

PRESERVING LIFE SATISFACTION DURING THE ECONOMIC CRISIS. WHICH FACTORS CAN HELP?

C. Rollero – S. Tartaglia

University of Turin

RESUMEN

Con la crisis económica mundial de los últimos dos años, los campos de bienestar y satisfacción ante la vida se han convertido en temas centrales de la investigación en las ciencias psicológicas. Este trabajo pretende investigar los factores que contribuyen a conservar la satisfacción vital durante este período de adversidad económica. Tres aspectos diferentes fueron considerados como los posibles predictores de la satisfacción ante la vida: las características sociodemográficas (sexo, edad, nivel educativo y familia); las variables psicológicas (necesidad de cierre cognitivo y optimismo); y el tipo de empleo (las expectativas de ingresos). Realizamos un estudio empírico con una muestra de 182 adultos en Turin (Italia), para comprobar la influencia de estos aspectos. Los resultados muestran el papel importante jugado por las variables psicológicas, por la familia y por las expectativas económicas positivas. Por último, señalamos las implicaciones.

ABSTRACT

Given the worldwide economic crisis over the last two years, the fields of well-being and life satisfaction have taken off as significant focal points of research attention in the psychological sciences. The present study aimed to investigate which factors contribute to preserve life satisfaction during this period of financial adversities. Three different aspects were considered as possible predictors of life satisfaction: socio-demographical characteristics (i.e. gender, age, educational level, and having a family); psychological variables (i.e. need for cognitive closure, and optimism); and the kind of employment (connected to the income expectations). In order to verify the influence of these aspects, 182 adults were involved in an empirical study conducted in Turin, Italy. Results showed the key role played by the psychological variables, by the family and by positive economic expectations. Implications are discussed.

Key words: worldwide economic crisis, life satisfaction, cognitive closure, optimism.

Introduction

According to the International Monetary Fund, the worldwide economic and financial crisis started in 2007 is the worst crisis since the one related to the Great Depression of the 1930s. Also the European economy is in the midst of the deepest recession since the 1930s, with real GDP pro-

jected to shrink by some 4% in 2009, the sharpest contraction in the history of the European Union. Although signs of improvement have appeared recently, recovery remains uncertain and fragile¹.

Given this world economic crisis over the last two years, the fields of stress and well-being have taken off as significant focal points of research attention in the psychological sciences. The concerns about the health and well-being of people throughout the world have led to increased and sustained research on identifying the sources of stress and lack of life satisfaction, as well as strategies to cope and deal with them (Cooper, 2009).

Well-being and life satisfaction

There are a number of ways to conceptualize and measure well-being of individuals (for a review see Lent, 2004; Meléndez, Navarro, Oliver, & Tomas, 2009). In Diener's (2006) perspective, subjective well-being refers to all the various type of evaluations, both positive and negative, that people make of their lives. It is an umbrella term for the different valuations people make regarding their lives, the events happening to them, their bodies and minds, and the circumstances in which they live. The cognitive component of subjective well-being has been defined as life satisfaction (Diener, 2006; Diener & Lucas, 1999). Life satisfaction represents a broad, reflective appraisal the person makes of his or her life. The term life can be defined as all areas of a person's life at a particular point in time or as an integrative judgment about the person's life since birth, and this distinction is often left ambiguous in current measures (Diener, 2006).

Overall, literature has shown that economic adversity has negative effects on well-being and life satisfaction of individuals. Empirical findings demonstrated that unemployment, as well as job insecurity, are associated with poor psychological health, including depression, fear, anxiety, insomnia, and somatic symptoms (Dekker & Schaufeli, 1995; Hamilton, Hoffman, Broman, & Rauma, 1993; Lee, Leung, Chiu, & Magennis, 2002).

Moreover, the experience of unemployment not only alters people's levels of life satisfaction, but it also seems to have a lasting effect even if individuals regained employment (Lucas, Clark, Georgellis, & Diener, 2004). Economic strain has a significant effect on emotional distress for both men and women (Aytac & Rankin, 2009). Marital problems can also be related to financial crisis: a direct influence of economic crisis would be

¹ Internet Site of the European Commission: <http://ec.europa.eu/social/main.jsp?catId=736&langId=it>

seen in societies experiencing severe economic shocks that quickly undermine family finances (Kwon, Rueter, Lee, Koh, & Ok, 2003).

However, as Diener and Seligman (2004) claimed, measures of well-being point to important conclusions that are not apparent from economic indicators alone. For example, although economic output has risen sharply over the past decades, there has been no increase in life satisfaction during this period. Indeed, as societies grow wealthy, differences in well-being are less frequently due to income, and are more frequently connected to other factors (Diener & Seligman, 2004). Among these last, a key role is played by socio-demographical variables, i.e. the educational level (Meléndez et al., 2009), by the family (Diener & Seligman, 2004), and by psychological characteristics (Emmons, 1986; Watson & Pennebaker, 1989; Wrosch & Scheier, 2003).

Need for Cognitive Closure and Optimism

As anticipated, life satisfaction is not related only to economic indicators. Thus, during periods of economic adversity, how people react to stress can be affected by several psychological variables. In particular, some psychological characteristics help to cope with concrete difficulties, whereas others can affect the interpretation of changing situation as possibly dangerous or not. In this study we focus on two psychological variables that can influence the evaluation of the quality of life during the actual economic crisis. These variables are the need for cognitive closure (NFCC) and Optimism.

NFCC was conceptualized by Kruglanski (1989) as a cognitive-motivational factor that underlies how individuals approach and form their knowledge about the social world. In general, people with high NFCC are characterized by a preference for structure, predictability, quick decision-making, rigidity of thought, and a low tolerance for ambiguity (Kruglanski & Webster, 1996) whereas people with low NFCC are characterized by a preference for variety, uncertainty, slow decision-making, flexibility of thought, and a high tolerance for ambiguity. Although NFCC was conceptualized as unidimensional construct, the concept was operationalized by means of five related dimensions: preference for order, preference for predictability, discomfort with ambiguity, closed-mindedness, and decisiveness (Webster & Kruglanski, 1994). Preference for order refers to the need to maintain order in one's life and avoid disorder. Preference for predictability refers to the need to have consistency across circumstances and avoid change. Discomfort with ambiguity refers to the need to have clarity

in one's life and avoid confusion. Closed-mindedness refers to the need to secure knowledge and avoid challenges to knowledge. Decisiveness refers to the need to decide quickly and avoid indecision.

NFCC resulted related to several social psychological phenomena, i.e. person perception

(Ford & Kruglanski, 1995), intragroup processes (Pierro, Mannetti, De Grada, Livi, & Kruglanski, 2003), and intergroup processes (Federico, Golec, & Dial, 2005). This variable affects the way people interpret and respond to their social environments (e.g., Jost & Hunyady, 2005; Kruglanski & Webster, 1996) and thus can play a key role also throughout particular experiences, such as financial crises.

Concerning optimism, there are different approaches to the study of this psychological characteristic. One perspective assesses optimism by examining attributional styles: optimists, as compared with pessimists, explain negative events in terms of causes that are more time limited, narrow in their effects, and external to the self (Seligman, 1991). The other approach, which we address here, defines optimism as a relatively stable, generalized expectation that good outcomes will occur across important life domains (Scheier & Carver, 1985). These expectations are considered steady over time and across different situations. Thus, dispositional optimism is a very general tendency, a disposition referred to expectations across a variety of life domains (Wrosch & Scheier, 2003). Dispositional optimism affects perceived quality of life in stressful situations (Wrosch & Scheier, 2003). Moreover, a large body of research has shown that optimism has positive effects on well-being and health (Scheier, Carver, & Bridges, 2001), on self-esteem (Dunn, 1996), on low depression (Marshall & Lang, 1990), and on life satisfaction (Chang, 1998).

Objectives and hypotheses

The present study aimed to investigate which factors contribute to preserve life satisfaction during a period of economic crisis. More specifically, three different aspects were considered as possible predictors of life satisfaction: socio-demographical characteristics (i.e. gender, age, educational level, and having a family); psychological variables (i.e. need for cognitive closure, and optimism); and the kind of employment (connected to the income expectations).

From the review, we hypothesized that:

1. as usually (and not only during financial strain), having a family and a high educational level positively affect life satisfaction (Diener & Seligman, 2004; Meléndez et al., 2009);
2. concerning psychological variables, dispositional optimism has a strong effect on life satisfaction, since it is a tendency particularly significant in stressful situations (Wrosch & Scheier, 2003). NFCC is also expected to influence life satisfaction. People with high NFCC, being less tolerant toward uncertainty and ambiguity (Webster & Kruglanski, 1994), should be more motivated to maintain their “ordered” life and thus less sensitive to issues that can mine their security;
3. for what regards employment, an open-ended contract has a positive influence on life satisfaction (Lucas et al., 2004), as well as positive expectations about the future personal incomes.

Method

The study was conducted in Turin, a city of about one million inhabitants located in the region of Piedmont, in the north-west of Italy. It involved 182 participants, 47.8% were male and 52.2% female; 46.7% were college graduates, 35.7% high-school graduates, and 17.6% had a lower educational level; 50.0% had never been married, 42.3% were married, 7.7% were divorced or widows. The 36.8% of the participants had at least a son. Concerning employment position, 53.6% of subjects had an open ended contract, 13.8% a temporary contract, 16.6% were self-employed worker and 16.0% did not work.

Data were gathered by means of a questionnaire including:

The Italian version of the Need for Cognitive Closure Scale (Webster, Kruglanski, 1994; Pierro, Mannetti, Converso, Garsia, Miglietta, Ravenna, & Rubini, 1995). The scale is composed by a total of 37 items subdivided in five subscales, *Preference for order* ($\alpha = .82$), *Preference for predictability* ($\alpha = .87$), *Discomfort with ambiguity* ($\alpha = .73$), *Closed-mindedness* ($\alpha = .60$), and *Decisiveness* ($\alpha = .79$); all items are rated on a 7-point likert-type scale ranging from 1 (Strongly disagree) to 7 (Strongly agree).

The Life Orientation Test-Revised (LOT-R) (Scheier, Carver, Bridges, 1994), measuring dispositional optimism, composed by 6 items ($\alpha = .81$) rated on a 5-point likert-type scale ranging from 1 (Strongly disagree) to 5 (Strongly agree).

The Satisfaction with Life Scale (Diener, Emmons, Larsen, Griffin, 1985) composed by 5 items ($\alpha = .83$) rated on a 7-point Likert-type scale ranging from 1 (Strongly disagree) to 7 (Strongly agree).

A single item evaluating the economic expectations about future (i.e. *Do you expect that your personal economic situation, in the next six months...*) scored on a 10-point Likert-style scale ranging from 1 (will worsen considerably) to 10 (will improve considerably).

A set of items to investigate socio-demographical characteristics (i.e. gender, age, educational level, marital status and having sons) and employment position.

Besides descriptive analyses, data were analyzed by means of multiple regression analyses.

Results

Table 1 presents descriptive analyses for scale scores, whereas in Table 2 are presented correlation indexes. As expected, dimensions of Need for Cognitive Closure resulted strongly correlated except *Decisiveness* that is significantly correlated only with *Preference for order*. This datum is a classic result that drove some author to support a two factor structure (Neu-berg, Judice, & West, 1997). Optimism is inversely correlated with four out of five dimensions of NFCC and directly correlated with Satisfaction with Life and economic expectation. This last variable is also related to Satisfaction with Life. Only one dimension of NFCC, i.e. *Decisiveness*, was connected to Satisfaction with Life.

Table 1.
Scales' descriptive statistics: Means and Standard Deviations.

	Mean	S.D.
Need for Cognitive Closure		
Preference for order	4.40	1.09
Preference for predictability	4.05	1.35
Discomfort with ambiguity	4.68	1.08
Closed-mindedness	2.96	.80
Decisiveness	4.48	1.15
Optimism (LOT-R)	3.52	.77
Satisfaction with Life	4.38	1.16
Economic expectation about future	5.38	1.50

Table 2.
Correlations among scale scores: Pearson's r values.

	1	2	3	4	5	6	7
Need for Cognitive Closure							
1. Preference for order							
2. Preference for predictability	.718**						
3. Discomfort with ambiguity	.471**	.517**					
4. Closed-mindedness	.319**	.406**	.318**				
5. Decisiveness	.291**	.145	.012	.020			
6. Optimism (LOT-R)	-.103	-.190*	.243**	.307**	.201**		
7. Satisfaction with Life	.136	-.047	.020	-.016	.340**	.446**	
8. Economic expectation	-.001	.098	-.030	-.035	.104	.146*	.230**

** p<.01; * p<.05

To verify our hypotheses we performed three multiple regression analyses in which Satisfaction with Life was regressed onto different groups of predictors. The first model we tested is the socio-demographic model including as predictors four independent variables: gender (0=Male, 1=Female), age, educational level (0=no University degree, 1=University degree), having sons (0=no, 1=yes). The model accounted for a significant amount of variance of Satisfaction with Life (adjusted R²= .08) but just two predictors exercised significant positive influence on dependent variable: educational level (β = .19; p<.05) and having sons (β = .34; p<.01).

The second model was the Psychological model including as independent variables NFCC dimensions and Optimism. This model accounted for a significant and large amount of variance of Satisfaction with Life (adjusted R²= .29). Three dimensions of NFCC exercised significant influence on the dependent variable: *Preference for order* (β = .20; p<.05), *Preference for predictability* (β = -.25; p<.05), and *Decisiveness* (β = .23; p<.01). The other two dimensions did not exercise significant influence. Optimism resulted the stronger predictor of Satisfaction with Life (β = .44; p<.01).

The third was the employment model including the following independent variables: open ended contract (0=no, 1=yes), temporary contract

(0=no, 1=yes), self-employed worker (0=no, 1=yes), economic expectations about future. The model accounted for a significant amount of variance of dependent variable (adjusted $R^2 = .09$). Two independent variables had significant influences: to be a self-employed worker ($\beta = .19$; $p < .05$), and economic expectations ($\beta = .24$; $p < .01$).

The comparison between models' fit (see Table 3) showed that psychological indexes were the strongest group of predictors of Satisfaction with Life. To take into account also the interrelations between different independent variables, we performed a final regression analysis including all the predictors in a single model. The model including all the predictors explained a significant amount of Satisfaction with Life variance (adjusted $R^2 = .34$). Parameters of all independent variables are presented in Table 4.

Table 3.
Multiple regression analysis predicting Satisfaction with Life:
fit of the models.

Model	adjusted R^2
Socio-Demographic	.08
Psychological	.29
Employment	.09
All predictors	.34

In the final model six predictors resulted significantly influent on Satisfaction with Life: having sons ($\beta = .19$; $p < .05$), *Preference for order* ($\beta = .27$; $p < .01$), *Preference for predictability* ($\beta = -.33$; $p < .01$), *Decisiveness* ($\beta = -.18$; $p < .05$), *Optimism* ($\beta = .37$; $p < .01$), and economic expectations about future ($\beta = .18$; $p < .01$).

Table 4.
Multiple regression analysis predicting Satisfaction with Life:
Parameters of the all predictors model.

Predictor	β	t	p
Gender (1=Female)	.01	.13	n.s.
Age	-.13	-1.30	n.s.
Educational level (1=University degree)	.11	1.59	n.s.

Predictor	β	t	p
Having sons (1=yes)	.19	2.22	.028
Preference for order	.27	2.78	.006
Preference for predictability	-.33	-3.40	.001
Discomfort with ambiguity	.14	1.85	n.s.
Closed-mindedness	.08	1.15	n.s.
Decisiveness	.18	2.62	.010
Optimism	.37	5.36	<.001
Open ended contract (1=yes)	.04	.36	n.s.
Temporary contract (1=yes)	-.03	-.31	n.s.
Self-employed worker (1=yes)	.12	1.38	n.s.
Economic expectations about future	.18	2.67	.008

Discussion

The present study aimed to investigate which factors affect life satisfaction during a period of economic crisis. As above described, the existing literature on life satisfaction has linked this concept with different variables, such as employment (Lucas et al., 2004), demographic characteristic (i.e. Meléndez et al., 2009) or psychological traits (Emmons, 1986; Watson & Pennebaker, 1989; Wrosch & Scheier, 2003).

In our perspective, the consideration of all these aspects together can foster a deeper comprehension of subjective well-being. Furthermore, this issue seems to be particularly relevant in respect to the worldwide economic and financial crisis over the last two years. Indeed, if life satisfaction is an important goal of individuals' existence, preserving it during adversities can contribute to cope with the sources of stress and thus to avoid poor psychological health (i.e. depression or anxiety).

Our results show that the strongest predictors of life satisfaction are the psychological variables. Among them, optimism plays the most important role: in line with literature (Chang, 1998; Wrosch & Scheier, 2003), dispositional optimism increases perceived quality of life in stressful situations. Optimists, in fact, tend to perceive negative events as more time limited and narrow in their effects, maintaining positive expectations across important life domains.

Concerning NFCC, the present results are not completely consistent with our hypotheses. Based on Kruglanski's unidimensional conceptualization (1989), we expected to find the same pattern of predictions for all the dimensions of NFCC. However, Preference for order and Decisiveness positively affect life satisfaction, whereas Preference for predictability exerts a negative influence. This raises the question of the operationalization of the construct. If we deal with a one-dimensional concept, all the subscales should have similar effects on life satisfaction, but this is not the case. Thus, probably the instrument is not completely consistent with the original conceptualization of the construct. Other scholars (i.e. Neuberg, Judice, & West, 1997; Pierro et al., 1995) came to the same conclusion, especially criticizing the five factors structure of the NFCC scale.

According to our results, both the need of maintaining order in own life and the need of avoiding indecision increase life satisfaction. It can be argued that people who share these needs are also less willing to consider the chance of experiencing threatening events, and probably prefer to remove the uncertainty coming from economic adversities. These psychological characteristics can help to cope with negative events and to face stressful situations and thus also the economic crisis. The Preference for predictability is instead specifically focused on the need of avoiding change. The economic crisis induces individuals to face an inconstant situation and many possible changes: it is probably for this reason that people in trouble with changes suffered a worsening in life satisfaction.

Concerning the other variables, the present regression model is only partially in accordance with the hypotheses. In this case, in fact, the educational level has no significant effect, whereas having sons maintains a positive influence on life satisfaction. The interest of this datum lies in the consideration of the specific event people are facing. During financial crises, if the employment does not influence individuals' well-being, family, on the contrary, contributes to preserve individuals' life satisfaction. In other words, people seem to be more focused on their private life and more uninformed in their professional career.

However, as it was predicted, the economic aspects play a key role in considering future recoils of the economic crisis: positive expectations about the personal economic situation in the next months increase life satisfaction. Thus, concerning employment, what is most important according to our results is not the present job position, but the psychological safeness coming from positive economic expectations. Financial adversities, in fact, not only exert their effect in the present, but are also a considerable threat in the future of individuals.

In sum, during the economic crises, optimism and NFCC result as protective factors against stress and lack of life satisfaction, but also positive expectations about future incomes and having a family contribute to preserve well-being. Nevertheless, further exploration is needed in order to identify other possible sources of life satisfaction. Indeed, increasing our knowledge on this topic could be useful in planning and conducting interventions aimed at coping with financial adversities.

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Dirección: Chiara Rollero, Dipartimento di Psicologia, Università di Torino, Via Verdi, 10, 10124 Torino, Italy. rollero@psych.unito.it