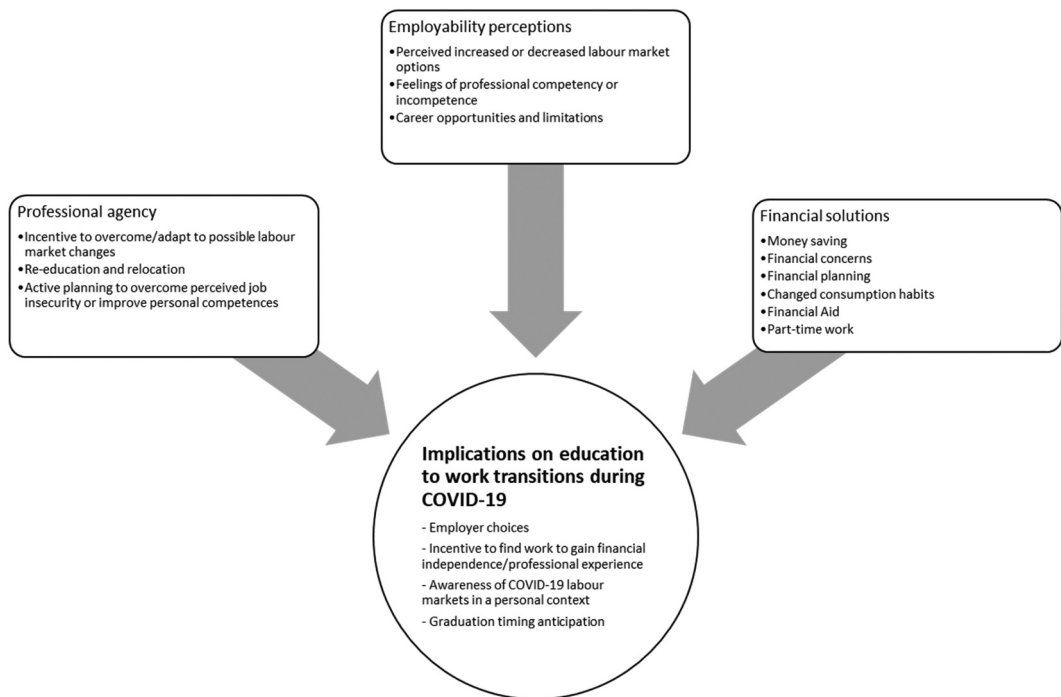


Figure 1. Thematic map, showing the three main themes (*employability, professional agency, and financial solutions*) with narration subthemes visualized.

Due to the semi-structured nature of the interview, the outlines for the categories were already present, as the interviews progressed thematically. Therefore, the segments which were in the interviews themselves regarding finance and money, graduation, working, and career expectations were automatically combed through for analysis. Eventually the entire data was categorised and condensed to themes relevant to the education-to-work transition. This provides us with a more analytically based approach to our overall data collection and coding processes (Braun and Clarke 2006).

The interviews were transcribed anonymously by two researchers and participants were coded by their degree field, country, and occupational status. The data were then read through and coded in collaboration with all of the co-authors. The first author oversaw the initial coding, and all analytical choices were then discussed in a research group. Potential disagreements were discussed until mutual agreement was achieved. Codes were assigned based on relevant discussions on graduation, employment, job seeking and career development. To better conceptualise the themes and sub-themes used in the coding process, we created a thematic map (Figure 1). The main narrative themes to ease coding under each category of interest (employability perceptions, professional agency, and financial resilience) used were *money and financial narrations, job seeking narrations, working narrations, graduation narrations* and *career expectation narrations*. Each narration then received sub-themes based on what the thematic coding introduced.

Results

Statements involving professional development, gaining work experience, relocating, re-educating, career opportunities/limitations, changing graduation times and career concerns were coded under the professional agency theme. Statements discussing finding work, labour

market conditions, feeling empowered as a jobseeker and employment competencies, as well as employability optimism/pessimism were coded under the employability perception's theme. Statements on consumption habits, saving money, financial planning and concerns, financial aid, part-time work, and employer choices were coded under the financial solutions theme.

Employability perceptions

With employability being the ability to gain and maintain a job (Berntson, Sverke, and Marklund 2006; Rothwell and Arnold 2007), looking into the participant perceptions of employability showed how they perceived themselves in the pandemic-time labour market.

Expressions regarding poor perceived employability were most prevalent amongst participants in the field of culture, much of which was attributed to the effects of the pandemic on museums, theatres, libraries, and other cultural institutions. Those in the field of culture also expressed their field's general challenges in terms of employment with the pandemic making the situation worse.

I would want to work in the field of art, but what is the future of the field after this pandemic — how many institutions of art do we have left, I wonder what's going to happen. (F, cultural studies graduate, Finland)

I've always thought (our) employment rate is very poor — before the pandemic I figured I would at least give it a shot, but now I feel like I should just look straight into other training programs after I'm done with this one. (F, cultural studies student 2, Finland)

These findings showcase a compromised labour market in a field the participants already feel difficult to find work in. These insecurities in employability are not merely due to general pandemic recession fears, but due to the pandemic directly impacting their field. Challenged transitions, especially in pandemic affected fields, may compromise employability perceptions further and amplify labour market inequalities (Jacob, Gerth, & Weiss, 2018; Tomlinson 2007). Cultural studies student 2, for instance, is going as far as searching for other career alternatives before graduation as their employability perceptions in terms of the labour market seem so bleak.

Out of all the fields interviewed, the least concerned in terms of employment were those in the field of medical science, both in Finland and Sweden. In fact, little discussion was yielded from questions involving employability. Interestingly the increased demand for healthcare workers due to the pandemic may have become too high, especially in Sweden according to participants.

I was supposed to work in gynaecology, but was transferred to a COVID-ward, which I wasn't interested in, and I've noticed many others who have had to do the same. (F, medical student, Sweden)

As doctors we don't have anything to worry about in terms of finding work. I don't have any uncertainties about that. Other industries have been impacted of course, but not ours. (F, medical student, Finland)

Studying and being in Sweden, I've heard how overwhelmed our health care is and how bad the job situations have been — how stretched thin they have become because of the pandemic, so I've really began to think if I really want to stay and practice medicine in Sweden. (F, medical student 3, Sweden)

This creates a polarised finding between those who could not find confidence in their employability and those who were too employable and too high in demand. Amongst social science participants, most of the discussion was optimistic in terms of finding employment. Although there were some concerns, particularly when engrossed in the job seeking process, when navigating both personal capabilities as a job candidate and facing the prevailing labour market conditions (Tomlinson 2007).

There was some anxiety involved and additionally there was this feeling of inadequacy in terms of getting jobs in my own field. — But now (once employed) my own perception of my abilities and employability have changed for the better. (M, social sciences graduate, Finland)

By finding work, many not only acquire skills bettering their future job seeking endeavours, but also a sense of capability and success, which naturally better their overall employability perceptions (Souto-Otero and Białowolski 2021; Tomlinson 2007; Wood and Kaczynski 2007).

It's been a challenging time, but I am hopeful and am less stressed about it, even though it always hasn't been clear what I'll do after graduation, but I feel there will always be a need for social science experts and generalists. (F, social sciences student 3, Finland)

Both social science and cultural studies students discussed their fears of lacking competence when finding work and felt that the pandemic would only make it harder to find work. Competency has shown to be an important element of one's employability perceptions (Jacob, Gerth, and Weiss 2020), with studies showing that those graduating from these fields have reported feeling less trained for actual work during their studies than in other fields (Suorsa and Sainio 2020).

Business and economics participants from both Finland and Sweden were relatively content with their employability. They expressed some concern over their future job prospects, particularly in the wake of the pandemic, however those insecurities had levelled out as the pandemic progressed, as the major recession fears attributed to the pandemic did not come true as feared (Wilska et al. 2021).

I was a bit concerned in the beginning — I feel companies have become more adjusted to the situation over time. (F, Business/Econ student, Sweden)

I am not in any way particularly worried. Of course, there might be a situation where I won't find work or find a job in a business or field that would be my first choice, but the jobs are out there. (F, Business/Econ student, Sweden, 2)

Similar trends were amongst psychologists from both Finland and Sweden.

I have a teacher who always says, 'it's good we're studying to be psychologists, because we will always have a job' – it makes me feel secure, because they are right (F, psychology student, Sweden)

I was a touch worried when I got my internship, if the pandemic is going to cancel it – but it all ended well and now I feel secure about my future career prospects. (F, psychology student, Finland)

As for IT participants, many felt their field was secure even prior to the pandemic, with the pandemic only amplifying the demand and security for professionals in their field, as seen in labour market trends and increase in digitalisation (Dice Q1 2020).

Having transferred from the culture field to the IT field, I definitely feel like I am on the winning team — This pandemic hasn't affected our company at all, except if anything in a positive way. (F, IT graduate 2, Finland)

However, while the general tone of these discussions was optimistic, expressions of concern and particularly the increased competition and demand to stay competitive in the field was brought up, especially with remote work making it possible for more people to apply for jobs regardless of physical location.

It's slightly concerning how much work you have to do in order to actually stay competitive in the IT-field currently and it's constantly changing. (M, IT student 2, Finland)

The discussions showed those in the field of culture felt the pandemic has worsened their weak perceived employability. In Finland, the pandemic led to the closure of cultural establishments such as museums, galleries, theatres, and libraries, which naturally led to less jobs in the field (Weckström 2020). Medical students in both Sweden and Finland felt they had very good job security, although in Sweden the demand for medical doctors seemed strenuous due to the pandemic. The IT participants felt the pandemic only increased their job security, but also increased competition in the field. Business and economics, psychology, and social sciences participants felt optimistic, with some initial fears at the beginning of the pandemic. Social science participants were slightly more cautious about their employability, but the overall tone was optimistic.

Professional agency

Sentiments of professional agency were most prevalent amongst participants with less confidence in their employability and job security, which coincides with the belief that job insecurity often prompts the need to take under consideration all possible options to better career outcomes (Ismail, Ferreira, and Coetzee 2016; Vähäsantanen 2013).

For instance, out of the cultural studies participants, one had already decided to get re-educated into a more employable field without attempting to find work. Another was determined to do the same upon graduation. The limited abilities to travel abroad for employment options was also mentioned, as it was particularly current at the time of the interviews. This topic arose in multiple interviews; however, it was perceived as most detrimental amongst cultural students.

Yes it (COVID-19) has impacted that — it forced me to pursue something else, whereas previously I've been very focused on only that (culture field) – I felt I have no choice. (F, cultural studies graduate, Finland)

I've also considered different fields to apply to, and this pandemic has enforced those thoughts even more — Now with employment being so bad and me needing a job to support myself, I really need to work hard and figure out something else. (F, cultural studies student, Finland)

More subtle instances in career decisions were found amongst psychology and business and economics participants. This may be since, according to the participants, their fields were relatively unperturbed by the pandemic. Therefore, their outputs were confident in terms of employment and career development, with some changes occurring in career planning due to the pandemic. Social science participants also generally felt content with their current career trajectories.

I don't think the pandemic has changed our career plans at all. I'd say it's the same. After all, we work with numbers and reporting, which is always needed. (M, Business/Econ student, Sweden)

It hasn't changed my career plans at all" [with four other participants nodding in agreement]. (F, psychology graduate, Finland)

Many medical doctor students stated they are too early in their careers to make any statements on their future specialisation plans or had not changed their career plans. The pandemic did make both Finnish and Swedish medical students think about their future career prospects more. For Swedish medical students this related to the work conditions in their future jobs, whereas Finnish medical students were more inclined to consider their future employers.

Not relevant to the pandemic, but as a graduate you have to be very careful on where you'll work. — There are major differences between employers and the support you receive. (M, medical student, Finland)

You never know what's going to happen — but I do believe I've been thinking about it a lot more than before. (F, medical student, Sweden)

What was previously mentioned on the rapidly growing competition in the IT field provoked thoughts on how they could better their own career security via social mobility or improving their skills. Similarly, moving to another country to avoid overwhelming work environments as stated by Swedish medical students can also be an act of professional agency (Ismail, Ferreira, and Coetzee 2016; Presbitero and Quita 2017).

Thanks to the pandemic, you can work from pretty much anywhere, expanding my opportunities — I've considered searching for remote work in America. However, these increased opportunities have also amplified competition. (M, IT student, Finland)

The main means of making career adjustments in these discussions were re-education and relocation, albeit relocation being limited. While active adaptability seemed to be the most discussed amongst those with poor labour market forecasts, i.e. cultural participants, all discussions had to some extent considerations regarding professional agency, implying that if nothing else, the pandemic led to more mindfulness in terms of career development.

Financial solutions during the pandemic

Financial solutions of the participants were dependent on their economical situations and how the pandemic affected them, as well as whether they were students or fully employed, and if they had savings or abilities to save, or the availability of parental aid.

There was little indication of employment, finance or career choice insecurity amongst psychology and business and economics participants, but both had mentions of playing it safe during the pandemic and accepting jobs. Generally speaking, in both groups there was an inclination to take less risks due to the uncertainty of the pandemic-time labour market, despite feeling that their fields were secure.

I was lucky to have a job offered to me. In a normal situation I might have continued exploring my options. (M, Business/Econ student, Sweden)

I was certainly more inclined to accept the full-time job they offered me than usual. Normally I might have taken more risks and tried different jobs in our field. (F, psychology graduate, Finland)

Major investments were not commonly discussed in the interviews. However, in the IT interviews, many participants shared how savings made during the pandemic went into their stocks or bonds. IT participants were the only groups actively discussing investment as a method of financial resilience.

Well, I figured since I can't spend it on anything else, I'll put more money in my stocks and bonds. (M, IT student, Finland)

The most common topic when discussing finances was, however, savings and redirected consumption habits. All interviews had instances where limited consumption options led to savings or changed consumption habits. Amongst medical students, this was the only topic discussed when talking about finances.

I would say in sum, my spending has decreased during the pandemic. (F, psychology student, Sweden)

I have nobody else to provide for except myself — I am worried about my loved one's and their financial responsibilities — If anything ever did happen, I can always move back home to my parents, so I'm not really worried about it. (F, Business/Econ student, Sweden)

Parental aid was an important part of managing challenging economic situations in some instances, particularly cultural studies participants. Parental aid was either in direct monetary support or by giving the participants the ability to move back home. Financial planning was also one way to combat uncertain career outcomes.

I lost my summer job because of the pandemic — normally I'd rely on them to pay for my semesters to avoid taking a loan — Because I was still a student and didn't have my savings, I moved back in with my parents. (M, social sciences graduate, Finland)

I moved back in with my parents for various reasons — my studies were prolonged, I didn't want to be alone, my finances weren't great — So this was my solution. (F, cultural studies graduate, Finland)

In sum, parental aid was most discussed amongst participants with concerns regarding employment. Financial planning was also a popular way to combat financial insecurities. The pandemic and its limitations on consumption also came up in all discussions, leading to many either saving money or redirecting their consumption to other things. The uncertain nature of the pandemic showed increased caution amongst the participants, and many stated they were also more mindful of their finances than before.

Discussion and conclusions

The purpose of this study was to examine the education to work transitions of university graduates during the pandemic from the perspective of employability, professional agency, and financial

solutions made in anticipation of fiscal uncertainty. The data of this study suggest that the pandemic-time changes in labour markets and the economy widened the gap between secure and insecure career options in terms of expectations and experiences, while emphasising the importance of agency. While the pandemic itself is no longer an acute crisis, these events showcase the beginning of increased and deepened uncertainty of young adults today, due to the subsequent military and financial crises that followed the pandemic. With such rapid changes, it is difficult to predict their impact on everyday life and life events. As life course expectations such as post-graduation employment and feelings of professional competence diminish, professional agency changes. Therefore, rapidly changing social circumstances should also be accounted for in terms of professional agency.

The data also suggest that even though a field has strong job security, issues like increased competition and increased demand may be consequential to career satisfaction and increase labour market concerns. In a post-pandemic context, the rapid development of digital technologies, particularly AI and its implications on job replacement may have only further amplified these concerns and pressures in competition. The participants gave the impression that their attitudes of work and career development has been altered by the pandemic in ways that extend beyond the temporary societal crisis. The study contributes to previous research on how disruptions in the economy can amplify the economic pressures of early adulthood (Ranta, Chow, & Salmela-Aro, 2013), and strengthens findings on the amplified career and financial concerns of young adults during the pandemic (Ranta, Silinskas, and Wilska 2020).

Life course research has found that challenges in obtaining employment can be detrimental to human development (Danziger and Ratner 2010), therefore validating the fears that graduates expressed in the data of falling behind. Social challenges and uncertainties were a prevailing element of the pandemic which further amplified stressors related to finding work (Ranta, Silinskas, and Wilska 2020). This was particularly visible in fields directly impacted by the pandemic (culture) and fields that inherit ambiguous career trajectories (humanities). Pessimistic perceptions in terms of personal competencies coupled with labour market and economic issues outside one's agency made the pandemic particularly challenging for graduates who are prone to feeling incompetent or insecure, as is often seen in the above-mentioned fields (Suorsa and Sainio 2020). The uncertainty of the pandemic led to increased caution even amongst participants who were not concerned about their finances or career prospects, such as in the form of employer choices. This coincides with the belief that societal crises often increase the need for overall active agency and risk mitigation (Beck 2002). Perceived challenges can limit professional agency as young adults need to plan more strategically to succeed early in their careers. Professional agency may be limited to perceiving what is important for coping with the situation, thus limiting, for example, the recognition of one's own skills and the transferability of skills to different positions in working life.

The COVID-19-crisis not only induced changes in labour markets and general working conditions, but also heightened the demand for healthcare workers. Consequently, these effects emerged quickly, with both Finland and Sweden experiencing widespread shortages of healthcare workers shortly after the pandemic as many deemed it was too strenuous for their wellbeing (World Health Organization 2023). In terms of professional agency, relocation and re-education were most discussed as options to better career trajectories, even among those who felt confident in their employment perceptions in general. However, relocation seemed unfeasible due to pandemic restrictions. Therefore, re-education was seen as a sensible act of professional agency, to be an active learner and agent that makes conscious decisions in the professional context and who improves one's expertise (Creed and Gagliardi 2015; Vähäsantanen 2013). The need to establish a career and secure financial independence is highly dependent on secure employment, which is why acts of re-education and/or relocation can be seen as acts of agency to adapt and overcome challenges imposed on these developmental tasks, but also financial solutions (Arnett 2014; Nurmi, Salmela-Aro, and Haavisto 1995; Stein et al. 2011; Wallace, Jones, and Rhodes 2014; Wilska et al., 2021).

Particularly for students from more generalist fields such as culture and humanities who may lack confidence or knowledge in their occupational capabilities, re-education seemed like a practical solution.

Based on the findings, financial solutions to cope with adverse financial situations presented in various ways, with parental support being most common. Other means related to welfare provided by the government; however parental support was perceived as more sensible. This topic has become even more current as pandemic-time public spending on social support has subsided in Finland, with even more cuts on the horizon for the unemployed and students due to the worsened economy (Finnish Government 2023). While parental aid was considered temporary, the inability to gain financial independence and relying on parental aid may amplify social pressures and disappointment in self (Arnett 2014; Elder 1998; Mary 2012). Opting for part-time employment and financial planning was also present.

Limitations for this study include the time and place the interviews took place. The interviews were conducted in the winter/spring of 2020–2021, meaning some experiences may have expired. Furthermore, due to the pandemic, all interviews had to be conducted online. The data has an uneven distribution of gender and less representation from Sweden. However, the goal of this study is not to draw comparisons between the two countries. Even though the data does not give way to direct comparisons between the two countries, its contents were convergent and hinted that the sudden labour market and economic changes caused by the pandemic were impactful to the school-to-work experiences, expectations, and assumptions of young adults. Furthermore, while the pandemic itself is no longer acute, it gives way to a continuously discouraged generation of employees, as their careers began under such uncertainties, only to have new societal crises emerge. Since studies have shown that such global events have the power to alter one's perceptions of financial and career stability (e.g. the Great Depression), the findings of the study give way to understanding the first wave of challenges that graduates of the 2020s have had to endure (Ranta 2015). This gives way to a more comprehensive perspective on continuous crisis in the context of important life course experiences such as one's perceptions of career development.

This study focused on the diverse experiences of young people and expressions of concerns in times of crises. A more equal representation of gender may have yielded more insights into how gender impacts pandemic-time transitions, adding to discussions relating to, for instance, women being more likely to be concerned about their mental health during the pandemic (Ranta, Silinskas, and Wilska 2020) and women being more likely to be represented in humanities and therefore more likely to experience these transitional concerns (Schomburg and Teichler 2006). The increased mental distress of young people calls for more research on what strains are increasing the mental infirmity of young people, particularly in the crises that followed and overall weakened wellbeing of young people today.

Future research prospects on this topic should include the role of one's field in education to work transitions more comprehensively, as well as examine how professionalism and agency are present in unexpected crises and if the whole concept of professional agency should be re-defined in rapidly changing labour markets. For instance, if many choose careers deemed safe, the labour market of these secure fields may become saturated and therefore more competitive, or their status may change during crises. Our results show that the coronavirus pandemic added challenges to life stage transitions by eliciting the need to adjust in terms of professional agency and employability, while adapting with financial solutions in various forms. The experiences of the participants also show that despite different pandemic strategies, the youth experiences in terms of work and education were largely the same. Our research results also suggest that issues related to global crises will increasingly affect the employability of young people in the future, even in affluent European countries. Therefore, these issues should be considered more in the future research of young people's life-course transitions from education to work.

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Appendix 1**Table A1.** Focus group participants by group.

Group:	No of participants:	Gender distribution F/M	Graduate status (Graduated/Student)	Employment status (Employed/ Unemployed or not currently working)
Group 1: Humanities/social sciences (FIN)	5	4/1	2/3	2/3
Group 2: Information technology/Econ. (FIN)	3	3/0	2/1	3/0
Group 3: Information technology (FIN)	4	2/2	2/2	2/2
Group 4: Psychology (FIN)	5	5/0	4/1	5/0
Group 5: Medicine (FIN)	6	5/1	1/5	6/0
Group 6: Humanities/social sciences (FIN)	6	5/1	1/5	2/4
Group 7: Business and economics (SWE)	4	4/0	0/4	4/0
Group 8: Medicine (SWE)	3	3/0	1/2	2/1
Group 9: Business and economics (SWE)	3	0/3	0/3	1/2
Group 10: Psychology (SWE)	4	4/0	0/4	0/4
Total:	43	35/8	13/30	27/16