

## Chapter #12

### **LIFE SATISFACTION IN UNDERGRADUATE STUDENTS: THE ROLE OF DISPOSITIONAL AND SITUATIONAL FACTORS**

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#### **ABSTRACT**

Satisfaction with life is related to positive mental health outcomes and people who are satisfied with their lives report lower levels of distress (Wang & Kong, 2014) as well as higher levels of happiness (Peterson, Park, & Seligman, 2005). The purpose of this research was to determine factors that predicted life satisfaction in university students. Three hundred and eighty-six participants completed a series of questionnaires to measure personality, attachment, coping styles, loneliness, social connectedness, and life satisfaction. In this sample, participants used the full range of life satisfaction scores, with over 50% of the participants reporting that they were satisfied with their lives. A series of hierarchical regression analyses was used to predict life satisfaction. In the first regression using personality factor scores, satisfaction with life was predicted by higher Extraversion, Conscientiousness, and social connectedness, coupled with lower Neuroticism, fearful attachment, and family loneliness. A second regression model using personality facet scores indicated that higher Positive Emotions, Impulsiveness, and Self-Discipline as well as lower Depression, Assertiveness, and Altruism predicted higher life satisfaction. Higher levels of social connectedness and lower levels of family and romantic loneliness also made significant contributions to the model. Overall, the quality of personal relationships (i.e., loneliness and social connectedness) rather than general coping styles was predictive of well-being in adulthood. It should be noted that there was a large proportion of variance unaccounted for and future researchers should focus on adding to the predictability of the model.

*Keywords:* life satisfaction, personality, attachment styles, loneliness, social connectedness.

#### **1. INTRODUCTION**

The pursuit of happiness and subjective well-being (SWB) are central themes in the field of positive psychology, and have garnered much research attention. Although these terms are often used interchangeably, SWB is conceptualized as having both an affective and a cognitive component (Diener, Suh, Lucas, & Smith, 1999). The affective component includes positive and negative emotional states (Diener et al., 1999; Proctor, Linley, & Maltby, 2009) and the cognitive component is a subjective appraisal of global life satisfaction, in which the contributing factors and the importance of each factor may vary from one person to the next (Pavot & Diener, 1993, 2008; Schimmack, Diener, & Oishi, 2002). Life satisfaction is a component of SWB and is generally examined from the perspective of dispositional traits (top-down models), situational influences (bottom-up models), or as integrated models of both (Diener, Inglehart, & Tay, 2013; Heller, Watson, & Ilies, 2004).

### **1.1. Dispositional Factors Predicting Life Satisfaction**

Dispositional traits refer to inherent characteristics that tend to be stable across time and situations (for example, temperament, personality). The Five Factor model (Costa & McCrae, 1992) is the most popular dimensional theory of personality and is used worldwide (Digman, 1990; Norman, 1963). A common inventory used to assess the Big Five factors is the Neuroticism Extraversion Openness Personality Inventory Revised (NEO PI-R; Costa & McCrae, 1992) which provides five factor scores. Each of these factors is comprised of six individual facets that measure specific aspects of personality. Neuroticism is a measure of emotional instability defined by the propensity to experience anxiety and depressive affect. Extraversion is characterized by being outgoing, warm, and socially active. Openness to Experience is associated with an active imagination, the exploration of novel ideas, and a wide range of interests. Individuals who have high Agreeableness are described as trustworthy, altruistic, and cooperative, with low scores indicating competitiveness. Lastly, Conscientiousness is characterized as being reliable, competent, and self-disciplined. In the current study, dispositional traits were operationally defined using the NEO-PI-R. Although there are alternate models of personality (Zuckerman & Cloninger, 1996; Zuckerman, Kuhlman, Joireman, Teta, & Kraft, 1993), the Five Factor model has generated the most research attention and the psychometric properties of the NEO-PI-R are well-established.

A consistent finding in the literature is that life satisfaction is predicted by low neuroticism (DeNeve & Cooper, 1998) and high extraversion (Diener et al., 1999; Ní Mhaoláin et al., 2012; Pavot & Diener, 2008; Schimmack, Radhakrishnan, Oishi, Dzokoto, & Ahadi, 2002). Individuals who are emotionally stable (i.e., low neuroticism) and sociable may experience more pleasant interactions and positive affect, which, in turn, influence their perceptions of life satisfaction (Schimmack, Diener et al., 2002; Schimmack, Oishi, Furr, & Funder, 2004; Schimmack, Radhakrishnan, et al., 2002). Indeed, in terms of personality facets, a meta-analysis (Steel, Schmidt, & Schultz, 2008) indicated that the best predictors of life satisfaction were low depression (a neuroticism facet) and high positive emotions (an extraversion facet). Further, Schimmack et al. (2004) reported that these two facets accounted for 30% of the variance in life satisfaction scores. It is these personality factors and facets that account for the stability of SWB scores over time and across situations (Diener et al., 1999; Proctor et al., 2009; Schimmack, Deiner, et al., 2002).

### **1.2. Situational Factors Predicting Life Satisfaction**

Situational factors tend to be variable and are dependent upon current life circumstances. Common situational factors such as loneliness (Ní Mhaoláin et al., 2012), feeling connected to family and friends (Proctor et al., 2009; Schimmack, Deiner, et al., 2002) and coping skills (MacCann, Lipnevich, Burrus, & Roberts, 2012) are correlated with life satisfaction. Salimi (2011) found that 16% of the variance in life satisfaction was predicted by lower levels of social (friendships) and emotional (family, romantic partners) loneliness. Loneliness may increase vulnerability to life dissatisfaction because it leads to decreases in social connectedness. On the other hand, individuals who are popular and respected have higher life satisfaction (Anderson, Kraus, Galinsky, & Keltner, 2012) because they feel accepted by others and are more likely to engage in shared activities, reinforcing their sense of social acceptance and belongingness. These social connections and social support networks predict life satisfaction (Mahanta & Aggarwal, 2013; Mellor, Stokes, Firth, Hayashi, & Cummins, 2008). Furthermore, different types of coping styles have been found to affect life satisfaction. Problem focused coping is proactive and involves dealing with the stressor at hand whereas emotion focused coping is often

maladaptive and occurs when individuals focus on their distress rather than a solution to the problem. Higher levels of life satisfaction are associated with problem focused coping and lower levels are associated with emotion focused coping (MacCann et al., 2012).

### **1.3. The Role of Attachment Style**

Life satisfaction has also been linked to individual attachment styles (Mikulincer & Shaver, 2012), which have their roots in early infancy. Bowlby (1969/1982) proposed that attachment is defined by the affectional bond that develops through social interactions and serves to connect a child with the primary caregiver. Infants use their primary attachment figure as a secure base from which to explore their world, but orient back to their caregiver for proximity and comfort. These experiences of rudimentary felt security become internalized into a “working model” through which later relationships are seen. Following Bowlby, many researchers began to focus on the effects of different attachment styles.

Attachment has been extended to include relationships in both childhood and adulthood. For example, Bartholomew and Horowitz (1991) developed a four category model of adult attachment based on positive and negative perceptions of the self and other. Secure individuals have a positive model of both the self and others and feel comfortable in relationships. A dismissing attachment style is defined by a positive view of the self and a negative view of others, leading to them to believe that other individuals are untrustworthy. Individuals with a preoccupied attachment style have a positive view of others coupled with a negative view of the self, leading to feelings of unworthiness and the tendency to look to others for validation. Finally, a fearful attachment style is characterized by a negative view of both the self and others and these individuals tend to avoid relationships to protect against rejection. Secure individuals have better mental wellness (Gittleman, Klein, Smider, & Essex, 1998) and lower loneliness (DiTommaso, Brannen-McNulty, Ross, & Burgess, 2003). The negative view of the self is associated with outcomes that could lead to increased vulnerability to stressors. Further, these individuals (fearful and preoccupied attachment) reported lower mental wellness and self-esteem (Gittleman et al., 1998) and greater levels of loneliness (DiTommaso et al., 2003).

## **2. PURPOSE OF THE CURRENT STUDY**

The purpose of this study was to examine predictors of life satisfaction in one model using personality (dispositional factor), loneliness, social connectedness, and coping (situational factors) as well as attachment. Because personality is seen as a lens through which we filter our experiences (Pavot & Diener, 2008), we expected that these factors may set a range of reaction in global life satisfaction scores. However, situational factors are more transient but may affect the level of life satisfaction experienced within this range (Heller et al., 2004).

## **3. METHODS**

### **3.1. Participants**

A total of 386 participants (281 females;  $M_{\text{age}} = 20.60$  years,  $SD = 4.71$ ) was recruited from Introductory Psychology classes at a small Canadian university and received 1 bonus mark for their participation.

### 3.2. Materials

*Neuroticism Extraversion Openness Personality Inventory Revised (NEO PI-R; Costa & McCrae, 1992)*. The 240 item NEO PI-R measures five personality factors (Neuroticism, Extraversion, Openness to Experience, Agreeableness, and Conscientiousness) and each of their subscales or facets. Respondents use a 5-point Likert scale to indicate the degree to which they agree with each statement. The internal consistency of the factor scores ranges from  $\alpha = .86$  to  $.92$ ; on the facet scores  $\alpha = .56$  to  $.81$ . The instrument has good convergent and discriminant validity (Costa & McCrae, 1992).

*Relationship Scales Questionnaire (RSQ; Griffin & Bartholomew, 1994)*. The RSQ provides scores on Secure, Dismissing, Fearful and Preoccupied attachment styles. The 30 items are measured on a 5-point Likert Scale (5 = *very like me*). The measure has demonstrated adequate reliability (Griffin & Bartholomew, 1994).

*Revised Ways of Coping Checklist (WCCL; Vitaliano, Russo, Carr, Maiuro, & Becker, 1985)*. The WCCL contains 42 items measured on a 4-point scale (0 = *not used*; 3 = *used a great deal*) to assess coping. There are three main scales that measure problem focused, support seeking, and emotion focused coping styles (Vitaliano et al., 1985).

*Satisfaction with Life Scale (SWLS; Diener, Emmons, Larsen, & Griffin, 1985)*. The 5 item SWLS is a widely used measure of perceived life satisfaction. Respondents use a 7-point Likert-type scale (7 = *strongly agree*). Convergent validity of the scale has been established and the reliability of the scale is high (Diener et al., 1985).

*Social and Emotional Loneliness Scale for Adults-Short Version (SELSA-S; DiTommaso, Brannen, & Best, 2004)*. The SELSA-S measures social, family, and romantic relationships and includes 15 items measured on a 7-point Likert-type scale (7 = *strongly agree*). The SELSA-S has been found to be reliable and valid (DiTommaso et al., 2004).

*Social Connectedness and Social Assurance Scales (Lee & Robbins, 1995)*. The 16 item scale includes 8 items that measure social connectedness and 8 items that measure social assurance. A 6-point Likert scale (1 = *strongly agree*) is used. The internal and test-retest reliabilities of the scale are high (Lee & Robbins, 1995). For the purposes of this study, only the social connectedness scale was used.

### 3.3. Procedure

Participants were recruited from Introductory Psychology classes and had the option of earning bonus marks toward their final grade by either participating in research or completing individual projects. For those who chose to participate, group sessions were arranged and participants completed the demographic measure, followed by the remaining measures in random order. All procedures were reviewed and approved by the Research Ethics Board at the University of New Brunswick – Saint John. This study was part of a larger project designed to examine the first year university experience.

## 4. RESULTS

Correlations between the variables of interest and Satisfaction with Life are displayed in Table 1. Overall, Satisfaction with Life was significantly and positively correlated with Extraversion and each of its facets, Conscientiousness and each of its facets, Agreeableness and the Trust, Straightforwardness, and Altruism facets. Life satisfaction was negatively correlated with Neuroticism and each of its facets. Openness and its facets did not correlate with life satisfaction. Table 1 also indicates that Satisfaction with Life was associated with higher scores on Problem Focused Coping and Support Seeking and lower scores on Emotion Focused Coping. Furthermore, individuals with higher levels of Secure

Attachment were more satisfied with life than individuals with insecure attachment scores (Fearful, Preoccupied, Dismissing). Finally, Satisfaction with Life was correlated with lower scores on all three types of loneliness and higher scores on Social Connectedness.

In each hierarchical regression analysis, multicollinearity, variance inflation factors, and tolerance were examined and were within acceptable levels (Keith, 2006). Although age and gender were entered on the first step to control for their effects, we did not expect these variables to contribute to the predictability of the models. According to Statistics Canada (2015), the life satisfaction scores of males and females are virtually identical. For example, in 2014, Canadians were asked to report their general life satisfaction and a high percentage of both males of (92.4%) and females (92.1%) were satisfied or very satisfied with their lives. Further, according to the OECD (2014) report, the life satisfaction of males and females in different countries were highly correlated. Although social research has indicated that life satisfaction tends to decrease with age (OECD, 2014; Statistics Canada, 2015), we did not expect age to contribute significantly to our models because the majority of our participants were young adults (approximately 92% were younger than 25 years).

Table 1. Correlations with life satisfaction.

Life Satisfaction			Life Satisfaction		
	<i>r</i>	<i>p</i>		<i>r</i>	<i>p</i>
Neuroticism	-.39	.001	Conscientiousness	.34	.001
1 Anxiety	-.21	.001	1 Competence	.24	.001
2 Angry hostility	-.27	.001	2 Order	.11	.042
3 Depression	-.49	.001	3 Dutifulness	.27	.001
4 Self-Consciousness	-.29	.001	4 Achievement striving	.30	.001
5 Impulsiveness	-.12	.018	5 Self-discipline	.39	.001
6 Vulnerability	-.29	.001	6 Deliberation	.16	.001
Extraversion	.34	.001	Age	-.10	.066
1 Warmth	.29	.001	Coping		
2 Gregariousness	.25	.001	Problem Solving	.16	.002
3 Assertiveness	.16	.002	Emotion Focused	-.32	.001
4 Activity	.23	.001	Support Seeking	.14	.006
5 Excitement Seeking	.18	.001	Attachment		
6 Positive Emotions	.33	.001	Secure	.38	.001
Openness	-.001	.991	Preoccupied	-.16	.002
1 Fantasy	-.07	.211	Fearful	-.37	.001
2 Aesthetics	.01	.904	Dismissing	-.14	.008
3 Feelings	.07	.186	Loneliness		
4 Actions	.05	.325	Family	-.43	.001
5 Ideas	-.03	.551	Social	-.38	.001
6 Values	-.01	.917	Romantic	-.24	.001
Agreeableness	.21	.001	Social Connectedness	.53	.001
1 Trust	.30	.001			
2 Straightforwardness	.23	.001			
3 Altruism	.21	.001			
4 Compliance	.08	.116			
5 Modesty	-.03	.547			
6 Tender-mindedness	.03	.620			

The first hierarchical regression analysis was conducted to determine if life satisfaction could be predicted by personality factors, attachment style, coping style, loneliness and social connectedness. The overall model was statistically significant with

41.9% of the variance accounted for ( $F_{(18,325)} = 13.02, p < .0001$ , multiple  $R = .65$ , adjusted  $R^2 = .39$ ). Age and gender were entered on the first step and were not statistically significant ( $F_{(2,341)} = 2.04, p < .13, R^2 = .012$ ). Big Five personality factors were entered on the second step and the model was statistically significantly ( $R^2$  change = .26,  $F_{\text{inc}}(5,336) = 24.05, p < .001$ ). Significant predictors were Neuroticism ( $\beta = -.32, t = -5.54, p < .001, sr^2 = .07$ ), Extraversion ( $\beta = .21, t = 3.93, p < .001, sr^2 = .03$ ), and Conscientiousness ( $\beta = .12, t = 2.21, p < .03, sr^2 = .01$ ). The remaining predictor variables were entered in the third step and the model was statistically significant ( $R^2$  change = .15,  $F_{\text{inc}}(11,325) = 7.47, p < .001$ ). Significant predictors were a fearful attachment style ( $\beta = -.14, t = -2.28, p < .03, sr^2 = .01$ ), family loneliness ( $\beta = -.17, t = -3.14, p < .002, sr^2 = .02$ ), and social connectedness ( $\beta = .23, t = 3.84, p < .001, sr^2 = .03$ ). The adjusted  $R^2$  value of .39 of the overall model indicates that more than one third of the variability in life satisfaction was predicted by higher extraversion and conscientiousness personality scores, as well as higher feelings of social connectedness and lower scores on neuroticism, family loneliness and fearful attachment.

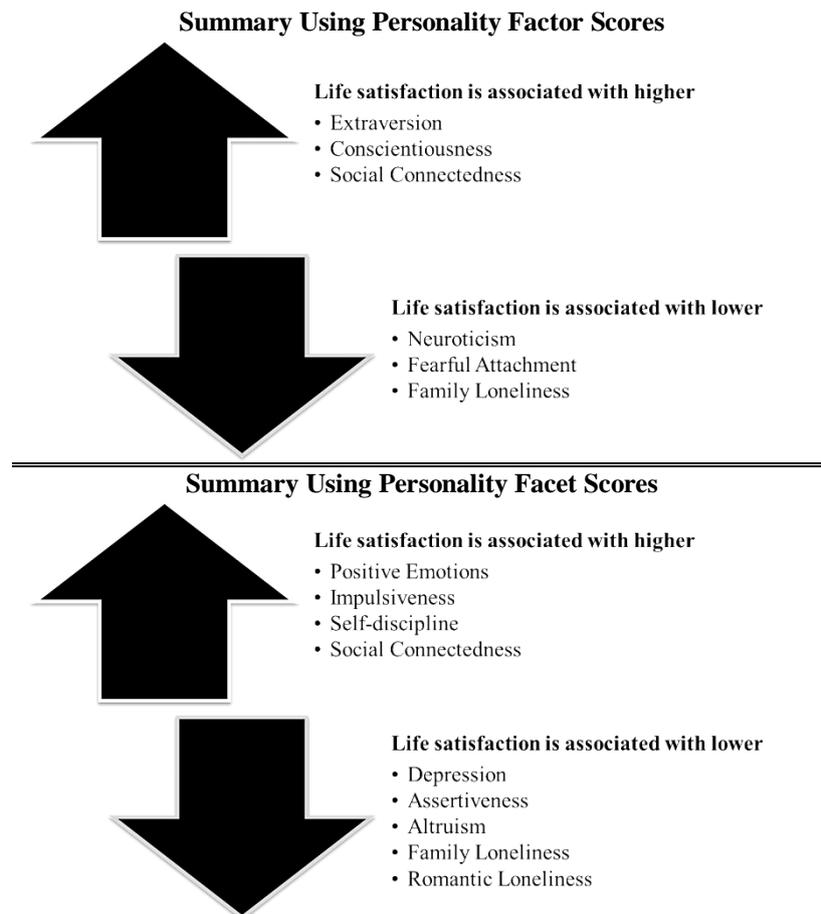
A second hierarchical regression was conducted to examine if the prediction of life satisfaction would be enhanced by substituting the NEO-PI-R facet scores for the factor scores in the model. The overall model was statistically significant with 48.4% of the variance accounted for ( $F_{(34,309)} = 8.51, p < .001$ , multiple  $R = .70$ , adjusted  $R^2 = .43$ ). Age and gender were entered on the first step and were not statistically significant ( $F_{(2,341)} = 2.04, p < .13, R^2 = .01$ ). On the second step, only the facet scores that were significantly correlated ( $ps < .05$ ) with life satisfaction (see Table 1) were used in the model and the model was statistically significant ( $R^2$  change = .38,  $F_{\text{inc}}(21,320) = 9.43, p < .001$ ). N3 (Low Depression;  $\beta = -.34, t = -4.87, p < .001, sr^2 = .05$ ), E3 (Low Assertiveness;  $\beta = -.17, t = -2.76, p < .006, sr^2 = .01$ ), A3 (Low Altruism;  $\beta = -.17, t = -2.33, p < .02, sr^2 = .01$ ), N5 (High Impulsiveness;  $\beta = .13, t = 2.19, p < .03, sr^2 = .01$ ), C5 (High Self-Discipline;  $\beta = .23, t = -3.18, p < .002, sr^2 = .02$ ), and E6 (High Positive Emotions;  $\beta = .15, t = 2.48, p < .02, sr^2 = .01$ ) were significant predictors. The remaining predictors were entered in the third step and the model was statistically significant ( $R^2$  change = .09,  $F_{\text{inc}}(11,309) = 5.12, p < .001$ ). Significant predictors were low romantic loneliness ( $\beta = -.11, t = -2.35, p < .02, sr^2 = .01$ ), and family loneliness ( $\beta = -.12, t = -2.23, p < .03, sr^2 = .01$ ), as well as high social connectedness ( $\beta = .22, t = 3.68, p < .001, sr^2 = .02$ ).

## 5. DISCUSSION

The overall goal of this study was to examine life satisfaction using a variety of situational and dispositional factors in a single model. According to the OECD (2014) social indicators, the life satisfaction of Canadians is among the highest in the world. Our results corroborate these findings as the majority of participants were satisfied with their lives. In spite of these high levels of satisfaction, our participants used the full range of the scale and we found statistically significant predictors. The zero order correlations indicated that life satisfaction was related to high levels of Extraversion, Agreeableness, and Conscientiousness as well as low levels of Neuroticism. Furthermore, individuals with a secure attachment style were more satisfied with their lives whereas those with an insecure attachment were less satisfied. All measures of coping were correlated with life satisfaction in the predicted directions, indicating that individuals who used proactive coping were more satisfied with their lives. Finally, people with social connections and those who reported lower loneliness were more satisfied.

When the Big Five personality factors (Neuroticism, Extraversion, Agreeableness, Openness, Conscientiousness) were used in the regression model, the predictors accounted for over 40 percent of the variance. Figure 1 summarizes the predictors of life satisfaction. Specifically, high life satisfaction was associated with low Neuroticism as well as high Extraversion and Conscientiousness. The combination of high Extraversion and low Neuroticism would suggest an individual who is sociable and has high levels of emotional stability (Carver & Connor-Smith, 2010). This combination is related to more proactive coping styles (Connor-Smith & Flachsbart, 2007). These results replicate previous research indicating that the dispositional traits of underlying emotional stability and sociability are important contributors to life satisfaction (Diener et al., 1999; Ní Mhaoláin et al., 2012; Pavot & Diener, 2008). Further, this research also highlights the importance of being conscientious. Above and beyond personality, life satisfaction was predicted by having low levels of fearful attachment and family loneliness as well as high social connectedness.

*Figure 1. Statistically significant predictors of life satisfaction. The top panel illustrates the model when personality factor scores were used; the bottom panel illustrates the personality facet scores.*



In an initial examination of the relations between the facets of Neuroticism and Extraversion with life satisfaction, our correlational results almost perfectly mirrored those of Schimmack and his colleagues (2004). With the exception of the Excitement Seeking facet of Extraversion, all correlations were of the same magnitude and direction. The second regression model, using the personality facets, accounted for almost 50% of the variance in life satisfaction (see Figure 1). Specifically, individuals who were more satisfied with their lives had lower depression, assertiveness, and altruism as well as higher impulsiveness, self-discipline, and positive emotions. Furthermore, low romantic and family loneliness as well as high social connectedness were predictive of higher life satisfaction. These results make intuitive sense because individuals who perceive themselves to be socially connected to others are not as likely to be lonely.

When the facets were used in the multiple regression model, suppression effects related to Neuroticism and Extraversion items occurred. In examining the facets of Neuroticism, the zero order correlations indicated that all facets were positively correlated with each other and the factor score but, in the regression model, life satisfaction was associated with high Impulsiveness (N5) and low Depression (N3). To fully understand this discrepancy, we examined the individual items of the Impulsiveness facet and found that two types of items may contribute to the overall Impulsiveness score. One set of items focuses on eating behaviors (i.e., “*When I am having my favorite foods, I tend to eat too much*”) and the other set of items focuses on being in control (i.e., “*I seldom give in to my impulses*”). Thus, the part of Impulsiveness related to eating behaviors and overindulgence may be dependent upon the Depression facet items but the items related to overall self-control may not. The suppression effect is explained by the fact that the part of impulsiveness that is independent of depression was associated with life satisfaction. There were similar suppression effects in the Extraversion facets of Assertiveness and Positive Emotions, in which low Assertiveness was associated with higher life satisfaction. In this case, the Assertiveness items focused on both being a leader and being socially dominant. Thus, it is possible that part of Assertiveness not associated with Positive Emotions (i.e., being socially dominant) was negatively correlated with life satisfaction.

When the personality factors were entered into the model, the effects of fearful attachment were statistically significant but when the more specific facets were used, fearful attachment was no longer a significant predictor. Although at first glance these results appear contradictory, fearful attachment was significantly correlated ( $ps < .004$ ) with each of the facets that were entered into the model. Individuals with higher fearful attachment scores had lower life satisfaction ( $r = -.37$ ). Furthermore, they had higher depression ( $r = .42$ ) and impulsiveness ( $r = .15$ ), as well as lower assertiveness ( $r = -.17$ ), altruism ( $r = -.18$ ), self-discipline ( $r = -.23$ ), and positive emotions ( $r = -.31$ ). Thus, the facet scores that were used in the model at least partially define the fearful attachment style. The finding that low fearful attachment scores were predictive of satisfaction with life supports previous research (Sumer & Knight, 2001). According to Bartholomew and Horowitz’s (1991) model of attachment, a fearful attachment style is associated with a negative view of the self coupled with a negative view of others and is associated with outcomes that could lead to increased vulnerability to stressors.

These results support past research on loneliness (Ní Mhaoláin et al., 2012) and social connectedness (Proctor et al., 2009; Schimmack, Diener, et al., 2002). Although life satisfaction was significantly positively correlated with support seeking ( $r = .14$ ) and problem focused coping ( $r = .16$ ) and negatively correlated with emotion focused coping ( $r = -.32$ ), the coping styles were not predictive of life satisfaction in the regression equations. Thus, these results partially support MacCann et al. (2012); the pattern of

correlations were similar but MacCann and her colleagues also reported that problem focused coping was predictive of life satisfaction.

In a large scale study of SWB in OECD countries, Boarini, Comola, Smith, Manchin, and de Keulenaer (2012) assessed a variety of demographic and situational factors (such as income, health status, social connections) and found a large proportion of unaccounted variance. They recommended including personality (a dispositional factor) as a measure of well-being. In our study, personality accounted for a large proportion of variability in life satisfaction (factors = ~25%; facets = ~40%). Thus, in general, researchers agree that both dispositional traits and situational influences should be included when examining SWB (OECD, 2013).

## **6. APPLICATIONS AND DIRECTIONS FOR FUTURE RESEARCH**

There are important applied implications of this research. SWB is affected by dispositional and situational factors (Heller et al., 2004). Although dispositional factors are more stable across time and situations, situational factors may be more amenable to intervention. To improve satisfaction with life, clinicians should target variables such as the levels of loneliness and social connectedness experienced by individuals. Further, researchers are dedicated to empirical studies informing policy development and change (i.e., Oishi & Schimmack, 2010). SWB is being recognized at national levels as being an important component of quality of life and overall health. According to Erdogan, Bauer, Truxillo, and Mansfield, (2012), Healthy People 2020 (Koh, Piotrowski, Kumanyika, & Fielding, 2011) is an initiative based in the United States that focuses on the effects that quality of life has on health and disease. Initiatives such as these highlight the importance of considering the effects that SWB have on a variety of variables, including mental and physical health, work relationships, social functioning, and happiness. In some ways, the outcomes associated with relationships and SWB resonate with the public because they identify with issues that are personally meaningful as well as easy to understand. Change in personal behaviors is more likely when individuals identify with improvements in their quality of life. It is important to note that although we can identify specific predictors of life satisfaction, a full understanding is difficult due to the complexity of contributing factors (Bertelsmann Stiftung & Eurofound, 2014).

These results suggest that both dispositional and situational factors influence satisfaction with life. In spite of the fact that almost 50% of the variance in life satisfaction is accounted for, there is a large proportion of unaccounted variance. Future research should focus on adding to the predictive ability of the model. As this study was conducted on a sample of university students, it could be argued that they are a select subset of the larger population. Even among young adults, there are differences in SWB depending on their life circumstances. For example, Eurofound (2014) reported that disengaged youth (not employed, educated, or trained) had lower life satisfaction, and that interventions should target these variables. Further, it would be interesting to expand the current research to include members of the larger community, which would encompass wider age, education, and income ranges. Perhaps as people get older, certain life circumstances (i.e., health, illness, divorce) play a larger role in subjective well-being.

## 7. CONCLUSIONS

Satisfaction with life is predicted by dispositional (personality factors and facets) and situational (loneliness and social connectedness) influences. This study adds to the growing body of literature on factors affecting SWB. The importance of this research is highlighted by the fact that life satisfaction surveys are being implemented at national levels to inform government policy (Boarini et al., 2012; Diener et al., 2013; OECD, 2013, 2014).

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