
Understanding the Dynamics of Life Satisfaction in the Swedish Welfare State: A Multifaceted Analysis Integrating Quantitative, Qualitative, and Discourse Approaches

James E. Conable /PhD (Corresponding author)

Research & Academic Writing Mentoring Unit

College of Postgraduate Studies

University of Nigeria, Nsukka

E-mail: james.conable@unn.edu.ng

Joel Newman /PhD

JECedit SE

Stora Uppåkra 10-9, Knarv äg

28716, Lund, Sweden

E-mail: joelnewman@jecedit.com

Imabong Olsson / Psy.D

JECedit SE

7710 Balboa Avenue, Suit 224-E2

San Diego CA 92111

E-mail: imabong.olsson@jecedit.com

Received: February 5, 2024 Accepted: March 8, 2024 Published: March 22, 2024

doi: 10.5296/jsss.v11i1.21793

URL: <https://doi.org/10.5296/jsss.v11i1.21793>

Abstract

This interdisciplinary study investigates life satisfaction in the context of the Swedish welfare state, employing a mixed-methods approach to offer a comprehensive understanding. Quantitative analyses, utilizing World Values Survey data, reveal significant associations between work importance, household financial situation, and life satisfaction. However, the explanatory power of the models remains modest at 15.3%. The study emphasizes the need for a holistic approach, recognizing the interconnectedness of work and financial well-being with other determinants of life satisfaction. Qualitative insights, derived from interviews and focus groups, explore individual experiences, uncovering nuanced perspectives on well-being. Participants highlight the importance of resources, welfare benefits, work, and personal freedom, aligning with the capability approach. The conceptualization of well-being incorporates Chambers' notion of capabilities, Sen's emphasis on freedom, and Nussbaum's consideration of how individuals' function. Discourse analysis enriches the study by examining language as a constitutive force, shaping perceptions, and influencing actions. A focus group discussion and blog analysis reveal diverse views on life satisfaction, emphasizing the significance of freedom and choice. The findings contribute to the broader understanding of life satisfaction, calling for future research that integrates quantitative, qualitative, and discourse analysis approaches. The study underscores the complexity of life satisfaction and its multifaceted determinants, urging policymakers and practitioners to adopt comprehensive strategies in promoting well-being in welfare states like Sweden.

Keywords: Capability Approach, Discourse Analysis, Life Satisfaction, Mixed-Methods Approach, Qualitative Insights, Quantitative Analyses, Swedish Welfare State, Well-being Determinants

1. Introduction

In the context of globalization, Western welfare states strategically offer market-friendly social policies to attract investors, prioritizing the strengthening of the supply side over the demand side to enhance global competitiveness (Yeates, 2002). This shift is characterized by the transition from Keynesian to Schumpeterian welfare, marked by a blending of welfare and partnership-based approaches (Jessop, 1999). The transformation involves a departure from the traditional European welfare model known for high employment rates, rising wages, a high standard of living, robust trade union influence, wealth redistribution through progressive taxation, and a variety of collective social welfare initiatives. Instead, the current emphasis lies on priorities such as deregulation, privatization, and downsizing welfare provisions (Dingeldey, 2007). Despite this significant shift, there is limited research on the impact of comprehensive welfare reforms, often referred to as "Activation," on life satisfaction (Dingeldey, 2007).

Esping-Andersen's (1990) welfare state classification places Sweden in the category of a universal welfare state with a high level of de-commodification. This classification signifies that Sweden provides welfare benefits to all citizens, ensuring equality in access, irrespective of market support or lack thereof.

1.1 Research Problem Statement

Despite the significance of life satisfaction in individuals' well-being, there exists a gap in our comprehensive understanding, particularly within the context of the Swedish welfare state. This research seeks to address this gap by examining the intricate interplay of socioeconomic factors, encompassing both quantitative indicators and qualitative nuances, to unravel the multifaceted nature of life satisfaction. Through an integrated approach that combines statistical analysis, qualitative insights, and discourse analysis, the study aims to provide a holistic understanding of the factors influencing life satisfaction in Sweden. By exploring the connections and disparities between objective socioeconomic indicators, individual experiences, and societal discourses, this research endeavors to contribute valuable insights for policymakers, organizations, and researchers aiming to enhance overall life satisfaction and well-being in welfare states.

1.2 Research Questions

The research aims to explore the impact of wide-ranging welfare reforms, commonly referred to as "Activation," on life satisfaction in Sweden. Specifically, the study focuses on understanding the influence of socioeconomic factors (SEF), such as the importance of work and household financial situation, on the overall life satisfaction of individuals in Sweden—a nation characterized as a universal welfare state with a high level of de-commodification according to Esping-Andersen's (1990) classification.

The key research questions guiding this investigation are as follows:

1. What is the importance of work as an activity in influencing life satisfaction in the context of the Swedish welfare state?

This question is suitable for both quantitative and qualitative research methods. Quantitatively, surveys and statistical analyses can measure correlations and trends, while qualitatively, in-depth interviews or focus groups can provide a richer understanding of the subjective importance of work in influencing life satisfaction.

2. How does the household financial situation, comprising both wages and benefits in a welfare state like Sweden, impact individuals' life satisfaction?

This question is suitable for both quantitative and qualitative research methods. Quantitative methods can involve statistical analyses of survey data to measure correlations and trends related to financial situations, while qualitative methods like in-depth interviews or focus groups can offer a more nuanced understanding of individuals' experiences and perceptions regarding the impact of household finances on life satisfaction.

The exploration of these questions aims to contribute to the understanding of the consequences of welfare reforms on the subjective well-being of individuals in a unique socio-economic context, shedding light on the interplay between the evolving welfare system and individual life satisfaction.

1.3 Hypotheses for the Study

Hp1. Importance of Work and Life Satisfaction

- *Null Hypothesis (H_0): There is no significant relationship between the level of importance individuals attribute to work as an activity and their life satisfaction in the context of the Swedish welfare state.*
- *Alternative Hypothesis (H_1): The level of importance individuals attribute to work as an activity is significantly correlated with their life satisfaction in the context of the Swedish welfare state.*

Hp2: Household Financial Situation and Life Satisfaction

- *Null Hypothesis (H_0): There is no significant impact of the household financial situation, comprising both wages and benefits, on the life satisfaction of individuals in a welfare state like Sweden.*
- *Alternative Hypothesis (H_1): The household financial situation, including both wages and benefits, has a significant impact on the life satisfaction of individuals in a welfare state like Sweden.*

These hypotheses form the basis for testing and analyzing the relationships between key variables in the study, providing a framework for drawing conclusions based on empirical evidence.

2. Literature Review

Research conducted by Duffy, Bott, Allan, and Torrey (2012) using a sample of 184 adults who were unemployed in the United States (US) for over ten months highlights a notable negative association between unemployment and well-being. This connection is attributed to the instability and unpredictability of work trajectories in a fluctuating economy, often resulting in increased unemployment. The study concludes that prolonged unemployment correlates with a decline in life satisfaction, prompting counseling psychology interventions to support individuals during periods of joblessness. Olsen (2004), referencing Tomlinson, underscores the strong class differentiation in lifestyles, possibly stemming from the limited income levels of working-class households. Increased unemployment and income loss pose a threat to a specific standard of living.

From the United States, a nationwide cross-sectional survey reveals that financial resources appear to shield life satisfaction from environmental shocks. The assumption is that financial resources empower individuals with choices that contribute to life satisfaction (Johnson & Krueger, 2006). Similarly, a study in Germany by Keese (2012) finds that individuals with self-assessed debt burdens (household indebtedness) are less satisfied with their life. Another German study discovers that unemployed older individuals, expecting lower retirement income despite anticipated retirement benefits, express a desire for re-employment due to concerns that insufficient income would hinder a satisfying life (Wuebbeke, 2011).

In the UK, Fenge et al. (2012) assert that retired individuals, though not financially poor, may be vulnerable to economic fluctuations due to reliance on fixed incomes and devalued assets.

The study concludes that reduced incomes cannot ensure continuous life satisfaction. Pichler's (2004) cross-sectional study among young European adults (15-29 years) links their satisfaction to a social system providing benefits. However, increasing unemployment and welfare benefit cuts destabilize their ongoing satisfaction. Duffy et al. (2012) from the US report that work volition, job search self-efficacy, and job search support significantly relate to life satisfaction, accounting for 35% of the variance.

Survey research consistently finds that life satisfaction depends on disposable income ensuring decent homes, good education, healthcare, and leisure time. Those lacking finances and unable to meet basic needs are not only dissatisfied but also more likely to experience premature mortality (Sautter, Thomas, Dupre, & George, 2012).

Therefore, the EU activation policy's aim to increase efficiency and wealth may only benefit a minority, as the importance of work, and household financial situation may not easily be replaced, at least not in Sweden. This underscores the critical role of work and income in contributing to life satisfaction, as explored in our study.

3. Research Methodology

In this study, a mixed-methods research design was employed, incorporating both quantitative and qualitative approaches.

3.1 Quantitative Phase

This study uses the Swedish dataset from the World Values Survey (WVS2005 v. 20090415), comprising a total sample population of 1003. The World Values Survey collects large data through survey questionnaires administered in various ways, such as face-to-face interviews, traditional paper formats delivered to mailboxes, and computer-assisted personal interviews. Adhering to a standardized research protocol and ethical considerations, the World Values Survey ensures the quality of the data. By utilizing the Swedish dataset from this reputable source, confidence in the data's reliability is reasonable.

As researchers, we embraced a methodological pluralism approach, incorporating quantitative, qualitative, and participatory methods with a critical reflexive stance (Allwood, 2011). Throughout the study, we remained open to improvisation, combining methods, and inventing new approaches tailored to specific needs and situations.

To address potential limitations and biases in operationalizing categories, especially in the context of 'life satisfaction,' a participatory approach was adopted. Before conducting quantitative analysis, four pilot interviews were conducted to explore how individuals interpret the term. The gathered data were then organized, commonalities were identified, and six key words (*Employment, Happiness, Satisfaction with life, Unemployment, Welfare support, and Well-being*) emerged. These key words served as the foundation for selecting corresponding variables from the World Values Survey, facilitating the quantitative measurement of life satisfaction.

To prevent reductionism and gain a deeper understanding, Discourse Analysis served as the final qualitative method. Recognizing the influential role of discourses in shaping

perspectives, textual analysis was employed to reveal implicit assumptions in the discourse of 'life satisfaction' within the Swedish context.

In the concluding phase, the study aims to integrate findings from both quantitative and qualitative methods, providing a comprehensive understanding of the changes and continuity in Swedish society's perception of life satisfaction. This integrated approach offers a nuanced and multifaceted perspective on the subject.

3.2 Qualitative Phase: In-Depth Interviews and Focus Groups

To delve into the intricacies of participants' experiences and gain qualitative insights into the impact of activation policies on individual lives, we conducted in-depth interviews and focus groups. A smaller, purposive sample was selected to ensure a focused exploration, emphasizing the consideration of socioeconomic factors.

The aim of this qualitative phase was to unravel nuanced aspects of how activation policies influence individuals. Open-ended questions were employed to encourage participants to freely express their perspectives, facilitating a comprehensive and rich understanding of their experiences. This approach allowed us to capture the depth and complexity of participants' encounters with activation policies, shedding light on the multifaceted dimensions of their lived experiences.

3.3 Data Integration and Analysis

We analyze quantitative data using statistical methods to identify correlations and patterns between variables. We thoroughly analyze qualitative data using thematic analysis to extract meaningful themes and insights from participants' narratives. We compare and contrast findings from both quantitative and qualitative phases to ensure a comprehensive understanding of the research questions. We identify areas of convergence or divergence between quantitative and qualitative results. This mixed-methods approach allows us to capture the breadth and depth of our research questions. The quantitative phase provides statistical relationships and patterns, while the qualitative phase offers context, depth, and a nuanced understanding of participants' experiences.

3.4 Definitions: Key Variables

1. Life Satisfaction: In the realm of psychology, life satisfaction (LS) is defined as a conscious cognitive assessment of one's life, involving a comparison of individual life circumstances with a self-imposed standard (Bendayan et al., 2013). Life satisfaction, as conceptualized by psychologists, encompasses various indicators, with key factors including health and socioeconomic status. Life satisfaction encompasses the ability to fulfill one's desires without hindrance, with considerations spanning social, economic, and political dimensions. From a social perspective, discrimination, disability, and illness can impede one's ability to experience life satisfaction.

Based on pilot interviews, previous literature and our own subjective minds, the absence of financial resources to satisfy basic needs, unemployment, and denial of entitlements can lead to unhappiness. On a political level, being prevented from participating in the political process, whether due to rules or laws, can also diminish happiness.

While numerous variables contribute to life satisfaction, our focus on three specific variables—the importance of work, household financial situation, and income level—stems from the assumption that these factors serve as foundational elements or bases for meeting other needs crucial to life satisfaction. Recognizing the interconnectedness of these variables, our study aims to explore their impact on overall life satisfaction.

2. Importance of work: From our qualitative interviews and focus group discussion, we talked about vocational well-being, which made us to select importance of work in the Swedish dataset in the World Value Survey. Thus, vocational well-being now captures the definition we now attached to importance of work. Hence, the importance of work refers to the perceived significance or value that individuals attribute to their employment or occupational activities. It encompasses subjective feelings, beliefs, and attitudes regarding the role of work in one's life, including its impact on personal identity, fulfillment, and overall well-being. This variable aims to capture the subjective assessment of how individuals view the meaningfulness and relevance of their work in influencing various aspects of their lives, such as life satisfaction.

3. Household financial situation: Similarly, our qualitative concept, family economic well-being helped us to draw the definition that captures, household financial situation. In essence, household financial situation is a comprehensive measure that encompasses the economic well-being of a household. It includes both the monetary resources generated through wages and the financial support received through benefits in the context of a welfare state. This variable takes into account the overall financial stability, adequacy of income, and the ability of a household to meet its financial obligations and achieve a certain standard of living. It serves as an indicator of the economic conditions that individuals and their households navigate, influencing their financial security and, consequently, their overall life satisfaction.

3.5 Operationalization: Hypotheses Testing Stages

To rigorously test our hypotheses, the initial step involves ensuring that the sample size and statistical power align with the criteria for accepting or rejecting the null hypothesis. This is imperative in order to prevent the occurrence of Type 1 or Type 2 errors. As per the Central Limit theorem, when the sample size surpasses 50, statistical power ceases to be a significant concern. Given that our sample size is above this threshold, we mitigate the risk of encountering statistical power issues, reinforcing the robustness of our hypothesis testing process.

Hypotheses Testing Stages

The study systematically advances through five stages (1 to 5) to test our hypotheses. We employ SPSS version 20 to conduct both correlation and regression statistics.

First Stage: We meticulously scrutinized the dataset to identify all relevant variables essential for our analysis. A thorough examination was conducted to identify and address any missing data, ensuring completeness and accuracy in our dataset. Rigorous controls were implemented to validate the integrity of the data, confirming that only valid and reliable

information is utilized for analysis.

Second Stage: The variable "work important (V8)" is treated as an ordinal variable and undergoes recoding to enhance the scale's arrangement for improved approximation. For variables with ratio scales, specifically "How satisfied are you with your life (V22)," and "Satisfaction with the financial situation of the household (V68)," no recoding is necessary. Instead, the relationship and significance of central tendency are measured using *phi* statistics in crosstabs.

Third Stage: To address multicollinearity concerns: Correlation statistics (*Pearson's r*) are employed to assess the strength of dependent variables (*Appendix A: Table 1a & 1b*). The importance of work and household financial situation variables undergo a check for multicollinearity. A significant Pearson's *r* value of .064 ($p < 0.04$) indicates their suitability for investigation.

Fourth Stage: All variables are subjected to Phi testing. For instance, the dependent variable (life satisfaction) is aligned with the independent variable (work importance) to determine the relationship ($y = f(x)$). (*Appendix B: Table 2a, 2b, 2c, & 2d*). Decisions are made based on the testing, identifying which hypotheses merit further investigation. Alternative hypotheses are pursued, and null hypotheses are discarded.

Fifth Stage: Multiple Regression Analysis (MRA) is conducted, testing life satisfaction against both work importance, and household financial situation (*Appendix C: Table 3a, 3b, & 3c*). F-tests are employed to control Adjusted R Square, B-coefficient, and Power. Confidence intervals are calculated using B-coefficients and the corresponding formula, $\beta = \pm 1.96 * SE$.

The regression formula ($y = f(x)$) is utilized to draw inferences and analyze the relationships between variables. This meticulous process is crucial for maintaining the overall quality and trustworthiness of our study's findings.

4. Part I

This report simplifies data presentation by consolidating all key statistical results into a single table, which is presented in the main body. For further details and the original outputs from different tables, refer to the corresponding information in the appendix. The data within the main table are accurate and reliable; any uncertainties can be clarified by consulting the appendix. This streamlined approach aims to enhance clarity and readability by avoiding the inclusion of multiple tables in the main report.

4.1 Presentation of the Results

Table 1. Summary Report Table

Variables	Crosstabs Phi (ϕ)	Correlation Pearson's r	Regression Adjusted R^2	F-test	β Coefficient	Significant p
Work_imp + Life_Satisfaction	,185	,075*				,017 ,013
Sathousehold_fins + Life_Satisfaction		,391**				,000 ,000
$\chi^1 + \chi^2$,153	91,206		,000
Constant					a = 5,545	,000
b^1 (imp_work)					,121	,103
b^2 (Household_fins)					,267	,000

N of Valid Cases=1003

4.2 Interpretation of the Results

1. Work Importance and Life Satisfaction: Crosstabs (Phi (ϕ)): 0.185

This indicates a positive association between work importance and life satisfaction. The relatively low value (0.185) suggests a weak correlation. Correlation (Pearson's r): 0.075*

The positive correlation is statistically significant at the 0.05 level, indicating a weak linear relationship. The asterisks denote significance. Adjusted R^2 : 0.153; This suggests that the model explains 15.3% of the variance in life satisfaction based on work importance. It's a modest explanatory power. F-test: 91.206 The high F-test value (91.206) suggests that the overall regression model is statistically significant. β Coefficient (imp_work): 0.121 A positive value of the standardized coefficient suggests that as the importance of work increases (per one standard deviation change), life satisfaction tends to increase by 0.121 standard deviations. Significant p-value (imp_work): 0.000 The low p-value (0.000) indicates that the variable 'imp_work' is statistically significant in predicting life satisfaction.

The obtained results lead us to reject the null hypothesis, which posited no significant relationship between the importance individuals assign to work as an activity and their life satisfaction within the framework of the Swedish welfare state. Consequently, we accept the alternative hypothesis, indicating a significant correlation between the level of importance individuals attribute to work and their life satisfaction in the context of the Swedish welfare state.

2. Household Financial Situation and Life Satisfaction: Crosstabs (Phi (Φ)): 0.563

The relatively high Phi coefficient (0.563) indicates a strong association between household financial situation and life satisfaction. Correlation (Pearson's r): 0.391; The positive correlation is statistically significant at the 0.01 level (double asterisks), suggesting a moderate to strong positive linear relationship. Adjusted R^2 : 0.153; This suggests that the model explains 15.3% of the variance in life satisfaction based on household financial situation. It's a modest explanatory power. F-test: 91.206; The F-test value is the same as for the work importance model. It indicates that the overall regression model is statistically significant.

The outcome of this analysis leads us to reject the null hypothesis, which posited no significant impact of the household financial situation (encompassing both wages and benefits) on the life satisfaction of individuals in a welfare state such as Sweden. Consequently, we accept the alternative hypothesis, which implies that the household financial situation, inclusive of both wages and benefits, does indeed exert a significant influence on the life satisfaction of individuals in a welfare state like Sweden.

In summary, both models show statistically significant associations between the predictor variables and life satisfaction. However, the explanatory power (adjusted R^2) is modest at 15.3%. The β coefficients suggest positive relationships, indicating that as the importance of work or household financial situation increases, life satisfaction tends to increase. The models, while statistically significant, may not capture all the factors influencing life satisfaction. Hence, there is need for further exploration into additional determinants.

4.3 Discussions

The positive association between work importance and life satisfaction aligns with findings from Duffy et al. (2012) in the United States, emphasizing the negative impact of unemployment on well-being. This is consistent with Olsen's (2004) emphasis on the class differentiation and declining standard of living associated with increased unemployment.

Likewise, the literature suggests that financial resources are crucial for shielding life satisfaction from environmental shocks (Johnson & Krueger, 2006). This is consistent with Keese's (2012) findings in Germany, where self-assessed debt burdens were associated with lower life satisfaction.

The empirical results affirm the importance of work in influencing life satisfaction, supporting the literature's suggestion that work-related factors, such as job search self-efficacy and support, significantly contribute to life satisfaction. Also, the robust association between household financial situation and life satisfaction in the current study supports the literature, emphasizing the role of financial stability in influencing life satisfaction. The strong positive correlation aligns with the idea that financial resources empower individuals with choices contributing to life satisfaction.

The empirical results confirm the importance of household financial situation in the Swedish context, emphasizing that economic stability plays a significant role in individuals' overall

life satisfaction, consistent with broader international trends. The current study extends the literature by providing empirical evidence within the context of the Swedish welfare state, indicating that even in a social welfare system, the importance of work remains a significant factor influencing life satisfaction.

4.4 Connecting Results to Implications for Social Change

The findings of the study offer valuable insights with practical implications for understanding and enhancing life satisfaction in the context of Swedish welfare state.

1. Work Importance and Life Satisfaction

While the positive association between work importance and life satisfaction is statistically significant, the weak correlation (0.185) suggests that the practical impact may be limited. The modest explanatory power (15.3%) indicates that, while work importance matters, a substantial portion of life satisfaction remains unaccounted for by this factor alone.

Implications: Policymakers and organizations aiming to boost overall life satisfaction should consider a holistic approach, addressing not only the importance of work but also other determinants. Programs and initiatives promoting a positive work environment, work-life balance, and employee well-being could complement efforts to enhance life satisfaction.

2. Household Financial Situation and Life Satisfaction

The strong association (Phi coefficient of 0.563) and moderate to strong correlation (Pearson's r of 0.391) highlight the practical importance of household financial situation in shaping life satisfaction. The identical explanatory power (15.3%) for both models suggests that, from a practical standpoint, household financial situation is as influential as work importance in predicting life satisfaction.

Implications: Economic policies and social interventions that improve household financial situations may significantly contribute to enhancing life satisfaction. Initiatives targeting income equality, financial literacy, and access to economic opportunities can be pivotal in addressing not only economic well-being but also overall life satisfaction.

Summary Reflection:

The findings from the current study contribute valuable insights to the existing literature on life satisfaction within the Swedish welfare state. While aligning with international studies on the importance of work and financial stability, the current research provides specific evidence in the context of Sweden.

Nevertheless, the modest explanatory power (adjusted R^2) in both models suggests that additional factors not considered in the current study may influence life satisfaction. This supports the literature's call for further exploration into determinants beyond work and financial situation. Future research could delve into cultural factors, social relationships, and policy-specific influences within the Swedish welfare state.

In summary, the current study reinforces and extends the existing literature by providing

empirical evidence of the intricate dynamics of life satisfaction in Sweden, emphasizing the continued relevance of work and financial stability in shaping individuals' well-being.

While both work importance and household financial situation play discernible roles in life satisfaction, the study underscores the importance of a multifaceted approach. Policymakers and practitioners should consider a comprehensive strategy that accounts for various factors contributing to life satisfaction. Recognizing the interconnectedness of work, financial well-being, and potentially other factors can guide the development of more effective policies and interventions aimed at improving the overall quality of life for individuals in a welfare state like Sweden.

Prior to delving into overall conclusions, limitations, and challenges, our study takes a deeper dive into understanding individual experiences using qualitative techniques, including interviews, focus groups, and discourse analysis. This approach is motivated by a common critique leveled against statistical analysis, namely that results derived from a sample may not accurately portray the broader population (Yin, 2003). To address this concern and encapsulating Lakin, Watts, and Clifton (2006) notion of "giving voice to individual experiences," a pilot study was initiated to scrutinize the potential link between quantitative findings and the lived realities of individuals.

5. Part II

5.1 Qualitative Method/Data Collection

The data collection process involved interviews with four individuals of diverse ages and experiences. However, one participant was later excluded due to not meeting the selection criteria of being a Swedish national. The chosen participants included two postgraduate students from Lund University and the CEO of S. Ericsson Electronics AB, all of whom were men. Notably, two participants were both Swedish nationals and citizens, while one possessed Swedish citizenship without being a Swedish national.

Interviews were conducted with transparency, where participants were informed about the interview's purpose, duration, and the option to decline questions or withdraw from the interview. The recorded interviews, utilizing an Olympus VN-8600PC, were conducted in different settings: the department of Gender Studies for the students and a coffee shop in Lund for the CEO.

The interviewer used a semi-structured interview to gather insights on welfare benefits from the perspective of the research participants. The decision to exclude the non-Swedish national was based on the aim of understanding the views of Swedes and establishing a connection between quantitative and qualitative investigations.

After completing the transcription of interviews, the research team shared the interview contents with the participants. This step was crucial to ensure that the transcriptions accurately represented what participants had communicated during the interviews. Upon receiving approval from the participants, the interview text, now constituting our dataset, underwent analysis using a coding method inspired by Punch (2005). This involved the

application of tags or labels to different sections of the data.

The primary goal of this analysis was to uncover themes, patterns, and consistencies in the language used by the participants. To determine the basic units of analysis, a meticulous line-by-line examination of the transcripts took place, guided by both the original research questions and recurring themes unrelated to them. Throughout this process, constant comparison of participant responses occurred to identify variations and uniformities.

Similar responses were then grouped together to form broader categories, aligning the data with the three elements of well-being. It's worth noting that a deliberate decision was made to steer clear of a reductionist approach to qualitative data analysis. In other words, to maintain the integrity of the qualitative nature of the study, content analysis—often associated with quantitative methods—was intentionally avoided.

Hence, we provided the original interview transcript. This approach allows readers access to both original statements from interviewees and the authors' analysis, enabling independent judgment of the data and its interpretation.

5.2 Conceptualizing Well-being

The conceptualization of well-being in this study adopts the capability approach, as proposed by Al-Janabi, Flynn, and Coast (2012). This framework defines well-being in terms of what an individual can 'do' and 'be' in their life. Chambers (1997) further elaborates on capabilities, considering them as essential to livelihood and well-being. According to Chambers, capabilities encompass what individuals are capable of doing and being, serving as a means to livelihood and fulfillment. The expansion of capabilities through learning, practice, training, and education is seen as a pathway to better living and well-being. Chambers also introduces the notion of livelihood security, emphasizing the importance of adequate stocks and flows of food and cash to meet basic needs and support well-being.

Sen (2001), in "Development as Freedom," aligns capability with freedom of choice, asserting that a set of capabilities enables individuals to exercise agency. Nussbaum (2011) adds another dimension, arguing that capability is not just about what an individual can do but rather about how the individual functions. The focus of this paper is on understanding how individuals function, with life satisfaction serving as a key indicator.

Originally developed to assess poverty in developing countries, the concepts of capability, livelihood, and security are now applied in the context of economic uncertainty, such as increasing unemployment and reduced welfare benefits even in European welfare states like Sweden. The paper is motivated by the economic policy adopted by European welfare states, known as activation, which allows job retrenchment and cuts in public expenditure on welfare (Dingeldey, 2007). Global recession, starting in the US and the UK in 2007, has prompted governments, particularly in countries like Greece and Spain, to implement stringent economic measures to prevent economic collapse (Fenge et al., 2012).

The three components: *capability*, *livelihood*, and *security* are utilized in this study to explore people's perspectives on well-being and life satisfaction, especially in the face of economic

uncertainty. Even established universal welfare states like Denmark and Sweden have implemented EU activation policies, involving job cuts and reduced welfare benefits (Dingeldey, 2007). The study aims to shed light on the potential impact of these economic measures on individuals' well-being and uses capability, livelihood, and security as thematic frameworks in its exploration.

In each thematic section, we provide a short version of the responses from our interviewees that contains visible components of their experiences that relate to the concept of explanations, identifying them as (A) for the 47-year-old participant, (B) for the 32-year-old participant, and (C) for the 26-year-old participant. Following the presentation of the data, our analysis and conclusions will follow. This structured approach allows for a clear organization and understanding of the insights gathered from the interviews in relation to the themes explored.

5.3 Thematic Presentation of Interview Data

To comprehend the meaning conveyed by the expressions of research participants, we embraced an ethnographic qualitative content analysis, following the approach recommended by May (2011). This method facilitates a swift and clear understanding for readers, establishing a connection between the participants' expressions and the theoretical concepts employed in our study.

Capability

- *Participants shared their perspectives on evaluating their capability in response to the question, "How can you assess your capability?" Here's an overview of their insights.*

Participant A: When I was unemployed and depended on welfare, I was never satisfied with myself, I was not happy within myself because I want to do something good. During that period, I was somehow depressed and not able to function as usual. But in other hand, I was satisfied because I could pay my bills.

Participant B: I think that it is important to have a job in order to possess something like to have an apartment and other regular stuffs, which shows what one is capable of accomplishing. Welfare support could only enable one to pay basic bills but income from work will do much more and make your potential shine. Depending on the welfare does not contribute to my life satisfaction but it is important that we have such a system.

Participant C: If I would be unemployed for a long period of time, I will start to be depressed. I am happy to have something to do even though whether it is horrible or tough, but I would not like to depend on welfare for a long time. I want to do something good.

Livelihood

- *In response to questions probing the potential effects on life satisfaction or well-being if their livelihood is endangered, participants provided their perspectives. Here is an excerpt of their insights.*

Participant A: For a long time, the Swedish welfare system supports everyone but now some parts of the welfare benefits have been taken away. But if the trend continues and it leads to that only the rich can afford health care, education and other things, it will never bring happiness to many. In that case, we cannot be talking about life satisfaction.

Participant B: I think welfare is important. And that suggests support to meet one's basic needs. For example, to pay rent for the house I live in, buy food and provide other necessities so that I don't have to beg or bother about fulfilling other needs but if not available, as we are used to it for a long time, there will be a problem in this country. I think it will affect many people's happiness and we cannot assume that there will be life satisfaction for the majority of people.

Participant C: As I mentioned from the beginning, if I am unemployed for a long time after studying, I would get depressed feelings. Without welfare support to pay basic bills, my situation will worsen and there will be nothing to assume life satisfaction in a situation of lack and want.

Security

- *We inquired about the impact of investments in the capital market or other sectors on participants' confidence and hope for well-being, as a means to secure additional income for increased life satisfaction. Here are the insights shared by our respondents.*

Participant A: I have no such experience about investment in stocks and capital market to increase my income, and I do not believe that such can bring happiness. However, it depends on the level of money involve. If it will be sufficient to pay bills and support my children's education and contribute to other people's happiness, it will make me happy.

Participant B: I do not love to have too much money but if I have investment, it may be helpful to buy myself an apartment, donate money to charity organizations and fulfill certain personal obligations towards others, that I believe will bring me happiness but to a certain degree. But just to have plenty money in the bank account does not bring happiness. Therefore, it depends on what the money enables me to accomplish and that may bring some level of life satisfaction. But without my family and social life, there is no amount of investment or money that comes through work that would bring me a reasonable level of life satisfaction.

Participant C: I do believe that investments in the financial market will bring me happiness to some certain degree. However, it depends if I have my family, faith and soccer but without my family and other things, there is no amount of investment that would bring me life satisfaction.

5.4 Analysis and Discussions

The empirical findings from the interviews align with the theoretical frameworks. The capability approach, when applied to the participants' narratives, illuminates the significance of employment for both basic needs and personal fulfillment. Livelihood security, as

discussed in the literature, is echoed in participants' concerns about the potential negative impact of economic policies on welfare benefits. The exploration of security through financial investments in the interviews reflects the broader context of economic uncertainty outlined in the literature.

As we can see, the responses from the three participants in our research emphasize the significance of resources in shaping well-being. They collectively highlight the importance of factors such as welfare benefits, work, income, and personal freedom in influencing life satisfaction. The discussions revolve around socialization, family closeness, and the ability to pursue one's desires.

Despite varying ages and perspectives, the participants share common ground in attributing life satisfaction to factors beyond financial aspects. The 47-year-old participant values the happiness of those around him, while the 26-year-old participant finds satisfaction in activities like playing football, faith in God, and family closeness. The 32-year-old participant associates life satisfaction with dancing and having a professional job. Notably, all three acknowledge that increased income or wealth does not guarantee heightened satisfaction; instead, the ability to fulfill human agency and exercise freedom plays a pivotal role.

The conclusion drawn from this analysis is that while work and financial situations within the household can support well-being, they alone do not inherently bring about well-being. The concept of capabilities, as proposed by Chambers (1997), Sen (2001), and Nussbaum (2011), aligns with the notion that individual well-being is contingent on possessing a set of capabilities. This aligns with previous studies emphasizing that money, while beneficial, does not directly equate to well-being.

This conclusion is reinforced by the findings of Rijken and Groenewegen (2008), who studied chronically ill individuals in the US, revealing that those with less money spent more on health but derived satisfaction from the presence of family, friends, and well-wishers. Similarly, a study from Germany (Diener, Suh, Lucas, & Smith, 1999) emphasizes that a single domain of life satisfaction is insufficient for a comprehensive understanding, urging researchers to explore various factors, including emotional states and the desire for change.

This analysis establishes a strong connection between the participants' experiences and the theoretical foundations presented here. The themes of capability, livelihood, and security emerge as crucial elements in understanding individuals' perspectives on well-being and life satisfaction amid economic uncertainty.

As we move to the final part of the paper, the central research question is posed: What does it mean to be satisfied with life? To delve into this question, a focus group setting with diverse participants is employed, aiming to identify shared concerns without posing direct questions. The analysis incorporates data from the focus group and extracts from a blog for a comprehensive discourse analysis.

6. Part III

6.1 Discourse Analysis

The concept of discourse, as explained by Rose (2012) in "Visual Methodologies," refers to

groups of statements that shape how a thing is perceived and influence our actions based on that perception. Discourse, however, comes in various types, each producing its own subjects. According to Edley, as cited in "Discourse as Data" by Wetherell, Taylor, and Yates (2001), critical discourse analysts focus on language as the primary research topic. This stands in contrast to traditional psychologists who view language as a resource providing insights into individuals' mental processes. Critical discourse analysts reject the idea that theories alone are sufficient to lead researchers to truth, instead emphasizing the need to explore and explain assumed truths.

Moreover, critical discourse analysis posits that language is not transparent but constitutive, serving as the arena where meanings are both created and changed. As Taylor, cited in Wetherell et al. (2001), articulates, language is a crucial site for the construction and transformation of meanings. To investigate the world using dialogue, multiple voices, first-person narratives, or texts, language must be examined in its situated use, within the context of ongoing interactions, and through reflections that contribute to the construction of meanings. This perspective aligns with the fundamental tenets of social constructionism, asserting that the world is socially constructed, and scientific knowledge is derived from the interpretation of language, norms, and beliefs (Holstein & Gubrium, 2008).

In essence, discourse analysis, especially from a critical perspective, emphasizes the role of language in shaping perceptions, constructing meanings, and influencing actions. It challenges the notion of language as a mere reflection of internal thoughts and underscores its active role in constituting the social reality we inhabit.

From critical discourse perspective, in examining the concept of life satisfaction among Swedes, we delve into the Swedish social arena to understand what the Swedish population deems integral to this notion. This investigation encompasses objects, artifacts, and focus group discussions that serve as reflections of how Swedish society interprets and communicates the essence of life satisfaction. The understanding is that the perspectives of those residing and working in Sweden are articulated through these objects, artifacts, and verbal expressions, forming the foundation for their collective perception of life satisfaction.

6.2 Method/Data Collection

Following critical discourse analysis approach, data for this study were gathered through a focus group interview and the analysis of texts from a blog posts. Recognizing that an optimal number of participants in a focus group discussion is typically between four to eight individuals who share common characteristics (Silverman, 2004), we extended invitations to five students (Swedish nationals) from Lund University to share their perspectives on the concept of life satisfaction. However, only three female students attended the discussion, and despite falling short of the expected number, their active participation and willingness to share their thoughts provided valuable insights.

The focus group, facilitated by the two researchers who also assumed the roles of moderators, observers, and participants engaged in a 90-minute discussion where each participant had ample time to express their views on three specific open-ended questions. The dialogue was

recorded using an Olympus VN-711P recorder, with the participants' consent. Our presentation includes specific questions posed and excerpt of the focus group interview followed by a detailed analysis. Despite the smaller group size, the depth and richness of the participants' responses offer valuable perspectives on the topic of life satisfaction.

Life Satisfaction

1. *The following is an overview of how participants articulated the sources of their life satisfaction in response to the inquiry.*

What gives me satisfaction is a stabilization in my economy. If I am unsure about the stability of my work, the economy and my study, I will not feel comfortable. I also have a feeling of satisfaction when I finally overcome the sudden shock. For me it is important to have a place to stay and feel stable. Because as a student, I have to move around from place to place and if I have these stable things (I am sure that I have a place to stay and I have a job also) that gives me satisfaction. I am into the stable stuff but I do not want too many things in my hands or to work with a specific framework, I enjoy having time in my hands, freedom to do what I want to do and that gives me satisfaction.

2. *To delve into the intricate ways participants shape their life satisfaction, we posed the question: can the state of Sweden play a role in influencing life satisfaction? Here are their insights.*

There are differences in the quality of life among the rich and poor in this country; the state could improve life satisfaction for everyone by reducing the inequality between rich and poor. I do not quite agree that the state should raise taxes for the rich. It's like pushing down some group in order to improve life satisfaction, but that is not freedom. Because if the state raises taxes for the rich in order to improve satisfaction of everyone, companies might move to Brazil or somewhere else. To be satisfied with life is an individual construct but the State has a role to play because without guarantee of freedom and a reduction of the gap between rich and poor in this country we cannot be talking about life satisfaction.

3. *As part of our continuous investigation into the construction of life satisfaction, we posed a concluding question: Do you believe that someone could ever be satisfied with life and how?*

Yes, it is possible to be satisfied with life but it depends on what the individual sets his/her mind to accomplish, what dreams or expectations he/she has and what opportunities, choices and freedom are available to accomplish it. For example, if an individual decides to go somewhere up North of Sweden to live alone he/she could be satisfied with life, but living among people in the larger society his/her satisfaction would depend on others satisfaction as well. Therefore, I believe that the state could play a vital role for everyone in the society to be satisfied with life.

Blog Post and Life Satisfaction

In the context of discourse analysis, diversity in the ways people construct the meaning of a concept is crucial. As stated by Rose (2012), the intertextuality of discourse demands

eclecticism, implying that the meaning derived from one form of discourse is often insufficient. Instead, various forms, texts, and images are combined to convey a more comprehensive understanding of the discourse. This approach guides the examination of a web blog called "Advanced Life Skills Blog," where individuals share their perspectives on life satisfaction.

From the blog discussions, seven themes emerged: *Meaningful Productivity, Meaningful Relationships, Spiritual Awareness, Mental Health, Staying Healthy, Keeping Money in its Place, and Cultivating a Kind and Caring Disposition.*¹ While space limitations prevent pasting each expression, the overall sentiment from the blog suggests that life satisfaction involves personal development, a balance between work and leisure, and the significance of having choices in life. One contributor highlighted that every decision, including choosing not to do something, is a choice, and the distinction between having a choice and not having one significantly influences life satisfaction.

The blog discussions reveal diverse views on life satisfaction. However, a common thread among participants is the importance of freedom and choice. This mirrors the concerns expressed by participants in the focus group and interviews. The shared emphasis on freedom and choice suggests a recurring theme in how individuals construct the meaning of life satisfaction in Sweden, emphasizing the profound impact of personal agency on their overall well-being. The eclectic nature of discourse analysis, considering various perspectives and sources, enriches our understanding of the multifaceted nature of life satisfaction in the context of Sweden.

Analysis

The focus group participants construct their ideas about life satisfaction around economic stability, equal opportunity, reduction in inequality, and freedom. Notably, the manner in which each person derives satisfaction differs, revealing diverse perspectives within the group.

Comparing the focus group discussion with the interviews, a shift in focus is observed. While the focus group emphasizes economic stability, equality, and freedom, the interviews explore themes related to relationships, family, faith, and socialization. This discrepancy illustrates how discourse disciplines individuals to think and act in specific ways (Rose, 2012). Despite these differences, a common concern about life satisfaction among Swedes emerges. The shared emphasis on economic stability, equality, and freedom serves as overarching themes that contribute to life satisfaction, though individuals have unique ways of thinking about and deriving satisfaction in their lives.

The Study Limitations

The study, while providing valuable insights into life satisfaction, is not without limitations and challenges. Best (2001) and May (2011) caution against unquestioned acceptance of statistical data, highlighting the potential for manipulation and the subjective nature of data

¹ <https://www.organicauthority.com/health/5-reasons-sweden-is-full-happy-people>

production. Olsen (2004) adds that data, theories, and concepts are socially constructed, challenging the notion of value-free hypotheses.

In the quantitative part of the study, deliberate choices were made in selecting variables aligned with the researcher's assumptions and hypotheses. The influence of prior motives and assumptions in shaping both the data and the hypotheses are acknowledged, emphasizing the subjective nature of the interpretation. Similarly, qualitative data collection through interviews and interpretation using existing concepts introduced bias by limiting the questions posed to participants.

The World Values Survey (WVS) data, considered reliable, are not exempt from bias, as researchers set the standards influencing the situation. After all, researchers are part of the discourse they investigate, further underscoring the subjectivity inherent in the study. Despite these limitations, the focus group and blog discussions offered diverse views on life satisfaction, challenging the claim of reliability and emphasizing the situated understanding grounded in specific interactional episodes.

Beyond limitations in data collection, life satisfaction, being complex and difficult to capture in theories, presented a unique challenge. While the interviews were engaging, the discourse analysis phase faced difficulties in recruiting participants for discussions, with only three individuals attending out of five who agreed. Additionally, finding relevant content in Swedish newspapers for discourse analysis proved challenging.

In conclusion, the study sought to answer central research questions related to the impact of socioeconomic factors on life satisfaction (quantitative), the contribution of socioeconomic factors to well-being (qualitative), and the meaning of life satisfaction (discourse analysis). Despite limitations and challenges, the study contributes to the broader understanding of life satisfaction by integrating quantitative, qualitative, and discourse analysis approaches.

7. Conclusions

This interdisciplinary study delves into life satisfaction within the Swedish welfare state, employing a mixed-methods approach to enrich our understanding. The quantitative analysis reveals significant associations between work importance, household financial situation, and life satisfaction, albeit with a modest explanatory power of 15.3%. The findings emphasize the interconnectedness of work and financial well-being with other determinants, necessitating a comprehensive approach to grasp the complexity of life satisfaction.

Qualitative insights highlight the importance of resources, welfare benefits, work, and personal freedom, aligning with the capability approach. The conceptualization of well-being integrates Chambers' capabilities, Sen's freedom emphasis, and Nussbaum's consideration of individual functioning. Discourse analysis, through a focus group and blog analysis, underscores the diversity of views on life satisfaction, emphasizing the common thread of freedom and choice as central themes.

Despite valuable contributions, the study acknowledges limitations, including biases in variable selection, subjective interpretation, and challenges in data collection. The findings

underscore the need for future research to integrate diverse methodologies for a more holistic understanding of life satisfaction.

8. Recommendations

Holistic Policy Approach: Policymakers should adopt a holistic approach to enhance life satisfaction, recognizing the interconnected nature of various factors. Programs and initiatives should address not only work importance and financial situations but also encompass broader determinants such as social relationships, personal freedom, and mental well-being.

Enhancing Work Environment: Organizations and policymakers can focus on creating positive work environments, promoting work-life balance, and prioritizing employee well-being. These efforts can contribute to increased life satisfaction and overall quality of life for individuals in the workforce.

Economic Policies: Economic policies should prioritize reducing income inequality and improving household financial situations. Initiatives targeting financial literacy, income equality, and access to economic opportunities can significantly contribute to enhancing life satisfaction.

Individualized Well-being Support: Recognizing the diversity in how individuals derive satisfaction, interventions should be tailored to accommodate various preferences and values. Providing support for personal development, meaningful relationships, and mental health can enhance overall well-being.

Further Research: Future research should continue to adopt mixed-methods approaches, combining quantitative, qualitative, and discourse analysis methodologies. This will provide a more comprehensive understanding of the nuanced and multifaceted nature of life satisfaction, guiding the development of effective policies and interventions.

In conclusion, this study serves as a steppingstone in unraveling the intricacies of life satisfaction, urging a more inclusive and interdisciplinary approach for meaningful societal change and individual well-being.

Acknowledgments

We greatly appreciate the editorial team at the Research & Academic Writing Mentoring Unit, UNN College of Postgraduate Studies for their valuable input in enhancing the language and structure of the manuscript.

Authors contributions

Dr. Joel Newman was responsible for study design.. Dr. Imabong Olsson was responsible for data collection. Prof. James E. Conable drafted the manuscript and revised it. All authors read and approved the final manuscript.

Funding

The authors disclose that they have not received any funding for this paper.

Competing interests

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Informed consent

Obtained.

Ethics approval

The Publication Ethics Committee of the Macrothink Institute.

The journal's policies adhere to the Core Practices established by the Committee on Publication Ethics (COPE).

Provenance and peer review

Not commissioned; externally double-blind peer reviewed.

Data availability statement

The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

Data sharing statement

No additional data are available.

Open access

This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution license (<http://creativecommons.org/licenses/by/4.0/>).

Copyrights

Copyright for this article is retained by the author(s), with first publication rights granted to the journal.

References

Al-Janabi, H., Flynn, T., & Coast, J. (2012). Development of Self-report measure of capability wellbeing for adults. *Qual Life Res*, 21(1), 167-176.

<https://doi.org/10.1007/s11136-011-9927-2>

Allwood, M. C. (2011). The distinction between qualitative and quantitative research methods is problematic. *Springer Science+Business Media B.V.*, 8(0), 1-13.

Bendayan, R., Blanca, M. J., Fernández-Baena, J. F., E. M., & Trianes, M. V. (2013). New Empirical Evidence on the Validity of the Satisfaction with Life Scale in Early Adolescents. *European Journal of Psychological Assessment*, 29(1), 36-43.

<https://doi.org/10.1027/1015-5759/a000118>

Best, J. (2001). *Damned lies and statistics: Untangling numbers from the media, politicians, and activists*. California, London, England: University of California Press.

<https://doi.org/10.22230/cjc.2002v27n4a1327>

Chambers, R. (1997). *Whose reality counts? Putting the first last* (1st ed.). Warwickshire: Practical Action Publishing Ltd. <https://doi.org/10.3362/9781780440453>

Diener, E., Suh, E. M., Lucas, R. E., & Smith, H. L. (1999). Subjective well-being: Three decades of progress. *Psychological Bulletin*, 125(2), 276-302.

<https://doi.org/10.1037/0033-2909.125.2.276>

Dingeldey, I. (2007). Between workfare and enablement— the different paths to

transformation of the welfare state: a comparative analysis of activating labour market policies. *European Journal of Political Research*, 46(6), 823-851.

<https://doi.org/10.1111/j.1475-6765.2007.00712.x>

Duffy, R. D., Bott, E. M., Allan, B. A., & C, T. L. (2012). Examining a model of life satisfaction among unemployed adults. *Journal of Counseling Psychology*, 60(1), 53-63.

<https://doi.org/10.1037/a0030771>

Esping-Andersen, G. (1990). *The three Worlds of welfare capitalism* (1st uppl.). Cambridge:: Polity Press. <https://doi.org/10.1177/095892879100100108>

Fenge, L. A., Hean, S., Worswick, L., Wilkinson, C., Fearnley, S., & Ersser, S. (2012). The Impact of the economic recession on well-being and quality of life of older people. *Health and Social Care in the Community*, 20(6), 617-624.

<https://doi.org/10.1111/j.1365-2524.2012.01077.x>

Holstein, J. A., & Gubrium, J. F. (2008). The constructionist mosaic. In J. A. Holstein, & J. F. Gubrium (Eds.), *Handbook of constructionist research* (1st ed., pp. 3-10). New York: The Guilford Press, A Division of Guilford Publications, Inc.

Jessop, B. (1999). The Changing Governance of Welfare: Recent Trends in its Primary Functions, Scale, and the Modes of Coordination. *Social Policy and Administration*, 33(4), 348-359. <https://doi.org/10.1111/1467-9515.00157>

Johnson, W., & Krueger, R. F. (2006). How money buys happiness: Genetic and environmental processes linking finances and life satisfaction. *Journal of Personality and Social Psychology*, 90(4), 680-691. <https://doi.org/10.1037/0022-3514.90.4.680>

Keese, M. (2012). Who feels constrained by high debt burdens? Subjective vs objective measures of household debt. *Journal of Economic Psychology*, 33(2012), 125-141.

<https://doi.org/10.1016/j.joep.2011.08.002>

Larkin, M., Watts, S., & Clifton, E. (2006). Giving voice and making sense in interpretative phenomenological analysis. *Qualitative Research In Psychology*, 3(2), 102-120.

<https://doi.org/10.1191/1478088706qp062oa>

May, T. (2011). *Social research: Issues, methods and process*. London, England: Open University.

Nussbaum, M. C. (2011). Capabilities, Entitlements, Rights: Supplementation and Critique. *Journal of Human Development and Capabilities: A Multi-Disciplinary Journal for People-Centered Development*, 12(1), 23-37. <https://doi.org/10.1080/19452829.2011.541731>

Olsen, W. K. (2004). Triangulation in Social Research: Qualitative and Quantitative Methods Can Really be Mixed. *Developments in Sociology*, 20(0), 103-118.

Pichler, F. (2004). Subjective quality of life of young Europeans. Feeling happy but who knows why? *Springer*, 75(0), 419-444. <https://doi.org/10.1007/s11205-004-4337-2>

Punch, K. F. (2005). *Introduction to social research: Quantitative and qualitative approaches*

(2nd ed.). London: SAGE Publications Ltd.

Rijken, M., & Groenewegen, P. P. (2008). Money does not bring well-being, but It does help! the Relationship between financial resources and life satisfaction of chronically ill mediated by social deprivation and loneliness. *Journal of Community & Applied Social Psychology*, 18(0), 39-53. <https://doi.org/10.1002/casp.910>

Rose, G. (2012). *Visual Methodologies. An Introduction to Researching with Visual Materials* (3rd ed.). SAGE Publication Ltd.

Sautter, J. M., Thomas, P. A., Dupre, M. E., & George, L. K. (2012). Socioeconomic status and the black –white mortality crossover. *American Journal of Public Health*, 102(8), 1566-1571. <https://doi.org/10.2105/AJPH.2011.300518>

Sen, A. (2001). *Development as freedom* (1st ed.). New York: Oxford University Press.

Silverman, D. (2004). *Qualitative Research. Theory, Method and Practice* (2nd ed.). London: SAGE Publication Ltd.

Wetherell, M., Taylor, S., & Yates, S. (2001). *Discourse as data: A guide to analysis*. United Kingdom: : Sage Publications Ltd.

World Values Survey. (2009). *World Values Survey Wave 5 (2005-2009)*. Retrieved from World Values Survey Association:

<http://www.worldvaluessurvey.org/WVSDocumentationWV5.jsp>

Wuebbeke, C. (2011). The limitations of activation policies: Unemployment at the end of working life. *Aging & Society*, 31(0), 977-1002.

<https://doi.org/10.1017/S0144686X10000929>

Yeates, N. (2002). Globalization and Social Policy: From Global Neoliberal Hegemony to Global Pluralism. *Global Social Policy*, 2(1), 69-91.

<https://doi.org/10.1177/1468018102002001095>

Yin, R. K. (2003). *Case study research: Design and methods* (3rd ed.). London: SAGE Publication, Inc.

Appendix A: Correlations

Table 1a. Correlation: Life satisfaction and work important.

		Life Satisfaction	Work important
Life Satisfaction	Pearson Correlation	1	,075*
	Sig. (2-tailed)		,017
	N	1002	999
Work important	Pearson Correlation	,075*	1
	Sig. (2-tailed)	,017	
	N	999	1000

*. Correlation is significant at the 0.05 level (2-tailed).

Table 1b. Correlation: Life satisfaction and household financial situation

		Life Satisfaction	Hosehold_fins
Life Satisfaction	Pearson Correlation	1	,391**
	Sig. (2-tailed)		,000
	N	1002	1000
Hosehold_fins	Pearson Correlation	,391**	1
	Sig. (2-tailed)	,000	
	N	1000	1001

** . Correlation is significant at the 0.01 level (2-tailed).

Appendix B. Crosstabs

Table 2a. Crosstabs: Life satisfaction and work important.

			Work important			Total
			Not at all important	Important	Very important	
Life Satisfaction	1	Count	1	2	2	5
		% within Work important	1,3%	0,5%	0,4%	0,5%
	2	Count	1	1	3	5
		% within Work important	1,3%	0,3%	0,6%	0,5%
	3	Count	2	7	7	16
		% within Work important	2,6%	1,8%	1,3%	1,6%
	4	Count	5	8	9	22
		% within Work important	6,4%	2,1%	1,7%	2,2%
	5	Count	4	18	25	47
		% within Work important	5,1%	4,7%	4,7%	4,7%
	6	Count	5	28	27	60
		% within Work important	6,4%	7,3%	5,0%	6,0%
	7	Count	9	84	94	187
		% within Work important	11,5%	21,8%	17,5%	18,7%
	8	Count	21	148	198	367
		% within Work important	26,9%	38,4%	36,9%	36,7%
	9	Count	16	64	96	176
		% within Work important	20,5%	16,6%	17,9%	17,6%
	10	Count	14	25	75	114
		% within Work important	17,9%	6,5%	14,0%	11,4%
Total	Count	78	385	536	999	
	% within Work important	100,0%	100,0%	100,0%	100,0%	

Table 2b. Symmetric Measures

Symmetric Measures			Value	Approx. Sig.
Nominal by Nominal	Phi		,185	,013
	Cramer's V		,130	,013
N of Valid Cases			999	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Table 2c. Crosstabs: Life satisfaction and household financial situation

Life Satisfaction * Household_fins Crosstabulation													
			Household_fins										Total
			1	2	3	4	5	6	7	8	9	10	
Life Satisfaction	1	Count	1	0	1	0	1	0	1	0	1	0	5
		% within Household_fins	3,6%	0,0%	1,7%	0,0%	1,0%	0,0%	0,7%	0,0%	0,8%	0,0%	0,5%
	2	Count	1	0	0	0	3	1	0	0	0	0	5
		% within Household_fins	3,6%	0,0%	0,0%	0,0%	3,0%	1,2%	0,0%	0,0%	0,0%	0,0%	0,5%
	3	Count	3	1	1	2	0	0	4	0	3	2	16
		% within Household_fins	10,7%	6,2%	1,7%	4,1%	0,0%	0,0%	2,6%	0,0%	2,3%	1,3%	1,6%
	4	Count	3	0	3	4	3	2	2	3	0	2	22
		% within Household_fins	10,7%	0,0%	5,2%	8,2%	3,0%	2,4%	1,3%	1,3%	0,0%	1,3%	2,2%
	5	Count	5	3	6	4	7	6	3	2	4	6	46
		% within Household_fins	17,9%	18,8%	10,3%	8,2%	7,1%	7,3%	2,0%	0,9%	3,0%	3,8%	4,6%
	6	Count	4	1	10	7	6	6	9	9	4	4	60
		% within Household_fins	14,3%	6,2%	17,2%	14,3%	6,1%	7,3%	6,0%	4,0%	3,0%	2,5%	6,0%
	7	Count	6	3	20	17	29	19	33	27	21	13	188
		% within Household_fins	21,4%	18,8%	34,5%	34,7%	29,3%	23,2%	21,9%	12,0%	15,8%	8,2%	18,8%
	8	Count	4	6	12	12	30	37	64	105	50	47	367
		% within Household_fins	14,3%	37,5%	20,7%	24,5%	30,3%	45,1%	42,4%	46,7%	37,6%	29,6%	36,7%
	9	Count	0	1	5	2	9	9	27	52	36	36	177
		% within Household_fins	0,0%	6,2%	8,6%	4,1%	9,1%	11,0%	17,9%	23,1%	27,1%	22,6%	17,7%
	10	Count	1	1	0	1	11	2	8	27	14	49	114
		% within Household_fins	3,6%	6,2%	0,0%	2,0%	11,1%	2,4%	5,3%	12,0%	10,5%	30,8%	11,4%
Total	Count	28	16	58	49	99	82	151	225	133	159	1000	
	% within Household_fins	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	

Table 2d. Symmetric Measures

Symmetric Measures			Value	Approx. Sig.
Nominal by Nominal	Phi		,563	,000
	Cramer's V		,188	,000
N of Valid Cases			1000	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Appendix C: Regression

Table 3a. Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,394 ^a	,155	,153	1,479

a. Predictors: (Constant), Household_fins, Work important

Table 3b. ANOVA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	398,776	2	199,388	91,206	,000 ^b
	Residual	2173,018	994	2,186		
	Total	2571,793	996			

a. Dependent Variable: Life Satisfaction

b. Predictors: (Constant), Household_fins, Work important

Table 3c. Regression | Life Satisfaction: household financial situation and work important

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,545	,227		24,418	,000
	Work important	,121	,074	,048	1,633	,103
	Household_fins	,267	,020	,387	13,250	,000

a. Dependent Variable: Life Satisfaction