

“The Good Life”: Individual Well – Being and its bearing on Materialism

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Segmentation

Author: Rekha Padmanabhan Singh

Affiliation: Management Development Institute, Gurgaon, India
(Submitted thesis in August 2010)

Address: Dubai , United Arab Emirates

Contact Number: +97150 9121174

Email : mindmines@yahoo.com , dks5050@gmail.com

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Abstract :

The main aim of this research is to further the efforts at drawing out the importance of Well-Being within Marketing. The study attempts to draw on well-being as a pre existent state that could capture differences in materialistic patterns.

Materialistic tendencies have been gauged through a combination of factors measuring Materialism for Expression, Materialism per se and Materialism as a source of happiness .

The research was conducted using both the qualitative and quantitative techniques of research conducted sequentially, among 300 respondents in urban India. The sample has been split to gauge differences due to gender and marital status

The objective of this study therefore has been threefold. Firstly, to adapt an existing construct of Well-being to the current research context, secondly, segment the respondents into different states of well-being. Finally, determine whether the respondents in the different states of well-being exhibit different materialistic tendencies.

It was observed that the respondents in extreme states of overall Well - Being exhibited significant differences on Materialism for Expression and Materialism per se , but not on account of Materialism as a source of Happiness .

INTRODUCTION

Well - Being

The experiences in life can be split into various activities within different life domains. The subjective evaluation of “How do I fare?” as an aggregation of individual perceptions in various areas of life forms the sense of well being that impacts consumption tendencies.

Research on Well – Being goes back over 40 years and has been addressed in literature through various aspects of happiness, quality of life, and life satisfaction. (*Campbell, Converse & Rodgers, 1976*). Subjective Well - Being / Overall Life Satisfaction or Quality of life may be expressed as a function of two aspects: affective (happiness) and cognitive (satisfaction) (*Michalos A C., 1980*).

Existing research on Subjective Well – Being (SWB) so far has focused on why people experience their lives in terms of both cognitive (satisfaction) and affective (happiness) reactions and on the domains of life in which they may experience the same (*Yue, Zinkhan, & Sheng, 2007*). Happiness in life and ‘Life satisfaction’ has been viewed as an aggregate of the individual’s happiness and satisfaction levels across life domains.

Subjective Well - Being captures individuals’ perceptions of their states in various aspects of life (*Kahnemann, Krueger, & Alan, 2006*). Subjective Well - Being therefore may be said to deal with individual judgments of life satisfaction that are combinations of self assessments balancing the affect (that is, positive and negative feelings or emotions) in life with cognition or life satisfaction . It thus discloses how well one’s life measures up to aspirations and goals (*Kahnemann, Krueger, & Alan, 2006*).

Well - Being may be defined as the individual's satisfaction with life as a whole, expressed through his own judgment of the same (*Michalos A C., 1983 , 1980*).

A significant theory conceptualizing the above is the 'Multiple Discrepancies Theory' of satisfaction (MDT) (*Michalos A C., 1985, 1983*). The initial version of the MDT theory proposed by Michalos in 1983 forms the basis of this study. According to MDT, individuals compare themselves to multiple standards as they make an assessment of their current perceived satisfaction levels. These standards include past conditions, other people, or aspirations. The individual assesses the gaps between their current state and these standards. If the standard is higher than the individual's current state , this results in decreased satisfaction, whereas if the current state of the individual compares well with the standard , this results in increased satisfaction. Thus, according to MDT, overall life satisfaction judgments involve multiple comparison of gaps across a number of domains. In some cases, the standards might evolve from self comparisons, for example, comparing one's present performance or skill with past experiences or performance evaluated through process of social comparisons.

Materialism

Consumer desires are propelled by the disparity between ideal consumer expectations and the actual consumption experience (*Campbell C. , 1987*). This disparity between the *actual state of being* and the *idealized state of being* creates a desire for goods, which individuals expect will enable them reach their idealized state. These disparities in the *states of being* finally translate into certain *activities of having* (*Shankar & Fitchett, 2002*). This cycle of desire is driven by the fact that having once acquired the targeted possessions, a new set of expectations get generated, thereby

setting into motion a perpetual cycle of satisfaction. This cycle of satisfaction - dissatisfaction - satisfaction drives the acquisition cycle for consumption of goods and services through which the consumer tried to constantly bridge this satisfaction gap. (Shankar & Fitchett, 2002).

The individual seeks to minimize the gaps in the various life domains through various consumption activities (Michalos A.C., 1983). Consumption is therefore a consequence of an individual's experiences in life and the resultant *perceived life view*. This study proposes that patterns of gaps in Well - Being will correspond to patterns in consumption to bridge the gaps in various domains. Therefore, this thesis attempts to determine whether these gaps in various life domains constituting the individual's notion of Well - Being may be used as a tool to understand the consumers materialistic tendencies.

Materialism may be related to an individual's belief that possessions symbolize ones identity and the importance that the individual attaches to possessions (Richins & Dawson, 1992). The more materialistic a consumer is, the more likely he is to be acquisition or possession oriented. The research therefore aims to understand materialistic patterns emerging from the abstract dimensions of individual life spaces. Most of the Well - Being researches in the marketing domain have been restricted to viewing Well - Being as a fall out of consumption or from the perspective of societal marketing. Literature reveals negative correlations of materialism with well – being. It reveals that high levels of materialism have a negative impact on family, friends , fun and on life as a whole. (Richins & Dawson, 1992 , Belk.R.W., 1985).

CONSTRUCT OPERATIONALIZATION AND HYPOTHESES FORMULATION

Well – Being

The Michalos model measured satisfaction and happiness in individual life domains, that are further aggregated to obtain life satisfaction scores. However, Qualitative research revealed that respondents find it difficult to distinguish between satisfaction and happiness and very often these words are used interchangeably. This study therefore, looks at the perceptions of the individuals in the life domains .aggregated to obtain a life perception score. Well - Being is thus viewed as the individual's perception of their lives

The independent variable 'Well - Being' has been captured in terms of cognitive evaluations of the individuals' perceived state in a particular life domain (*Michalos A C.,1981,1983*). The measures in life domains such as Physical, Social, Economic, Occupational, Environmental, Experiential were constructed on the basis of inputs from the exploratory phase, and refined after pilot testing while single item measures such as Religion , Freedom , Recreation , Education were used as is. Each question contained a 1-5 Likert scale based on which respondents rated themselves.

The Michalos model uses single item measures in each of the domains that evaluate the satisfaction or happiness of the respondent in that domain vis a vis their social group and past experiences. The proposed model consists of single and multi item measures of the various domains and the reported satisfaction within these.

The Well - Being model for the purpose of this research has been constructed using the 'Michalos MDT Model' (1980,1983). Well – Being may be defined as individuals satisfaction with life as a whole .(*Ruut Veenhoven ,1991*).

Domains Constituting Well – Being

The domains constituting an individual’s Well - Being were arrived at through literature review and exploratory research conducted through depth interviews where reactions were obtained against the respondents notion of a “good life”. The aspects of life that they spoke about were captured as domains that influenced their life and sense of Well - Being. Literature review together with depth interviews revealed the following domains and sub domains constituting overall Well - Being.

Each of the sub domains given below in the various life domains have been evaluated as a function of the respondents past, social fabric and as a function of future expectations. An overall response has been first obtained that ascertains the overall perception of the respondent within his domain, before reactions to the influences were obtained . It has therefore been assumed that individual perceptions in their domains are not formed in isolation but as a function of their experiences.

DOMAINS

Physical

Social

Economic

Occupational

Capability

Educational

Environmental

Experiential

Religious / Spiritual

Recreation

Freedom

SUB DOMAINS

Health , Looks , Activity

Family, Friends, Support, Neighborhood

Income , Resources

Profession, Nature of profession ,

Education

Culture , Government

Awareness, Travel

Religion / Spirituality

Free time

Freedom

Each of the above sub domains were, in turn, measured using a combinations of multiple item scales. The perceived state of the respondents in each sub domain was assessed as a function of their perceived gap in that domain compared to what they aspired for, their social group, the best they had in the past and their future expectations..

Physical Well - Being

Literature reveals a positive association between subjective Well - Being and satisfaction with health (*Michalos, Zumbo, et al., 2000*). Depth Interviews also revealed that overall health, looks and activity levels were considered important indicators of a 'good life' by both men and women. Looks figured as a direct aspiration among some female respondents and as a surrogate aspiration among males

Social Well - Being

Social Well - Being is the appraisal of one's circumstance and functioning in society (*Keyes, 1998*). Social Well - Being has been captured through satisfaction with family, friends, support system and neighborhood (*Keyes, 1998; Lu, 2006*). The existence and maintenance of positive social relationships have been found to be significant components of subjective Well - Being (*Diener & Seligman, 2004*). In a study outlining the characteristics of happy people (*Diener & Seligman, 2002*), all individuals in the highest SWB group reported excellent social relationships. It was therefore concluded that good social relationships were a necessary but not sufficient condition for happiness (*Diener & Seligman, 2002*).

In the exploratory interviews, social ties among friends and family were important to all respondents, though some differences existed among the respondents in terms of the frequency of socializing and the number of friends. Among the married respondents, especially women, the relationships with spouse, children and immediate family were more important than relationships with friends and relatives.

Economic Well - Being (Easterlin,1991;Michael J.Roszkowski, 2007)

Literature reports differences in Well - Being on account of income. Though household per capita income is positively related with Well - Being initially, the effect diminishes with increase in income and in some cases reverse at higher levels of income. Literature also supports a high degree of correlation between both income and net-worth with Life Satisfaction . Interviews also identified income and resources as important indicators of Well - Being .

Occupational Well - Being

Depth interviews among men revealed occupation as an important determinant of Well – Being with most men talking about their jobs in different respects Occupational Well - Being has been captured through the perceptions of the nature of profession, and the capability fit of the respondent with the profession. There seemed to be differences in satisfaction among individuals in terms of their jobs, though they seemed satisfied with the content and salaries.

Environmental Well - Being

Environmental Well - Being comprised of perceptions with regard to ones culture, infrastructure, law and order and governance of the state. Respondents from varying backgrounds and cultures were interviewed. Past literature revealed that people who were in accord with their societal culture were generally better off in terms of SWB than those in discord (Lu,, 2006). However, at the exploratory stage, no specific pattern emerged in individual well - Being on account of differences in culture or ethnicity.

Educational Well - Being

‘Education’ may be said to includes formal education, primary, secondary or tertiary education leading to diplomas and degrees. There was a difference on account of how the respondents perceived their different education types, levels and places

(Michalos A C., 2007). There existed variations among the responses of respondents who had received education in multiple locations versus those who had completed their education in a single location, and in the perceived advantages and disadvantages thereof.

Experiential Well - Being

‘Experiential’ refers to informal learning’s that do not involve course-work i.e. from news media, or experiences (Michalos, A C., 2007). This is captured through two aspects that emerged during the interviews, namely, travel and exposure levels.

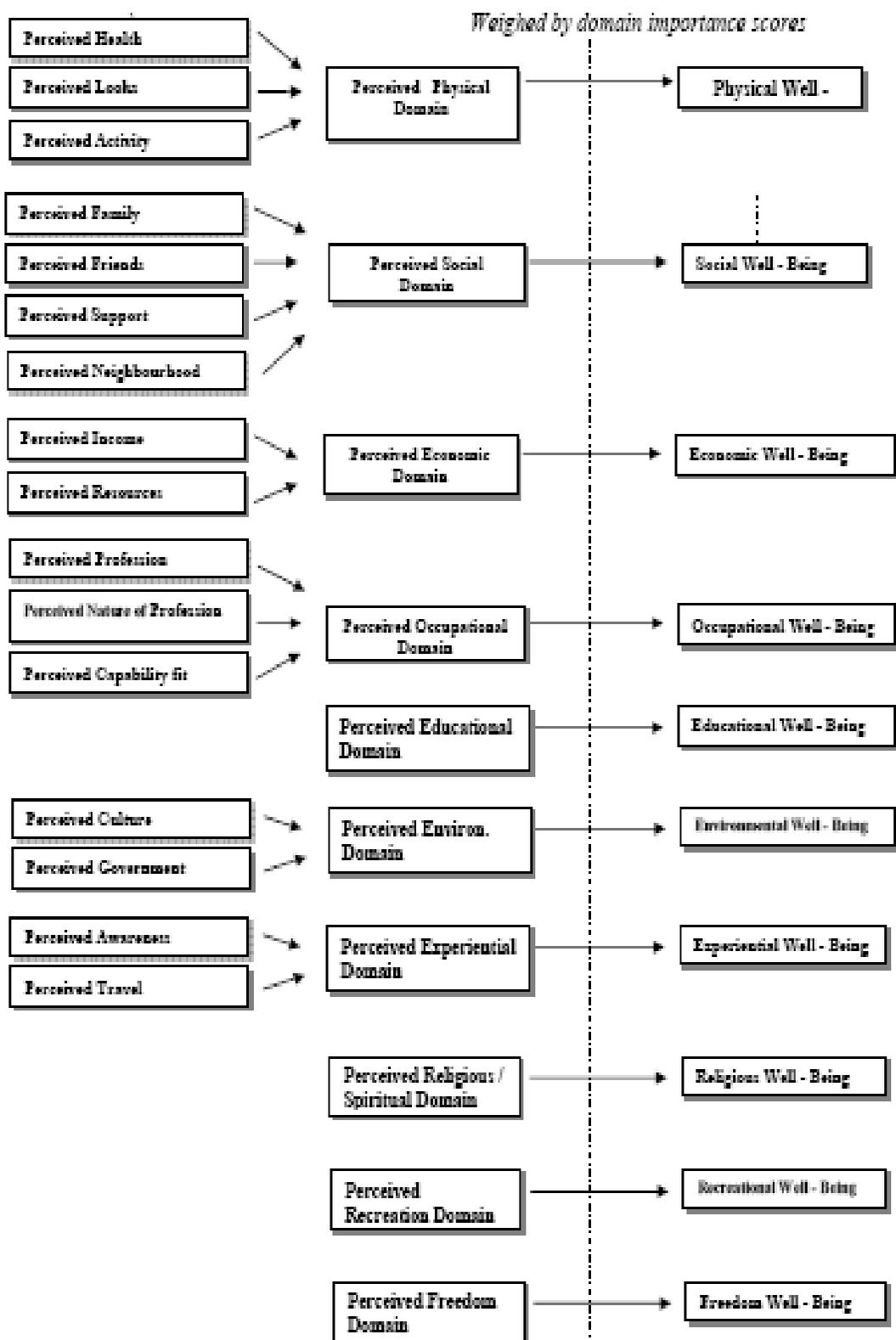
Religion / Spirituality

Literature defines Religion as an organized belief system with set rituals and practices, which are acquired in places of worship; whereas, spirituality has been conceptualized as a way of being, that guides individual responses to various experiences in life (Zullig, Ward, & Horn, 2006). Depth interviews revealed a balance between overt and subvert mentions of religiousness (in the case of women) and mentions of spirituality among some; to be measured using a single item scale .

Freedom

The need for freedom was also expressed by some respondents, wherein they expressed the need for their own space and the need for doing things that they wished to do. After identifying the domains and sub domains, the significance or the relative importance attached by the individual to each domain was ascertained. (Diagram 1).

Diagram 1 : Variables Constituting Domain Well – Being



Well – Being measures

The Well – Being model proposed by Michalos (1980, 1983) was used as the starting point for the construction of the Well – Being concept. Further, an in-depth analysis of literature and qualitative interviews were used to identify the relevant life domains and sub domains in people’s lives to arrive at an overall Well – Being construct.

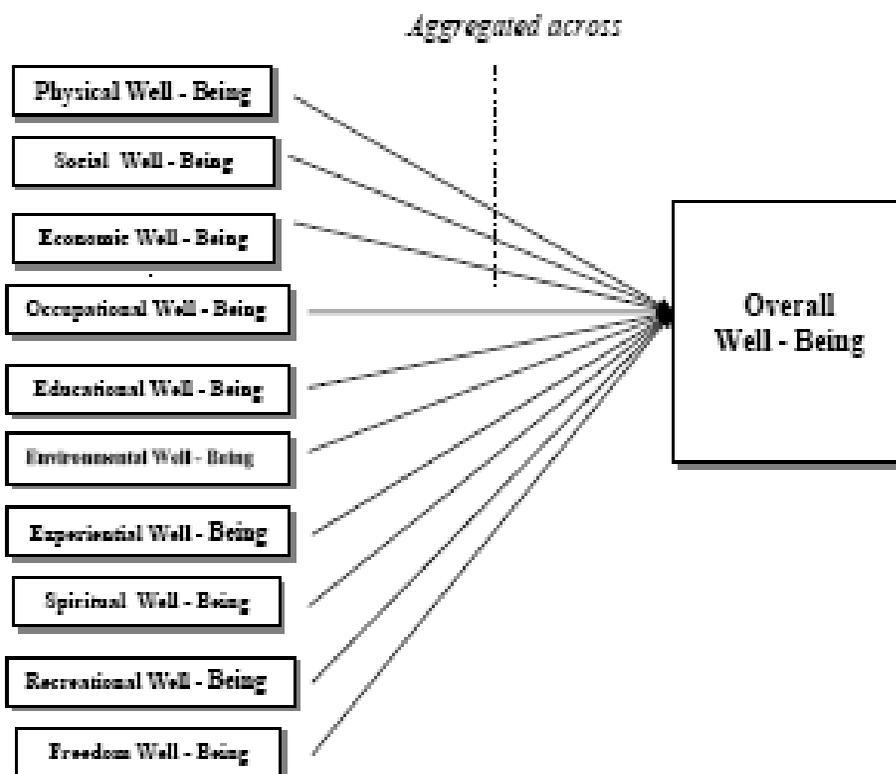
The independent variable ‘Well - Being’ has been captured in terms of cognitive valuations of the individuals’ perceived state in a particular life domain (*Michalos A C.,1983, 1980*). The measures in life domains such as Physical, Social, Economic, Occupational, Environmental, Experiential were constructed on the basis of inputs from the exploratory phase, and refined after pilot testing while single item measures such as Religion , Freedom , Recreation , Education were used as is. Each question contained a 1-5 Likert scale based on which the respondents rated themselves. The ratings are such that 1 stands for the highest state in the domain and 5 is the least state in the domain Further , as mentioned earlier , the responses in the sub domains have been captured vis a vis the relevant social system, vis a vis past and with respect to perceived future opportunities (Diagram 3)

The Michalos model uses single item measures in each of the domains that evaluate the satisfaction or happiness of the respondent in that domain vis a vis their social group and past experiences. The proposed model consists of single and multi item measures of the various domains .

Multiple item measures are used in all the domains except for religion, freedom and recreation that are measured using a single item. All the perceptions are basis the respondents self evaluation or self reporting. (*Diener, Suh et al.,1999, Campbell et al., 1976, Michalos A C., 1981,1983, Mookherjee, 1997*) and the ‘gap’ between achievement (what one has) and aspirations in each life domain has been evaluated to measure the individuals overall state of Well – Being (*Michalos A C., 1981,1983*)

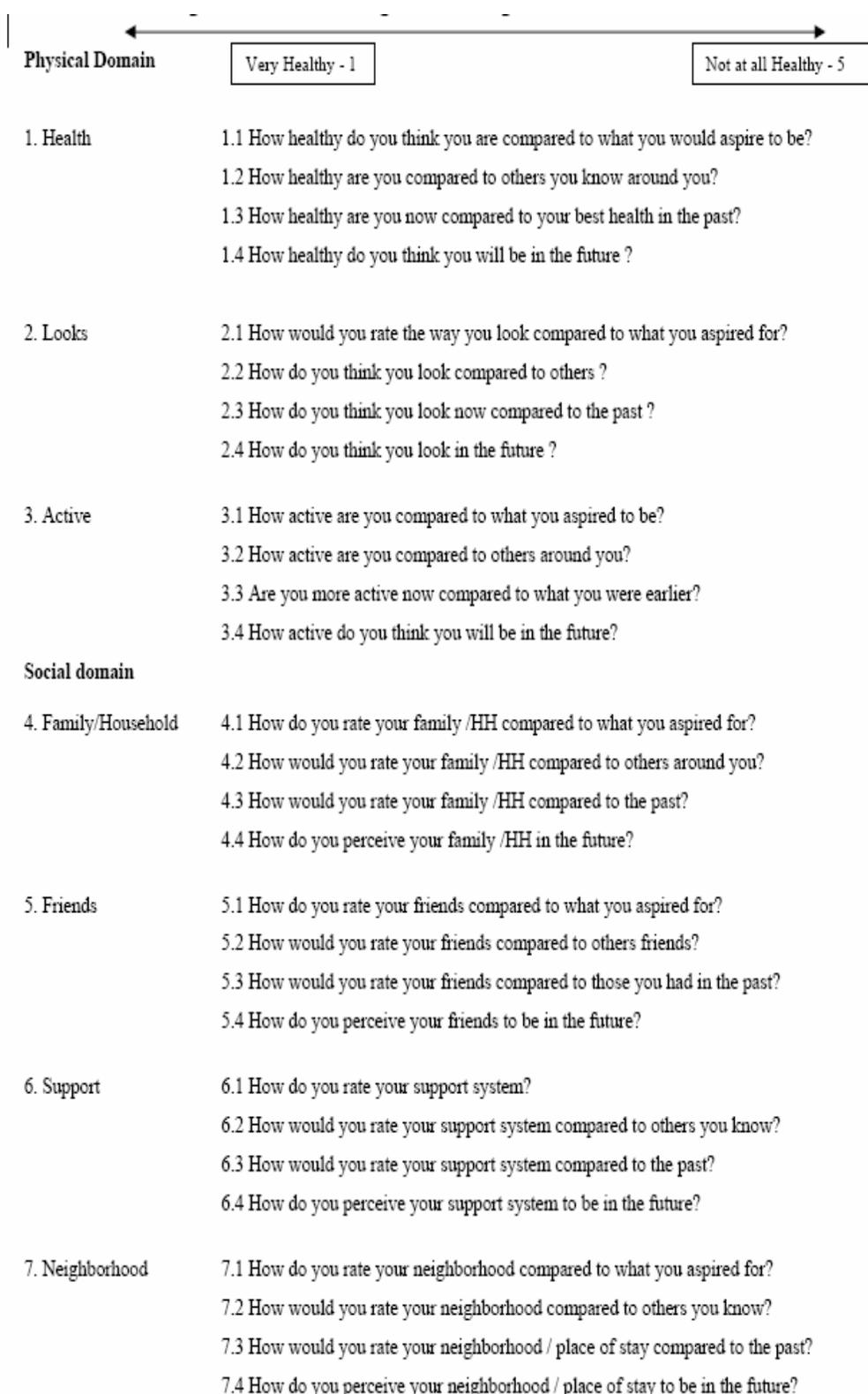
Well - Being in each domain was measured by weighing the domain scores of each respondent with the importance attached by the respondents to that domain. Overall Well - Being score of the respondent was then ascertained by aggregating the Well - Being scores in the various domains. (Diagram 2)

Diagram 2 : Overall Well – Being



The research measures Well - Being using the 'gap theory'. Self perceptions in each domain have been aggregated to arrive at the individuals' life satisfaction. Each domain has multiple items. For example, satisfaction with Health, Looks and Activity levels measures satisfaction in the physical domain. Gaps in each item are obtained in terms of how respondents perceive themselves in each - as a function of what they aspire for, how they perceive themselves vis a vis their relevant social set and how they perceive themselves in the future. It was observed that respondents' perceptions in their various life domain was in most cases a function of how they perceive themselves vis a vis their social set .

Diagram 3 : Well – Being Domains and Sub - Domains



Economic Domain

8. Income
- 8.1 How do you perceive your income level compared to what you aspired for?
 - 8.2 How would you rate your income level compared to your peers?
 - 8.3 How would you rate your income compared to the best you had in the past?
 - 8.4 How do you perceive your income to be in the future?
9. Resources
- 9.1 How do you perceive your resources (other than income)?
 - 9.2 How would you rate your resources compared to your peers?
 - 9.3 How would you rate your resources compared to the past ?
 - 9.4 How do you perceive your resources to be in the future?

Occupational Domain

10. Profession
- 10.1 How do you perceive current profession / routine compared to your aspirations?
 - 10.2 How do perceive your current profession / daily routine compared to peers?
 - 10.3 How would you perceive your current profession / routine compared to the past?
 - 10.4 How do you perceive your current profession / routine to be in the future?
11. Nature of Profession
- 11.1 How do you perceive the nature of your current profession / routine compared to your aspirations?
 - 11.2 How do perceive perceive the nature of your current profession / daily routine compared to peers?
 - 11.3 How would you perceive the nature of your current profession / routine compared to the past?
 - 11.4 How do perceive the nature of your current profession / routine to be in the future?
12. Capability fit
- 12.1 Do you think you are in the right profession? Does your daily routine suit you?
 - 12.2 How would you rate your profession /routine compatibility compared to others?
 - 12.3 How would you rate your profession / routine compatibility compared to past?
 - 12.4 How do perceive the nature of your profession / routine compatibility to be in the future?

Experiential Domain

13. Awareness
- 13.1 How aware are you of what is happening around you?
 - 13.2 How aware are you of what is happening around you compared to others ?
 - 13.3 How aware are you compared to what you were in the past?
 - 13.4 How aware do you think you will be in the future

14. Travel
- 14.1 How frequently do you travel compared to what you aspire to travel?
 14.2 How frequently do you travel, vs. what you want to travel compared to others?
 14.3 How frequently do you travel, vs. what you want to travel compared to the past?
 14.4 How do you perceive your travel in the near future?
15. Travel abroad
- 15.1 How frequently do you travel abroad compared to what you aspire to travel?
 15.2 How frequently do you travel, vs. what you want to travel compared to others?
 15.3 How frequently do you travel, vs. what you want to travel compared to the past
 15.4 How do you perceive your travel in the near future?

Environmental Domain

16. Culture
- 16.1 How do you rate your culture compared in your country?
 16.2 How do you rate your culture compared to other cultures?
 16.3 How do you rate your culture vis a vis the past?
 16.4 How do you perceive your culture in the near future?
17. Government
- 17.1 How do you perceive the affairs in your state / country?
 17.2 How do you rate the same compared to other states / countries?
 17.3 How do you rate the affairs in your state / country compared to the past?
 17.4 How do you perceive the affairs in your state / country in the future?

Educational Domain

18. Education
- 18.1 How do you perceive your education?
 18.2 How do you perceive your education compared to others?
 18.3 How do you perceive your current education compared to previous options?
 18.4 Do you think your current education matches your future aspirations?

Religious Domain

19. Religion
- 19.1 How religious / spiritual are you?
 19.2 How religious / spiritual are you compared to others?
 19.3 How religious / spiritual are you compared to what you were in the past?
 19.4 How religious / spiritual do you think you will be in the future?

Recreational Domain

20. Recreation
- 20.1 Do you think you get enough free time?
 20.2 Do you think you get enough free time compared to others?
 20.3 Do you get enough free time compared to what you did earlier?
 20.4 Do you think you will get the free time you will need in the future?

Freedom Domain

21. Freedom
- 21.1 Do you have the freedom to express and choose what you want?
 21.2 Do you have the freedom to express, choose what you want compared to others?
 21.3 Do you have the freedom to express and choose compared to the past?
 21.4 Do you think you will have the freedom to express in the future?

Materialism

The Oxford English Dictionary defines materialism as “devotion to material needs and desires, to the neglect of spiritual matters; a way of life, opinion or tendency based entirely upon material interests”

Review of literature reveals two main approaches to materialism. The first views materialism as an outcome of certain personality traits. “At the highest levels of materialism, possessions assume a central place in a person’s life and are believed to be the greatest sources of satisfaction and dissatisfaction” (*Belk, 1985*). Belk’s materialism scale attributes the presence of materialism to three personality traits of ‘possessiveness’, ‘non-generosity’ and envy. The second approach measures materialism as a value (*Richins & Dawson, 1992*). This view of materialism relates it to an individual’s belief that possessions symbolize one’s identity and the importance that the individual attaches to possessions. The more materialistic a consumer is, the more likely he is to be acquisition or possession oriented. The Richins and Dawson’s materialism scale is based on the three aspects of ‘acquisition centrality’, ‘possession-defined success’ and ‘acquisition as a pursuit of happiness’.

Given that materialism represents an important influence on behavior, it is important for marketers to explore individual differences in variables that characterize consumption and direct possession related behavior (*Belk, 1985; Belk Mehta, 1991 and Richins & Dawson, 1992*).

Literature reveals negative correlations of materialism with well – being. It reveals that high levels of materialism have a negative impact on family, friends, fun and on life as a whole. (*Richins & Dawson, 1992, Belk.R.W., 1985*). This study, however, exhibits the relationship of Overall Well-Being on different aspects of Materialism

Materialism Measures

The different aspects of Materialism measured in this research and the items measuring the different aspects of Materialism have been drawn from existing scales on Materialism by Richins & Dawson and Cass (*Richins & Dawson, 1992, O' Cass, 2001*). Items have been finalized post the qualitative studies wherein materialism was probed for on different aspects used in the above literature such as, materialism to express status, materialism for the self (centrality), attitude to materialism as such, and materialism for hedonistic pleasures.

These aspects of materialism were verbalized as follows: 'Do people use external means to communicate their status, if so, how? What is your opinion on the same?'; 'Do you think people also like to own things for themselves and not necessarily to exhibit?'; 'Is it true that many people attach a lot of importance to material things in life?'; 'Do you like to shop?'; 'Some people love shopping for shoes , handbags, clothes etc ...What do you love to shop for?' Does shopping give you pleasure?'

Various responses were recorded against these and the items against materialism were then finalized in conjunction with the items drawn from literature. The final list of items evaluated against materialism are as below :

1. What I buy must convey a certain image
2. What I buy gives others the image they have of me
3. I like to own things that impress people
4. What I buy helps me express who I really am
5. I admire people who own expensive things
6. The things I own say a lot about how well I am doing in life
7. I do not pay much emphasis to material things (R)
8. I do not pay much emphasis on the material things people own (R)
9. There are so many things I want that I cannot afford
10. I like a lot of luxury in my life
11. Buying things gives me a lot of pleasure
12. It is important for me to possess nice things
13. I feel good when I have bought something nice

Hypotheses

Literature review on Well – Being revealed knowledge gaps with respect to understanding the concept which translated into the following research objectives:

Research hypotheses have been drawn up that attempt to explain the relationships between Well – Being and the social, past and future influences in life. In other words, how does ones perceptions within a life domain get impacted by past experiences within that domain , social comparisons and future outlook .

Research Hypotheses

Well - Being & Materialism

H1: *Overall Well - Being is directly associated with Expressive motives of Materialism.* It has been hypothesized that those in higher levels of overall well-being will exhibit greater levels of materialism, wherein materialism is resorted to as a means of expression.

H2: *Overall Well - Being is negatively associated with Materialism per se.*

It has been hypothesized that those in higher levels of overall well-being will have lesser materialistic tendencies than those in lower states of Well – Being.

H3: *Overall Well - Being is negatively associated with Materialism as a source of happiness.* It has been hypothesized that those in higher levels of overall well-being will resort to materialism for happiness less than those in lower states of Well – Being, who may be materialistic to seek happiness.

H4: *Gender will be better associated with Expressive motives of Materialism and Materialism for happiness than Well – Being. It has been hypothesized that females will exhibit materialism for expressive reasons and for happiness more than their male counterparts.*

H5: *Marital Status will be better associated with Expressive motives of Materialism than Well – Being. It has been hypothesized that married respondents will exhibit materialism for expressive reasons more than their unmarried counterparts.*

RESEARCH DESIGN AND METHODOLOGY

The study was conducted using the Sequential mixed method, conducted in two stages – Qualitative stage, followed by the Quantitative stage.

In the Qualitative phase, a semi structured discussion guide was used to probe the respondents about a “Good life”. Responses were obtained from a sample of 45 adults in SEC A, in the age band 25 – 45 years, split almost equally on gender and marital status. Qualitative interviews were restricted to 45 because of saturation of responses both on account of Well - Being and consumption. The sample was split on account of gender and marital status to prevent any gender and marital biases that may emerge (*Mookherjee, 1997*), especially in the context of Indian women. A combination of snowball and convenient stratified sampling was used to arrive at the sample. Respondents were initially randomly chosen among SEC A individuals contacted through identifying relevant locations.

The snowball technique was employed here mainly to get access to unfamiliar SEC A respondents at their homes for about 2-3 hours for the interview. Most of the interviews were conducted in English and there was little need for translation into the local language. This minimized the extent of interpretive bias and bias on account of translations. Responses were obtained from a sample of 300 adults in the age band 25 – 45 years, in SEC A, split almost equally on gender and marital status.

In the Quantitative phase, the sample consisted of 300 respondents in Delhi, India. To ensure diversity and to check for biases arising out of gender and marital status, the sample was almost equally split between male, female, married and unmarried.

Data was collected using stratified sampling on account of income and location and controlled for gender and marital status. The initial 100 respondents were contacted randomly through a mix of contacting individuals in offices, establishments, local institutes, and women in neighboring parks for appointments at their residence. These respondents were then asked for one name and number of a distant acquaintance (second or third level contact if possible). The snowball technique was partially employed here to facilitate access to SEC A respondents at their homes for about 1.5 hours.

The respondents for the quantitative phase were selected on the basis of stratified random sampling. Strata, being fixed on the basis of income and location (urban/rural). Socio Economic Class (SEC) is considered the best indicator of income in India, which has been restricted in this study to SEC A respondents. The sample has been equally split for gender and marital status,

Sample Characteristics

The respondents in both the qualitative and the quantitative phase were restricted to SEC A to mitigate income effects on Well - Being, since it was feared that in lower SEC's the economic dimension of Well - Being would suppress the overall construct and its other dimensions. Past literature establishes a positive

relationship of income with subjective Well - Being at any point of time and for basic standards of life (*Easterlin, 2001 ; Veenhoven R. , 1991*).

The study was conducted in a single metro city like Delhi to obtain a cosmopolitan mix to mitigate any regional biases. Delhi is the capital city of India and one of the most developed and populous cities of India. Being a large metro, it has an excellent representation of India's multi cultural populace.

The study was controlled for certain demographic variables that have been found to influence Well - Being and the domains of life that constituted Well - Being. The research was controlled therefore for Age and Location. Field work was conducted among adult men and women in Delhi, India. The data obtained was analyzed for differences on account of marital status and gender. Literature review reveals a positive relationship between marital status and measures of Well - Being. (*Campbell, 1976 ; Mookherjee, 1997*)

Many studies focused on gender and SWB have not found consistent differences between men and women, and in some cases the average level of SWB for women remains similar to that of men (*Fujita, Diener, & Sandvik, 1991*). Literature also reveals significant differences between men and women on various measures indicating social relationships with respect to friends and family and the degree of psychological Well - Being (*Umberson, et al., 1996*). The research also examined differences on account of different marital status. The married seem to exhibit a higher level of Well - Being than the unmarried. (*Mookherjee, 1997*). These empirical findings have been replicated with several different indicators of psychological Well - Being with measures like life satisfaction (*e.g. Veenhoven 1994,*)

Marital Status & Age. The age band was designed to provide for differences in marital stages. Married men and women sampled were in the age group of 30-45 yrs whereas those unmarried were between 20-30 yrs. The sample was equally split between married (149) and unmarried (151) respondents to eliminate any bias on account of marital status.

Gender. The sample of 300 was split between men (157) and women (143). It is expected that some differences might emerge on account of gender differences since India is a predominantly a male dominant society. Differences may also emerge in the context of married women who move into their husband's house with his parents and / or other members of his immediate family.

Profile of Respondents

As has been mentioned previously, the respondents for the quantitative phase were selected on the basis of stratified random sampling. Strata, being fixed on the basis of income and location (urban/rural). Socio Economic Class (SEC) is considered the best indicator of income in India, which has been restricted in this study to SEC A respondents. The sample has been equally split for gender and marital status, Data Distribution on account of occupation is as given below in Table 1.

Table 1: Sample Distribution

Occupation	Frequency in Sample	Percent (%) in Sample
Service	102	34 %
Self Employed	67	22 %
Housewives	55	18 %
Students	62	21 %
Teachers		5 %

DATA ANALYSIS

The following section covers the analyses of the quantitative part of the study. The qualitative section has been covered previously in this thesis and was used mainly in building the Well - Being construct specific to the research target. The quantitative phase was used to validate the Well - Being construct that was drawn up through a combination of literature review and exploratory interviews conducted in the qualitative phase.

The first part of the analysis dealt with clustering individuals into different states of Well-Being. The items measuring materialism were then reduced into distinctive factors. Post factorization, respondents were classified into different clusters of materialism. Subsequently the well-being and materialism clusters were cross tabulated with each other to identify relationship patterns. Correlation between Well-Being and Materialism did not reveal very significant results. Therefore, individuals in polarized Well-Being states comprising the top 25% and the bottom 25% were analyzed to identify for revealing patterns with materialism factors. The analysis was conducted using the T-Test.

Well – Being Cluster Analysis

The K-means clustering method was used to identify 4 clusters of Well - Being. Various permutations of 3 and 5 clusters were also drawn up, but it was found that the 4 clusters of Well - Being were best explained in terms of distinctiveness of clusters and in terms of their relationship with consumption.(Table 2)

Table 2: Well – Being Cluster Distribution

Cluster Analysis Well - Being (Cases / cluster)

Number of Cases in each Cluster

Cluster	1	34.000
	2	56.000
	3	88.000
	4	118.000
Valid		296.000
Missing		.000

Well – Being Cluster Profiles

	“In the Dumps” “High on life” “Not Bad” “I’m Good”			
	Cluster			
	1	2	3	4
Physical WB	2.55	1.60	2.11	2.00
Social WB	2.54	1.72	2.12	1.90
Economic WB	3.22	2.01	3.01	2.63
Occupation WB	2.80	1.81	2.36	2.16
Exposure WB	3.44	2.38	3.20	2.87
Environment WB	2.91	1.79	2.51	2.18
Education WB	3.24	2.08	2.97	2.60
Religious WB	2.70	1.54	2.11	1.89
Recreation WB	3.59	1.90	3.31	2.78
Freedom WB	2.65	1.20	2.11	1.50
Weighted Well Being	63.46	25.61	48.24	37.44

The domain scores and the overall weighted Well - Being score was then subject to cluster analysis to determine the various clusters that emerged (Table 28) with respect to Overall Well - Being and with respect to that of the differences in the Domain Well – Being scores .

Cluster analysis revealed the following:

- Cluster 1:** “In the Dumps” Comprised of respondents who were in very low states of well –being. Such respondents made up for only about 11% of the population. These respondents reported very low states of Well - Being across domains too, evident from the tables given below (*Table 28*).
- Cluster 2:** “High on life” Comprised of respondents who were in very high states of overall Well - Being. Such respondents made up for about 19% of the population. These respondents reported very high levels of Well - Being across their life domains.
- Cluster 3:** “Not Bad’ Comprised of respondents who were in moderately low states of overall Well - Being. Such respondents made up for about 30% of the population. These people were in low states of Well - Being largely on account of their low perceived states with respect to recreation, education, exposure and economic spheres of life.
- Cluster 4:** “I’m Good” Comprised of respondents who were in moderately high states of overall Well - Being. Such respondents made up for about 40% of the population. These people were in better states of Well - Being largely on account of their better perceived states with regard to freedom, social and religious aspects of life.

Literature review with respect to the impact of marital status and gender on Well - Being indicates that there exists a strong relationship between marital status and Well - Being, whereas gender differences did not account for any significant difference in Well - Being levels. Marital Status was seen to be strongly associated

with physical , social and mental Well - Being. It was also observed that women were more satisfied in life than their male counterparts , regardless of the marital status .(Mookherjee, 1997)

The relationship between gender and marital status and the Well - Being clusters were therefore evaluated to examine any differences that may exist in the profiles of respondents who fall in different clusters. This was done through cross tabulations that revealed that there were no significant differences on account of gender and marital status between the respondents in the various clusters, indicating that Well - Being states cut across gender and marital states (Table 3 & 4) .

Table 3: Gender Profiles of Well - Being Clusters (1- Male, 2- Female)

Crosstab

Count

		Cluster Number of Case				Total
		1	2	3	4	
Sex	1	18	30	37	63	148
	2	16	26	51	55	148
Total		34	56	88	118	296

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.173 ^a	3	.366
Likelihood Ratio	3.183	3	.364
Linear-by-Linear Association	.000	1	1.000
N of Valid Cases	296		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 17.00.

Table 4: Marital Profiles of Well - Being Clusters

(1- Married, 2- Unmarried)

Crosstab

Count		Cluster Number of Case				Total
		1	2	3	4	
Marital	1	20	26	44	60	150
Status	2	14	30	44	58	146
Total		34	56	88	118	296

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.325 ^a	3	.723
Likelihood Ratio	1.330	3	.722
Linear-by-Linear Association	.113	1	.737
N of Valid Cases	296		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 16.77.

Materialism Factor Analysis

Ratings were sought on the above items on a scale of 1 – 10 ,with 1 being the least important and 10 – the most important

The various items under materialism were factor analyzed to obtain the three factors of Materialism for expression of status, Materialism per se, and Materialism as a source of happiness. The factors of Materialism and their scores are depicted in the table below (Table 5) :

Factor 1: Materialism for expression of status – This factor includes items wherein respondents use materialistic tendencies to convey the desired image

Factor 2: Materialism per se - This factor includes items that capture respondents' perceptions of materialism or attitude towards materialism per se .

Factor 3: Materialism as a source of happiness – This factor includes items that describe materialism as a source of happiness.

Table 5: Materialism Factor Analysis

Rotated Component Matrix^a

	Component		
	1	2	3
What I buy must convey a certain image	.706	.108	.048
What I buy gives others the image they have of me	.644	.139	.177
I like to own things that impress people.	.629	.135	.143
What I buy helps me express who I really am.	.609	.045	.163
I admire people who own expensive things	.591	.085	.292
The things I own say a lot about how well i am doing in life	.516	.480	.000
Modified ..emphasis on material things	-.077	-.821	-.114
Modified ...pay attention to the material objects people own.	-.056	-.797	-.061
There are so many things I want that I cannot afford	.346	.487	.054
I like a lot of luxury in my life	.261	.043	.790
Buying things give me a lot of pleasure	.167	-.052	.735
It is important to me to have really nice things possessions	.086	.384	.648
I feel good when I have bought something nice	.179	.452	.454

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

Materialism Cluster Analysis

The K-means clustering method was used to identify 4 clusters of Materialism. best explained in terms of distinctiveness (Table 6) .

Table 6 : Materialism Clusters

Final Cluster Centers

	Cluster			
	1	2	3	4
Materialism to express status	-.88076	.23883	.80196	-.45265
Materialism per se	-1.03840	.61914	-.44945	.65775
Materialism as a source of Happiness	-.63681	-1.06713	.36963	.68908

Number of Cases in each Cluster

Cluster	1	53.000
	2	59.000
	3	92.000
	4	91.000
Valid		295.000
Missing		.000

Cluster analysis revealed that the respondents could be divided into the following clusters with respect to their materialistic motives or orientations along the lines of resorting to materialism to express status or materialism as a source of happiness; also with respect to materialistic attitudes per se :

Cluster 1: *‘Materialistic Expressionists’* comprised of highly materialistic individuals who also resorted to materialism as an expression of their success or status in life. These respondents exhibited strong materialistic tendencies and also used it to project an image about themselves to others.. They comprised 18% of the sample.

Cluster 2: *'Hedonistically Materialistic'* comprised of respondents who used Materialistic possessions as a source of happiness or for pleasure. They were largely internally inclined and resorted to materialism because it made them happy or used it as a mood lifter. They comprised 20% of the sample.

Cluster 3: *'Non Materialistic Expressionists'* comprised of the relatively non-materialistic respondents. These respondents also did not derive happiness or pleasure through acts of materialism. However, these respondents did resort to materialism to express their status or image. They bought or owned things mainly because of the implicit value they expected the product to convey to others.

Cluster 4: *'Moderately Materialistic'* comprised of respondents who exhibited materialism in moderation with respect to all aspects of materialism.

The relationship between gender and marital status and the Materialism clusters were evaluated to examine any differences that may exist in the profiles of respondents who fall in different clusters. This was done through cross tabulations of materialism clusters with gender and marital status. Analysis revealed that there were no significant differences on account of these between the respondents in the various clusters, indicating that Materialistic orientations were not differentiated on account of gender and marital states (Table 7&8).

Table 7: Gender Profiles of Materialism Clusters (1- Male, 2- Female)

Count

		Materialism Cluster Number of Case 4				Total
		1	2	3	4	
Sex	1	27	30	44	46	147
	2	26	29	48	45	148
Total		53	59	92	91	295

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.217 ^a	3	.975
Likelihood Ratio	.217	3	.975
Linear-by-Linear Association	.015	1	.903
N of Valid Cases	295		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 26.41.

Table 8: Marital Profiles of Materialism Clusters

(1- Married, 2- Unmarried)

Count

		Materialism Cluster Number of Case 4				Total
		1	2	3	4	
Marital Status	1	33	33	40	44	150
	2	20	26	52	47	145
Total		53	59	92	91	295

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.600 ^a	3	.133
Likelihood Ratio	5.638	3	.131
Linear-by-Linear Association	3.504	1	.061
N of Valid Cases	295		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 26.05.

Well – Being and Materialism

Cross tabulation among the Well-Being clusters and Materialistic clusters revealed strong associations between the two clusters indicating that the Well-Being states of individuals are strongly associated with their materialistic tendencies

Data revealed that those in high Well-Being states largely comprised of individuals who were “Non Materialistic Expressionists” (47%) or those who were “Moderately Individualistic”(34%) . Those in very low Well-Being states exhibited higher levels of Materialism and comprised largely of “Materialistic Expressionists” (29%) and those who were “Moderately Materialistic”(32%).

Put differently, those who resorted to Materialism for Expression seemed to be in the moderate states of Well-Being and comprised least of those who were in the highest states of Well-Being. Respondents who were “Hedonistically Materialistic” comprised largely of those in moderate states of Well-Being.”Non Materialistic Expressionists “ comprised more of those in the higher levels of Well-Being and finally “respondents who exhibited “Moderate Materialism” were largely in the moderate states of Well-Being (Table 9).

Table 9 : Well-Being cluster analysis

Cluster Number of Case * Cluster Number of Case Crosstabulation

Count	Cluster Number of Case				Total
	Mat. Expr	Hedo.Mater	NonMat Expr	Mod Mat.	
“In the Dumps	10	5	8	11	34
“High on Life”	3	8	26	19	56
“Not Bad”	21	16	25	25	87
“I’m Good”	19	30	33	36	118
Total	53	59	92	91	295

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.445 ^a	9	.030
Likelihood Ratio	19.315	9	.023
Linear-by-Linear Association	.305	1	.581
N of Valid Cases	295		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.11.

H1: *Overall Well - Being was found to be is directly associated with Expressive motives of Materialism.* (Table 10)

H2: *Overall Well - Being was found to be positively associated with Materialism per se* (Table 10).

H3: *Overall Well - Being was not associated with Materialism as a source of Happiness* (Table 10).

Those in extreme states of Well-Being exhibited strong associations with different the factors or aspects of materialism as shown below. T-Test analysis was used to compare respondents in the top and bottom percentiles .High associations were found of Well-Being with Materialism to Express Status and Materialism per se.

Table 10: T-Test: Well – Being with Aspects of Materialism

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Materialism to express status	Equal variances assumed	.000	.983	3.910	189	.000	.54561056	.13953479	.27036491	82085620
	Equal variances not assumed			3.936	161.518	.000	.54561056	.13863064	.27184831	81937281
Materialism per se	Equal variances assumed	4.019	.046	2.291	189	.023	.33340430	.14555188	.04628938	62051921
	Equal variances not assumed			2.379	176.664	.018	.33340430	.14015075	.05681917	60998942
Materialism as a source of Happiness	Equal variances assumed	2.338	.128	1.402	189	.163	.20555389	.14664531	-.083718	49482570
	Equal variances not assumed			1.444	173.196	.150	.20555389	.14231009	-.075331	48643922

H4: Gender was not associated with any aspect of Materialism (Table 11)

Analysis of associations between Gender and Marital Status with Materialism revealed that Gender was not associated with the different aspects of Materialism. Marital Status seemed to be negatively associated with Materialism as a source of happiness and was not related with other aspects of Materialism.

Table 11: T Test : Gender with Aspects of Materialism

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Materialism to express status	Equal variances assumed	.444	.506	-.304	293	.761	-.03544401	.11662533	-.264974	.19408555
	Equal variances not assumed			-.304	291.018	.761	-.03544401	.11665539	-.265039	.19415118
Materialism per se	Equal variances assumed	.213	.644	.002	293	.998	.00023034	.11664371	-.229335	.22979607
	Equal variances not assumed			.002	292.701	.998	.00023034	.11662835	-.229306	.22976679
Materialism as a source of Happiness	Equal variances assumed	.041	.840	-.780	293	.436	-.09093721	.11652267	-.320265	.13839029
	Equal variances not assumed			-.780	292.686	.436	-.09093721	.11653296	-.320286	.13841157

H5: Marital Status was found to be associated with Materialism as a source of Happiness better than Overall Well-Being, and not associated with other aspects of materialism.

Table 12: T-Test : Marital Status with Aspects of Materialism

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Materialism to express status	Equal variances assumed	.790	.375	.007	293	.995	.00076084	.11665979	-.228837	.23035821
	Equal variances not assumed			.007	292.869	.995	.00076084	.11655049	-.228622	.23014353
Materialism per se	Equal variances assumed	1.516	.219	1.761	293	.079	.20438332	.11604715	-.024008	.43277495
	Equal variances not assumed			1.764	292.146	.079	.20438332	.11587365	-.023670	.43243626
Materialism as a source of Happiness	Equal variances assumed	.119	.731	-2.992	293	.003	-.34382861	.11491751	-.569997	-.117660
	Equal variances not assumed			-2.992	292.761	.003	-.34382861	.11490683	-.569977	-.117680

DISCUSSIONS

The research attempts to contribute to the growing literature on Well - Being in the field of marketing through attempting to trace the evolving consumer and his materialistic orientations. The study attempts to put forth a better tool for the understanding of materialistic tendencies of consumers that is more proactive to changes in the dynamic marketing environment. Well - Being has been identified as one such variable that might stand up to such a challenge.

The MDT theory of Well - Being, proposed by Michalos, evaluates gaps between the actual state of the individual and the aspired states in various domains of life. These gaps have been assessed in terms of satisfaction levels and happiness levels in various life domains. It was observed in the course of the exploratory phase that respondents could not differentiate between their satisfaction and happiness levels in a domain. The respondents were therefore evaluated on the basis of their perceived states within the domain with respect to their aspirations, without any particular reference to satisfaction or happiness. The MDT theory evaluates satisfaction and happiness gaps in each domain with respect to aspirations, social group and the past. The future influences are assessed with one overall question and not at domain level.

This research however assesses for all the influences within domains and gauges the impact of the social, past and future influences on the achievements versus aspirations gap. This was thought to be of significance, since even individual expectations could be a function of the past or social influences. Even in MDT, goals versus achievements gap is used as a mediating variable.

This finding may be of significance to marketers given its usefulness in positioning and communication development with respect to products and services that cater to the enhancement of Well - Being in specific or one or more life domains.

Further, clustering along Well - Being revealed four different groups of individuals. There were those at the extremes, who were “High on Life” and “In the Dumps” comprising of those who were in extremely high and low states of Well - Being respectively. Then there were those with moderate states of Well - Being who were towards either ends of high and low Well - Being states . About 30% of the respondents were found to be in the extreme states of Well - Being and the remaining 70% exhibiting moderate states.

It was observed that respondents in extreme states of Well-Being exhibited strong associations with Materialism to Express Status and Materialism per se. While Materialistic motives and Materialism did not vary on account of Gender differences, significant variations were observed on account of the respondents resorting to materialism as source of happiness .

Therefore, we see that Well - Being is indeed strongly associated with Materialism better than Gender and Marital Status and differences in Individual Well - Being significantly account for differences in Materialistic orientations and attitude towards Materialism per se.

This study proposes a new strategic marketing context for Well - Being to marketers and shows how this context can guide materialistic tendencies and materialistic motives. For the first time, the research attempts to map patterns in Well - Being to corresponding patterns in materialism.

RESEARCH CONTRIBUTIONS

The study constructs the model of Well - Being (using the ‘Michigan model’) in the Indian context. The construct views Well - Being as a function of the perceived gaps in various domains of the consumer’s life weighed by the significance of the domain to the consumer. Past researches view Well - Being as an aggregation of gaps in either life satisfaction or happiness across individual life domains. However, given the interchangeable use of both happiness and satisfaction in the context of Well - Being , this research views Well - Being as the aggregation of gaps in the perceived state of the individual in various domains .

The study aids in segmenting the consumer based on “life-gaps” than on lifestyles or other measurable absolute states. It assesses the individual in relation to the desired state that they aspire to attain versus their actual state that he or she is in currently.

For the first time, this research attempts to map different Well - Being states to different materialistic orientations. It segments the consumers on well – being states. To that effect, it gauges the Well - Being of the individual and its impact on materialism, rather than how materialism enhances his Well - Being. This research views Well - Being as the environment within which consumption satiation takes place unlike previous marketing researches that highlight Well-Being more as an end objective of marketing or as a higher order of satisfaction.

The research identifies Well - Being as an effective segmentation tool in the with respect to materialistic orientations. On comparison with other demographic tools like gender and marital status, the study determines that Well - Being is better associated with Materialism.

RESEARCH LIMITATIONS & DIRECTIONS FOR FUTURE RESEARCH

As is the case with most research endeavors, this research too has its limitations. With reference to the sample, the study has been restricted to a single metro city. Subsequent researches can be extended to cover rural areas or respondents in different geographical locations and other town classes. Comparative studies can be conducted between respondents in the various town classes. There can also be greater diversity among respondents taken from different cultures or regions.

Further, this research has also been confined to the upper SEC. Researchers may choose to expand the scope of the study to include other sections of the society. Similar studies can be conducted to check for differences in Well - Being between different socio economic sections and comparisons may be drawn between them.

The Well - Being domains and sub domains have been established through literature review and qualitative interviews conducted among respondents in the selected target group of urban, SECA adults. The interviews conducted among individuals in different SEC's or urban and rural backgrounds may also reveal additional domains or sub domains other than those generated.

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