

Socio-economic drivers of life satisfaction: A comparative study of low income groups in Southern Gauteng

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DECLARATION

I, Chenedzai Mafini, student number 25932594, hereby declare that the thesis for PHILOSOPHIAE DOCTOR is my own work, and that it has not been submitted previously for assessment or completion for any postgraduate qualification in any university or for another qualification

SIGNATURE

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ACKNOWLEDGEMENTS

- To my God the father in heaven, my personal saviour Jesus Christ and the Holy Spirit my comforter: “What shall I render unto you for all your benefits towards me” Psalm 116 vs. 12.
- To my wife Mejuri: Thank you for believing in me, and for reminding me that the sky has never been the limit.
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ABSTRACT

Life satisfaction within various South African contexts remains an important subject for both management and research practitioners. This importance emanates from the view that life satisfaction is an enduring indicator of both social and economic stability in a country. High levels of life satisfaction indicate the prevalence of prosperity in various domains of life, whereas low satisfaction with life gives a signal of instability within the same domains. The purpose of this study was to investigate the influence of socio-economic factors on the life satisfaction of individuals residing in different townships in Southern Gauteng. Impetus for conducting the study was derived from the growing significance of the subject of life satisfaction as well as the existence of several research gaps within the South African context. Twelve socio-economic constructs were identified for the purpose of this research, namely educational level, marital status, health, per capita income, employment status, rural/urban residence, household size, religion, age, public services, poverty and gender. Hypotheses were put forward outlining the possible nature of the interplay between each socio-economic factor and life satisfaction.

The study was conducted by means of a quantitative research design using the cross sectional survey approach. Respondents were composed of 298 individuals drawn from Sebokeng, 285 individuals drawn from Sharpville and 402 individuals from Sicelo townships, which are all located in Southern Gauteng. Respondents were selected using the non-probability convenience sampling technique. A three section measurement instrument was developed and administered to the respondents in November 2014. Data were analysed using the Statistical Packages for the Social Sciences (SPSS version 22.0). The analyses of demographic profiles of respondents and the levels of life satisfaction in the three townships were conducted using simple descriptive statistics and the mean score ranking technique. Hypotheses were tested using multiple regression analysis.

The results of the study revealed that there was dissatisfaction with life in Sebokeng and Sicelo, with respondents from Sharpville showing slightly higher levels of life satisfaction. Hypotheses tests using regression analyses revealed both orthodox and heterodox trajectories. On the orthodox front, the influence of education, health, employment, religion and the provision of public services on life satisfaction was consistent with conventionally accepted trends as these emerged as statistically significant in predicting life satisfaction. The results also disclosed that economic deprivation and larger household size exerts a negative influence on life satisfaction. On the heterodox side of the equation, the results revealed that marital status and gender did not predict life satisfaction across the three townships. In addition, it emerged that life satisfaction decreased

with age, depicting that younger people were more satisfied with life than the elderly and this pattern was consistent in all three townships. To the residents of Sharpville, unlike those from Sebokeng and Sicelo, income did not predict life satisfaction. In addition, in Sicelo, the dominant perception was that residing in the rural areas leads to dissatisfaction with life. Overall, across the three townships, employment status emerged as the most important socio-economic factor in predicting life satisfaction.

Based on these results, conclusions were drawn and policy implications for enhancing the life satisfaction of people residing in South African townships were put forward. Education could be improved through enhanced educator training in public schools, increasing the number of schools in townships and promoting further interest in mathematics and science subjects amongst learners. Increased budgetary allocations from the national treasury is needed to improve the efficiency of public health centres throughout South African townships. These funds could be channelled towards upgrading facilities, equipment and providing other resources as well as further training of public health employees. Initiatives such as increasing government spending in national projects, stimulating foreign direct investment and encouraging entrepreneurial ventures could be implemented to increase employment opportunities. Addressing gender inequality, dealing with diseases that include HIV/AIDS, tuberculosis, pneumonia and others that are prevalent amongst low income communities, improving the social welfare system and rural reform mechanisms could be implemented to reduce poverty in township communities. Private sector investment in rural areas should be encouraged such that companies can build manufacturing plants, depots, warehouses and other facilities, which can help to create jobs and bring improved services to rural areas. Batho Pele principles which are consultation, service standards, redress, access, courtesy, information, transparency and value for money should be enforced in order to improve the provision of service delivery.

The study is significant in terms of its theoretical and policy implications. Theoretically, the study provides a comparative impression of the current trends in life satisfaction amongst township residents who are an important cohort of society in developing economies such as South Africa. Thus, future researchers in development economics may use the results of this study as a reference benchmark in terms of literature and research methodology. Policy-wise, various organs of the state as well as non-governmental organisations that are responsible for socio-economic development, may use the study as a reference point in the generation of different initiatives aimed at improving the socio-economic status of township dwellers.

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CHAPTER 1

INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 INTRODUCTION

The development of South Africa since 1994 has brought with it a number of socio-economic challenges that continue to bedevil the country. Typical examples of such challenges include rising unemployment, service delivery backlogs, race relations, social welfare and inequality, amongst others (Ebrahim *et al.*, 2013:168). Low life satisfaction levels amongst residents of townships have emerged as a consequence of the socio-economic inconsistencies facing South Africa (Bhorat, 2007:5). Although the actual causes of low life satisfaction levels in South Africa may be debatable, it is difficult to unbundle the issue from social and economic factors (IMF, 2009:14). This state of affairs has brought with it a constellation of countrywide headaches that include intensified poverty, an escalating crime rate, political instability and entrenched service delivery protests (Burger & von Fintel, 2009:22). Consequently, there has been an increased realisation that South Africa has problems of significant proportions, which require immediate solutions.

In response to the rising socio-economic ills facing the country, the South African government responded by initiating a number of interventions such as regulatory reforms, social welfare grants, working with other countries to build an integrated African economy, private public partnerships, as well as policy initiatives such as the Industrial Action Plan and, more recently, the National Development Plan (Burger *et al.*, 2013:12). These initiatives were meant to address the social and economic challenges by stimulating economic activities in order to boost the standard of living in the country (Manuel, 2013:1). Unfortunately, the programmes have largely yielded unimpressive results, as demonstrated by the negative statistics. More cutting edge interventions are therefore needed to combat the challenge of low life satisfaction levels and to stimulate economic prosperity in the rainbow nation.

Life satisfaction may be perceived as the degree to which people find the lives they lead as being rich, meaningful and full of a generally high quality (Ryan & Deci, 2001:141). The concept of life satisfaction has been associated with either an individual's state of mind or a life that goes well for the person leading it (Larsen & Prizmic, 2008:258). This implies that life satisfaction concerns what benefits a person, is good for him/her, makes that person better off, serves his/her interests, or is desirable for him/her. An individual who has high life satisfaction is generally expected to be faring well, doing well, fortunate, or in an enviable condition (Nettle, 2005:7). Some researchers

distinguish between the terms ‘happiness’, ‘subjective well-being’ and “life satisfaction”, but it is generally considered proper to use these terms interchangeably (Posel & Casale, 2011:197). In terms of its measurement, traditional economic indicators such as gross domestic product have long been employed as indicators of life satisfaction. However, there is growing consensus that such measures are inappropriate for assessing individual levels of well-being and progress, since important non-monetary measures are not taken into account (Natoli & Zuhair, 2011:33). Based on these assertions, combinations of socio-economic indicators, which combine both monetary and non-monetary measures, have been adopted as indicators of life satisfaction in development economics research (Tsai, 2011:363).

There are various socio-economic factors that serve as antecedents to life satisfaction. For instance, some studies (Hinks & Gruen, 2007:311; Møller & Radloff, 2010:49) found that employed people have a higher life satisfaction than unemployed people. In terms of age, a number of scholars (Blanchflower & Oswald, 2004a:393; Ferrer-i-Carbonell & Gowdy, 2007:509) found that elderly people experience higher life satisfaction than younger people. With reference to education, a ground-breaking study conducted by life satisfaction research gurus Diener *et al.* (1993:195) reported that those with higher education tend to have higher life satisfaction. It has also been observed that married people are more satisfied with life than those who are divorced, separated, single or widowed (Graham, 2008:33).

There has been some debate on the influence of gender on life satisfaction. This controversy is exemplified by the contradictory results of some previous studies. For instance, a study conducted by Blanchflower and Oswald (2004a:395) reported that women have higher life satisfaction than men. However, in a study by Stevenson and Wolfers (2009:190), it emerged that men had higher life satisfaction than women. Still another study conducted by Mahadea and Rawat (2008:276) concluded that gender does not influence life satisfaction amongst South Africans. It is an important supposition then that there exists no universal unanimity as to the influence of gender on life satisfaction.

Health is considered to be amongst the most significant drivers of life satisfaction, with individuals in a good state of health generally experiencing higher levels of life satisfaction than those with poor health (Graham, 2008:31). With regard to religion, it has been noted that in South Africa, there is a positive interplay between religion and life satisfaction, with those individuals who attach value to religion reporting higher life satisfaction levels than those who are not religious (Rule, 2007:417). In addition, life satisfaction is influenced by an individual’s geographic area of

residence. For instance, the findings of a study conducted by Graham and Felton (2006:237) reveal that rural dwellers have higher levels of life satisfaction than urban dwellers. It is also reported that people who earn higher income experience higher levels of life satisfaction than low income earners (Posel & Casale, 2011:195; Powdthavee, 2003:44). It appears then that socio-economic factors play a critical role in shaping the life satisfaction of people in different spheres and stages of life.

1.2 LIFE SATISFACTION RESEARCH THEORY

There are several theories that account for the concept of life satisfaction. The *Christian Concept of Atonement* teaches that satisfaction is derived from the death of an incarnate God, as exemplified through the atoning death of Jesus Christ (Martin, 1991:252). Based on this view, followers of Jesus Christ draw satisfaction from the fact that a supernatural being demonstrated affection towards them. The second theory is termed *Hedonism*, and associates satisfaction with the individual's balance of pleasant over unpleasant experience (Eid & Larsen, 2008:21). This denotes that a satisfied individual is one who has a surplus of pleasant over unpleasant experiences in life. The third paradigm is the *Whole Life Satisfaction Theory of Happiness*, which relates happiness to having a favourable attitude toward one's life as a whole (Nettle, 2005). This suggests that life satisfaction is affirmed within global or holistic domains.

The fourth perspective is the *Emotional State Theory*, which postulates that happiness relates with an individual's emotional condition. In this sense, satisfaction with life is taken to be a broad psychological condition (Feldman, 2010:17). The fifth paradigm involves *Hybrid Theories*, which are a conglomeration of the aforementioned four theories, such that they identify life satisfaction in terms of supernatural inclinations, pleasant experiences, holistic satisfaction as well as emotional state (Krueger *et al.*, Stone, 2009:14). *Hybrid Theories* were adopted as the principal research theory in this study. The chief appeal of *Hybrid Theories* is their inclusiveness, since they are a synthesis of all life satisfaction theories, which facilitates trade-offs between the drawbacks of one theory and the strengths of the other theories.

1.3 STATEMENT OF THE PROBLEM

Life satisfaction within various South African contexts remains a persistent topic for researchers. To this extent, there is a growing body of literature (for example, Bookwalter *et al.*, 2011; Botha & Booysen, 2012; Ebrahim *et al.*, 2013; Schatz *et al.*, 2012) that examines the construct of life satisfaction in South Africa. However, there appears to be a paucity of studies that concentrate on

integrating socio-economic factors and testing both their individual as well as aggregate impact on life satisfaction in South Africa. Furthermore, there is a dearth of studies that compare these constructs within several geographic contexts in South Africa. Moreover, studies that direct research attention exclusively to low income groups in South Africa are rare. These research gaps presented a fundamental impetus for this study. This study had the purpose of investigating the influence of socio-economic factors on the life satisfaction of individuals in low income residential areas. Unlike previous studies whose scope was limited to individuals in one geographic area, this study directed attention to three low income residential areas. This created room for empirical comparisons between these geographic locations.

The contribution of this study to the discipline of development economics is notable. As highlighted by Oswald and Powdthavee (2008:1062), life satisfaction is an enduring indicator of both socio and economic stability in any given country. Schatz *et al.* (2012:1864) further maintain that life satisfaction is an important economic indicator, since higher life satisfaction correlates with standard of living and economic prosperity. This sheer significance signals that research on life satisfaction is merited on a perpetual basis, so that new evidence and knowledge can be generated, which can be used to update what is already known about the concept. Findings from this study may be used as a reference point by government authorities in developing policies and strategies for the sustenance of people in South Africa. By focusing on low income groups, this study acts as an empirical voice for this cohort, providing valid information which governance authorities can manipulate for the benefit of underprivileged groups. Therefore, the purpose of this study was to investigate the influence of socio-economic factors on life satisfaction in low income residential areas in South Africa and to compare how this influence varies between individuals in these areas.

1.4 OBJECTIVES OF THE STUDY

For this study a primary objective, three theoretical objectives and four empirical objectives were formulated.

1.4.1 Primary objective

The primary objective of the study was to investigate the influence of socio-economic factors on the life satisfaction of individuals residing in different townships in Southern Gauteng.

1.4.1.1 Theoretical objectives

In order to achieve the primary objective, the following theoretical objectives were formulated for the study;

- to conduct a literature review on the nature of the concept of life satisfaction;
- to conduct a literature review on the influence of four social factors on life satisfaction, namely marital status, religion, age and gender;
- to conduct a literature review on the influence of eight economic factors on life satisfaction, namely education, health, income level, employment, rural/urban residence, household size, public services and poverty.

1.4.1.2 Empirical objectives

The following empirical objectives were formulated in support of the primary objective;

- to establish the levels of life satisfaction amongst residents of Sebokeng, Sharpville and Sicelo townships in Southern Gauteng.
- to determine the influence of socio-economic factors on the life satisfaction of residents of Sebokeng, Sharpville and Sicelo townships in Southern Gauteng;
- to compare the influence of socio-economic factors on residents of Sebokeng, Sharpville and Sicelo townships in Southern Gauteng;
- to put forward some policy suggestions for the enhancement of life satisfaction amongst low income groups in Southern Gauteng.

1.5 SUMMARY OF HYPOTHESES

Based on the insights drawn from the literature review, a null hypothesis (H_0) as well as 12 alternative hypotheses (H_{a1} to H_{a12}) reported in Table 1.1 were put forward.

Table 1.1: Summary of hypotheses

Parameter	Description
H ₀	There is no relationship between socio-economic factors and life satisfaction
Ha ₁	The higher the level of education, the higher the life satisfaction amongst residents of low income townships in South Africa
Ha ₂	In South African low income townships, marriage exerts a positive and significant influence on life satisfaction
Ha ₃	Good health leads to higher satisfaction with life amongst residents of low income townships in South Africa
Ha ₄	Higher levels of income lead to higher levels of life satisfaction
Ha ₅	Employed residents of low income townships in South Africa experience higher levels of life satisfaction than those who are unemployed
Ha ₆	In South Africa, residing in rural areas leads to higher levels of life satisfaction than residing in urban areas
Ha ₇	The smaller the size of the household the greater the levels of life satisfaction of people in low income townships in South Africa
Ha ₈	Religious people in low income townships in South Africa have higher levels of life satisfaction than those who are not religious
Ha ₉	Older people in low income townships in South Africa are more satisfied with life than younger people
Ha ₁₀	The improved delivery of public services in South African low income townships leads to higher levels of life satisfaction
Ha ₁₁	The lower the poverty status amongst people in South African low income townships, the higher the life satisfaction
Ha ₁₂	In South African low income townships, women experience higher levels of life satisfaction than their male counterparts

The suggested hypotheses demonstrate that there is interplay between the indicated socio-economic factors and life satisfaction. The study was intended to test these hypotheses. A more comprehensive discussion of how these hypotheses were formulated is outlined in chapter four of this thesis.

1.6 DELIMITATION OF THE STUDY

In terms of its geo-spatial context, this research study was conducted in Southern Gauteng, with its foci being directed to individuals who are based in three townships, specifically Sebokeng, Sicelo and Sharpville, which are all located within the Sedibeng District Municipality. The municipality has an estimated population of nearly eight million inhabitants, its most widely spoken language is Sesotho and its administrative capital is the town of Vereeniging (Statistics South Africa, 2011:18).

1.7 RESEARCH DESIGN

For the purpose of this study a quantitative research design was adopted. Creswell's (2008:81) conceptualisation of quantitative research designs as those in which the goal of the researcher is to examine the relationship between one variable (an independent variable) and another (a dependant or outcome variable) in a specific population was adopted. The proposed study was quantitative in nature since it sought to determine the relationship between life satisfaction (dependent variable) and socio-economic factors (independent variables).

The cross-sectional survey approach (Terre Blanche *et al.*, 2006:43) was used in the empirical portion of the study. The cross sectional survey approach was deemed to be appropriate for the study, because it easily facilitates the collection of data from large groups of respondents, is inclusive in the number of variables that can be studied, requires minimum investment to develop and administer, and is relatively easy for making generalisations (Zikmund *et al.*, 2009:104).

1.7.1 Literature review

As suggested by Neuman (2006:77), it is essential to conduct a literature review prior to the collection of primary data. Naturally, such etiquette alleviates the inadequacies of the procedure, restricts data collection to what is of material value to the study at hand, facilitates the verification of data, and enables the researcher to avoid reactivity when using the collected data (Babbie, 2007:61; Zikmund *et al.*, 2009:41). In view of this, this research included a study of various literature related to diverse aspects of life satisfaction. Information that was used in the literature review was primarily obtained by peer reviewed journal articles. However, other sources of secondary literature, such as textbooks, magazines, newspapers and Internet sites were also used as secondary data sources. Academic search engines such as Google Scholar as well as

international databases such as Science Direct, SAePublications and Emerald were utilised as information portals in the literature review.

1.7.2 Empirical study

The empirical portion of this study consisted of the following methodological dimensions:

1.7.2.1 The target population

The target population in this study was composed of South African adult males and females over the age of 18 who, in 2014 resided in one of the three low-income townships that were used in this study. The townships selected were Sicelo, Sebokeng and Sharpville that are located in Southern Gauteng, South Africa. The findings of the 2011 National Census in South Africa reveal that the estimated populations of Sebokeng, Sicelo and Sharpville are 218515 people (or 61000 households), 15200 (or 4000 households) and 37 599 people (or 11000 households), respectively (Statistics South Africa, 2014:2). Collectively, this amounts to an approximated population of 271 314 (or 76 000 households) in the three townships. Therefore, for the purposes of this study, the target population was made up of an estimated total 271 314 people.

1.7.2.2 Sampling technique

Respondents were selected using the non-probability convenience sampling technique. In convenience sampling respondents are selected because of their opportune accessibility and proximity to the researcher (Collis & Hussey, 2009:48). Its primary advantages are that it is fairly fast, inexpensive and easy to execute (Creswell, 2009:93). With reference to this study, it was assumed that it could be difficult to locate the individual respondents at the same place and time, as well as to identify them individually, despite the existence of a sampling frame. It was logical then to select respondents for this study using the convenience sampling technique.

1.7.2.3 Sample size

In this study three sample size formulae were applied to determine the sample size. The first is Green's (1991:44) rule of thumb, which states that no less than 50 participants are suitable for a correlation or regression analysis, with the number increasing with larger numbers of independent variables (IVs). The second is Avikaran's (1994:29) prescription that between 400 and 500 respondents are sufficient when dealing with multivariate statistics. The third one is the use of historical referencing. In this regard, a number of scholars (Ebrahim *et al.*, 2013; Schatz *et al.*, 2011; Menken & Tollman, 2011) used sample sizes ranging between 200 and 500 respondents

when conducting their own studies that are related to the present one. Based on these facts, the sample size was initially pegged at N=400 respondents for Sicelo, N=300 respondents for Sharpville and N=300 respondents for Sebokeng.

1.7.2.4 Method of data collection and the measuring instrument

A two-section structured questionnaire was developed and used in the collection of primary data. The questionnaire was designed to address the objectives of the study. Section A of the questionnaire was designed to elicit the background information of respondents as regards the twelve socio-economic factors used in this study. Section B was composed of five questions adapted from the Satisfaction with Life Scale (Diener *et al.*, 1985:71).

1.8 STATISTICAL ANALYSIS

The collected questionnaires were screened before the data was captured on a Microsoft Excel computer package. The Excel document was then imported into the Statistical Packages for the Social Sciences (SPSS Version 22.0) where it was coded in preparation for data analysis. Thereafter, descriptive statistics were used to analyse the demographic characteristics of respondents and hypotheses were tested using regression analysis. Comparisons between the results obtained in each township were conducted using score rankings of means and betas.

1.8 ETHICAL CONSIDERATIONS

The study only commenced after permission had been sought and clearance was granted by municipal authorities responsible the three townships. In addition, the following ethical considerations were adhered to:

- the right to anonymity: identities of respondents remained anonymous;
- the right to confidentiality: the research was not to be made available for use outside the agreement made with respondents;
- the right to non-participation: respondents were not coerced into participating in the research;
- informed consent: all prospective research participants were fully informed about the procedures and risks involved in research and must give their consent to participate;
- the right to protection from discomfort or harm: all research participants were protected from any circumstance which is likely to cause them any form of discomfort and physical or emotional harm.

1.9 CHAPTER CLASSIFICATION

The outline of the chapters in this thesis is as follows:

Chapter 1: Introduction and background to the study

This chapter focuses on providing the background of the study by describing the nature and extent of the problem. It also highlights the problem statement, outlines the objectives and, and spells out the scope and research methodology that was employed in conducting the study.

Chapter 2: The nature of life satisfaction and its relationship with social factors

This chapter focuses on the review of literature associated with life satisfaction in general and its relationship with social factors identified in the study, namely religion, age, marriage and gender.

Chapter 3: The relationship between economic factors and life satisfaction

In this chapter literature related to the relationship between life satisfaction and economic factors, namely employment status, income, poverty, rural/urban residence, public services, education, household size and health is reviewed.

Chapter 4: Formulation of hypotheses

In this chapter hypotheses accounting for the relationship between each socio-economic factor and life satisfaction are formulated. Each hypothesis is derived from a miniature review of literature. The chapter specifies a conceptual framework that links all socio-economic factors identified in the study to life satisfaction.

Chapter 5: Research methodology

The research design and method of research employed in the study is discussed in this chapter. In addition, the sampling technique, method of data collection, data analysis and statistical techniques utilised in the research are outlined.

Chapter 6: Data analysis and interpretation

In this chapter the findings of the research are presented, interpreted and analysed.

Chapter 7: Summary, conclusions and policy implications

This chapter presents the conclusions where the meaning of the results are discussed, the policy implications, the contributions of the study, realisation of the objectives of the study as well as the limitations of the study and the associated implications for further research are described.

CHAPTER 2

THE NATURE OF LIFE SATISFACTION AND ITS RELATIONSHIP WITH SOCIAL FACTORS

2.1 INTRODUCTION

This chapter discusses literature focusing on life satisfaction and its relationship with social factors. The chapter is intended to address the first theoretical objective of the study. Since the aim of this study is to investigate the interplay between socio-economic factors and life satisfaction within South African townships, it is logical that primary emphases be directed to literature pertaining to life satisfaction and how it relates to these factors. This approach is important, because it produces insights on what is known so far about life satisfaction, based on the efforts of other scholars. When this secondary literature has been collected, analysed and understood, it becomes easier to deal with the primary data that were collected for the purposes of the study at hand. With this in mind, the current chapter reflects on issues that include the conceptualisation of life satisfaction, life satisfaction and subjective well-being, life satisfaction theories and the relationship between social factors and life satisfaction. Regarding the latter issue, the study acknowledges that since there are numerous social factors that potentially influence life satisfaction, it is difficult to exhaustively discuss all of them in one study. Therefore, in this chapter focus is primarily directed to the interchange between life satisfaction and four social factors, namely marital status, religion, age and gender.

2.2 CONCEPTUALISATION OF LIFE SATISFACTION

Before defining life satisfaction, it is necessary to have a correct understanding of the concept of 'satisfaction'. In this study satisfaction is considered to be the meeting of expectations, needs and desires or reforming the balance situation as a result of meeting basic biological needs such as hunger, thirst, sex, and spiritual needs such as curiosity, love, affection and success (Neugarten *et al.*, 1961:134). Graham (2014:7) defines satisfaction in terms of the realisation of desires and goals. Furthermore, satisfaction has been conceptualised with respect to the concept of happiness (Diener, 2000:34), or a consistent, optimistic mood state (Steel *et al.*, 2008:138) as well as contentment and stability (Fowler & Christakis, 2008:2338). These conceptualisations provide a linkage between satisfaction and the fulfilment or gratification of aspirations or needs. Thus, satisfaction may be used synonymously with the word contentment.

The concept of life satisfaction was first introduced by Neugarten *et al.* (1961:134), and has evolved to become a hallmark idea in various fields. Perhaps due to its popularity and the level of interest it has generated among diverse scholars, there has been an avalanche of definitions associated with life satisfaction. According to Diener *et al.* (1985:71) life satisfaction may be perceived as the individual's evaluation of his/her own life positively in the light of criteria determined by him/herself. Headey and Wearing (1992:6) defined life satisfaction as an individual's conscious, cognitive appraisal of the quality of his or her life (and may reflect a global appraisal as well as appraisals within specific life domains, for example family and self). Hong and Giannakopoulos (1994:547) defined life satisfaction as the emotional reaction of an individual to life, which is defined as work, leisure and other non-work time. Life satisfaction may also be defined as an emotional reaction of an individual to life consisting of work-time, spare time and time after work, as well as expressing an individual's satisfaction about his life (Sung-Mook & Effy, 1994:547). Özer and Sackes (2001:514) suggest that life satisfaction refers to a situation or result obtained by the comparison of what a person wants and possesses. More recently Demirel (2014:4925) defined life satisfaction as the emotional reactions of an individual outside his/her work life. Common connections linking the aforementioned definitions include the fact that life satisfaction refers to a general attitude of the individual towards life, being happy in daily life, feeling physically better-off, economic security and having well-fulfilling social relationships.

The evaluative process of life satisfaction allows individuals to assess their own range of life satisfaction levels based on a presumed standard set of criteria that meets individuals' expectations (Lewis *et al.*, 2011:250). As acknowledged by Pavot and Diener (1993:164), individuals tend to possess unique criteria that define what a good life is which may outweigh the common benchmarks of a good life such as health and successful relationships. Individuals may possess different sets of standards to define success in their life domains. This brings into effect the phrase; 'global life satisfaction', which denotes a general evaluation of the quality of an individual's life that is over and above judgements of specific domains such as family and friends (Gilman & Huebner, 2006:312).

2.3 LIFE SATISFACTION AND SUBJECTIVE WELL-BEING

Life satisfaction is a sub component of the broader construct of subjective well-being (Hahn *et al.*, 2013:757). Subjective well-being refers to how people experience the quality of their lives and includes both emotional reactions and cognitive judgments (Diener, 1984:552). In fact, life satisfaction has sometimes been termed as a subjective way of measuring quality of life. The

concept of subjective well-being encompasses four relatively distinct components, namely life satisfaction and domain-specific satisfaction representing the cognitive aspect of subjective life, as well as positive and negative affect representing the emotional aspects (Diener *et al.*, 2003:403). A study conducted by Diener *et al.* (1999:278) classified subjective well-being into two components which are the following:

- affect balance, which relates to the emotions, moods, and feelings a person has; these can be all positive, all negative, or a combination of both positive and negative (Diener, 2008:14);
- life satisfaction, which is generally regarded as the main goal of life by many people and pertains to the global judgment by individuals on their life experience in general (Matud *et al.*, 2014:206); consistency or inconsistency between the goals of an individual; and to what extent these goals are reached by him/her, has a vital role in reaching happiness (Rask *et al.*, 2002:256).

The classification of subjective well-being as discussed in the preceding paragraph is reported in Table 2.1.

Table 2.1: Components of subjective well-being

Pleasant affect	Unpleasant affect	Life satisfaction	Domain satisfactions
Joy	Guilt and shame	Desire to change life	Work
Elation	Sadness	Satisfaction with current life	Family
Contentment	Anxiety or worry	Satisfaction with the past	Leisure
Pride	Anger	Satisfaction with the past	Health
Affection	Stress	Satisfaction with future	Finances
Happiness	Depression	Significant other's views on one's life	Self
Ecstasy	Envy		One's group

Source: Diener *et al.* (1999:277)

As can be observed as Table 2.1 is analysed, affect balance can be classified into pleasant affect and unpleasant affect. In other words, affective concepts of subjective well-being can be considered in terms of momentary emotional states as well as in terms of longer-term moods and tendencies (that is, how much positive and/or negative affect a person generally experiences over any given period of time) (Diener, 2008:17; Galinha & Pais-Ribeiro, 2011:37). Life satisfaction may be subdivided into the desire to change life, satisfaction with past/current/ and future life, as well as the views of an individual's life (Diener *et al.*, 1999:278; Yap *et al.*, 2012:478). Notably, both the influence of affective subjective well-being as well as life satisfaction are felt in various spheres that include work, family, leisure, health, finances, self and one's group (Matud *et al.*, 2014:206).

As discussed in the foregoing discourse, life satisfaction by principle is the cognitive component of subjective well-being, which reflects an individual's overall evaluation about his or her quality of life (Diener & Diener, 1995:653; Garrido *et al.*, 2013:1813). Unlike the emotional components of subjective well-being (pleasant and unpleasant affective experience) that can be influenced by transient mood, life satisfaction is a more enduring assessment of one's life and therefore is commonly used as the indicator of one's subjective well-being (Baird *et al.*, 2010:183; Diener *et al.*, 1999:279). This is important in the investigation of individual well-being and in the evaluation of the quality of life of societies (Diener *et al.*, 2013:497; Yildirim *et al.*, 2013:416). Eid and Larsen (2008:16) furthermore mention that in most cases studies label, use and interpret different measures of subjective well-being (for example., life satisfaction, quality of life, happiness and self-esteem) interchangeably, because there usually exist significant intercorrelations among them. Notwithstanding this, life satisfaction is a comprehensive judgment of life as a whole, whereas domain-specific satisfactions refer to particular life domains, such as marriage, work, family and leisure Hahn *et al.* (2013: 757).

As suggested by Rojas (2004:2), the life satisfaction approach offers the following particular features/ advantages:

- **The well-being of a person:** This relates to wholeness rather than partialness. By directly asking people about their well-being, life satisfaction studies the well-being of a person, rather than the well-being of an academically defined agent (Feldman, 2010:76). It is an approach that deals with a holistic human being of flesh and blood as opposed to considering people in terms of how they appraise some individual external stimuli such as the economic, social, spiritual and medical state.

- **Inferential approach:** Life satisfaction is based on an inferential, rather than doctrinal, approach. It is neither the researcher nor the philosopher who judges an individual's well-being, but the person himself/herself, in his/her own terms and circumstances (Dohan, 2003:351). In this way, life satisfaction deals with the well-being of a person as he/she is, and not as someone else thinks he/she ought to be. Doctrinal approaches are basically normative in their study of what a good life is and how to attain it (Veenhoven, 2003:373). Rather than doing empirical research, doctrinal approaches have preferred to assume both the specific conception of human well-being and the factors that explain it. Thus, life satisfaction only requires that a person must be able to assess life happiness, and to provide an answer that contains this information; the rest of the analysis, such as the importance of some presumed well-being explanatory factors, is based on inferential techniques (Rojas, 2004:2).
- **Inherently subjective:** Life satisfaction states that an individual's well-being is essentially subjective, it necessarily passes by the subject's own evaluation of his/her condition. It is the person who can better assess his/her well-being. The role of researchers is to understand and study the nature of this assessment and its implications. Once the inherent subjectivity of well-being is recognised, it is possible to test and look for objective indicators that are good proxies of well-being.
- **Trans-disciplinary approach:** Life satisfaction refers to an individual's well-being and not the well-being of an academically constructed agent (Haybron, 2008:83). Thus, it is difficult to seize the complexity of life satisfaction measures from any single discipline, and a transdisciplinary, or at least an interdisciplinary approach, is preferred.
- **The person as he/she is:** By studying the well-being as declared by a person, within his/her circumstances, life satisfaction deals with the person as he/she is. In this sense, a subjective well-being answer contains all that makes a person what he/she is. This includes such features as one's values, traumas, goals, aspirations, beliefs, ambitions, dependencies, selective memories, intellectual and emotional capabilities, childhood and adolescence experiences, parents and relatives, friends, cultural biases, and education, among others. It is in this sense that the approach is positive, because it asks for a well-being appraisal from a person as he/she is (which also includes what one thinks one ought to be), given the personal and circumstantial factors that define him/her accurately. The life satisfaction approach is useful to identify those factors that are associated to greater subjective well-being, and as such it is useful for policy making. (Rojas, 2004:4)

In view of the above, life satisfaction as used in this study, covers all aspects of subjective well-being. This approach has been necessitated by the fact that the purpose of this study is neither to dissect the nature of life satisfaction nor to examine its underlying structure. Instead, this study intends to investigate the interplay between life satisfaction and various social and economic factors. This enables this study to avoid enmeshing itself in complexities stemming from the conceptualisations of both life satisfaction and subjective well-being and to focus on its primary aims. Therefore, in this study life satisfaction refers to elements of subjective well-being, general well-being and happiness.

2.4 LIFE SATISFACTION THEORIES

There are several theories that account for life satisfaction. In this study seven of these paradigms were identified. These are whole life satisfaction theories of happiness, cognitive whole life satisfaction theories, affective whole life satisfaction theories, hybrid theories, hedonic treadmill (also known as the set-point) theory, the atonement view and the domains of life theory. The ensuing discussion focuses on each of these theories.

2.4.1 Whole life satisfaction theories of happiness

The whole life satisfaction theory of happiness is arguably the most popular theory of life satisfaction (Suikkanen, 2011:151). It postulates that satisfaction with life lies within the individual's own conception of how his/her life is going (Annas, 2004:46). The theory furthermore underscores that satisfaction with life stems from the accomplishment of an individual's goals. In other words, everyone sets goals to be achieved in the future, and these are called 'ideal life plans'. An individual is likely to feel gratified when these ideal life plans are met. Life therefore, is composed of a series of judgements about whether there is a match-up between the ideal life plans and the actual developments on the ground (Crisp, 2004:15). Although there are various versions of whole life satisfaction theories, the three most popular are cognitive whole life satisfaction theories, affective whole life satisfaction theories and hybrid whole life satisfaction theories (Suikkanen, 2011:151). The discussion now focuses on these various theories that account for satisfaction with life.

2.4.1.1 Cognitive whole life satisfaction theories

According to this perspective, being satisfied involves a cognitive state that represents how well an individual's actual life matches up to her/his life-plan (Feldman, 2008:222). This suggests that the individual cannot be happy without actually believing that his/her life satisfies his/her ideal

life-plan. Feldman (2010:73) suggests that cognitive whole life satisfaction theories hinge on the following four assumptions;

- i. There is a certain life that an individual has lived up to a certain period of time.
- ii. At that certain period of time the individual has an ideal life-plan for his/her life.
- iii. At that certain period of time the individual has a moderately detailed conception of how his/her life has transpired so far.
- iv. At that certain period of time the individual judges that his/her actual life so far matches his/her ideal life-plan to a certain extent.

The assumptions on which cognitive whole life satisfaction theory is based bear an advantage in that the individual has a clear and accurate conception of what an ideal life would be to him/her (Murphy, 2004:12). Based on that conception, the individual formulates a life plan, which may typically involve a series of activities such as a safe childhood, getting a good education, having good friends and a family and having a meaningful career. If the individual believes that his/her life generally fits this grand plan, he/she is likely to be happy and satisfied (Feldman, 2006:41). However, a drawback of the theory is that it makes satisfaction overtly intellectual or academic, that is, satisfaction becomes a matter of having certain beliefs. Contrary to the cognitive whole life satisfaction theory, whether an individual is pleased by how he/she lives or not is generally accepted as more important than any beliefs held by the individual (Haybron, 2008:82).

2.4.1.2 Affective whole life satisfaction theories

Affective whole life satisfaction theories draw from the shortcomings of the cognitive whole life satisfaction theories (Nettle, 2005:37). According to this perspective satisfaction is a specific kind of positive affective (emotional) state that is based on an individual's conception of his/her life (Murphy, 2004:11). Haybron (2008:82) highlights that affective whole life satisfaction theories distinguish between satisfaction and the feelings of satisfaction, and are based on the following two assumptions;

- i. There is a certain life that an individual has lived until a certain period in time.
- ii. At that certain period in time the individual takes pleasure of the extent to which he/she has lived that life so far.

The underpinning tenets of affective whole life satisfaction theories demonstrate that the relevant affective state must at least result from the individual's unspoken and indefinite assessment of how

well his/her life is going overall (Nettle, 2005:37). Be that as it may, the previous cognitive judgments that compel an individual to have the relevant positive attitudes are not themselves constituents of his/her satisfaction (Haybron, 2007:123)

2.4.1.3 Hybrid whole life satisfaction theories

Hybrid whole life satisfaction theories are a synthesis of both an individual's cognitive judgements of life as well as the resultant positive affective state that is based on that judgment (Suikkanen, 2011:152). As stated by Feldman (2008:229), the following are the five claims of hybrid theories;

- i. There is a certain life that an individual has lived up to a certain period in time.
- ii. At that certain period in time the individual has an ideal life-plan for his/her life.
- iii. At that certain period in time the individual has a moderately detailed conception of how his/her life has transpired so far.
- iv. At that certain period in time the individual judges that his/her actual life matches his/her ideal life-plan to a certain degree.
- v. At that certain period in time the individual takes pleasure of degree of his/her judgment that his/her life measures up to his/her life-plan.

As such, by analysing the combined claims of the hybrid whole life satisfaction theories it becomes clear that the degree of an individual's satisfaction is a function of two factors, namely the degree to which he/she believes that his/her life matches his/her life-plan, and the strength of the positive attitude that results from that belief (Feldman, 2010:69).

2.4.1.4 Hedonic treadmill theory

The hedonic treadmill theory is also known as the set-point theory, hedonic adaptation, adaptation level (AL) theory, personality theory, dynamic equilibrium theory, multiple discrepancies theory and homeostatic theory (Easterlin, 2005:62). It is widely regarded as the dominant theory in life satisfaction research. The theory suggests that happiness is in the genesis stable because it is genetically determined. Hedonists identify satisfaction with an individual's balance of pleasant over unpleasant experiences (Headey, 2008:214). Hedonists identify well-being roughly with experiences of pleasure that are simply opposed to unpleasantness (Oswald & Nattavudh, 2008:6). Mancini *et al.* (2011:157) opine that the hedonic treadmill theory relates to the predisposition of people to promptly return to a relatively stable level of happiness/satisfaction despite major

positive or negative events or life changes. For instance, as a person makes more money, expectations and desires increase correspondingly, resulting in no permanent gain in satisfaction. In this way the pursuit of happiness is compared to a person on a treadmill, who has to keep walking just to stay in the same place (Pavot, 2008:129). Nussbaum (2008:82) argues that hedonic orientations involve a happiness “set point”, whereby individuals generally maintain a constant level of happiness throughout their lives, despite events that occur in their environment. This can occur in several cognitive changes, such as shifting values, goals, attention and interpretation of a situation (Fujita & Diener, 2005:159). Furthermore, neurochemical processes desensitise overstimulated hedonic pathways in the brain, which possibly prevents persistently high levels of intense positive or negative feelings (Mancini *et al.*, 2011:158). The process of hedonic adaptation can also transpire through the tendency of individuals to construct intricate grounds for considering themselves deprived through denial (Lyubomirsky *et al.*, 2005:118).

As supported by genetic studies, there is a significant degree of inheritance in many personality factors, as much as 50% or even beyond (Heady, 2008:313). In other areas as well, apart from life satisfaction, genetically inherited traits and conditions are prevalent. Examples include body weight, temperament, complexion and certain diseases (for example; diabetes). These examples make it difficult to refute the supposition that even the level of life satisfaction may to some extent be determined genetically.

2.4.1.5 The atonement view of life satisfaction

Generally, the Christian atonement view of life satisfaction is attributed to Archbishop Anselm of Canterbury, (1033 to 1109 CE) and is contained in his book *Cur Deus Homo* ("Why God became man"), written *circa* 1098 CE (Martin, 1991:252). The theory, which is based on the Bible, upholds that God is dishonoured by human sin, and this necessitates a price that must be paid in order to satisfy God and restore His divine favour (Jeremiah, 2009:96). In this regard the penalty most suitable to God was demonstrated through the actions of Jesus Christ who, despite being God himself, came to planet earth where He demonstrated complete obedience to God and willingly suffered torture and death at His crucifixion (Wallace & Rusk, 2011:13). In this way, Jesus Christ became the ransom that was paid to restore the honour of God.

Since Jesus Christ died in place for man, life satisfaction for the human being may only be found in embracing Jesus Christ as a personal saviour (Jeremiah, 2009:124). As such, God, through Jesus Christ, becomes the source of happiness and life satisfaction. Regardless of adverse conditions that

one may experience, the individual who has accepted Jesus Christ's eminence in his/her life continues to be at peace and is satisfied with life (Chalke, 2008:34).

Despite its rationality and popularity among many, the atonement view of life satisfaction is not without criticisms. The theory's assumption because of God's infinite nature, even a single, minor human sin is an infinite insult to Him can be challenged, since only God Himself can bring about infinite good in people (Dever & Lawrence, 2010:15). The issue is exacerbated by the non-existence of an obvious mechanism through which an individual can achieve salvation and atonement with God by simply expressing faith and/or trust in Jesus Christ (Flood, 2010:141). Furthermore, it is possible to argue that the quintessence of the atonement view of life satisfaction is that violence, suffering, and punishment of innocent people is justified, as long as it yields beneficial results for other people, which becomes a very offensive and immoral concept (Slaughter, 2013:48). Last but not least, if trusting in Jesus Christ is the only path to both atonement and life satisfaction, it implies that people who have followed non-Christian religions do not experience atonement and life satisfaction, which is not always the case (Wallace & Rusk, 2011:27).

2.4.1.6 The domains of life perspective

The domains of life approach postulates that an individual's life can be approached as a general construct of many specific domains, and that life satisfaction can be understood as the result of satisfaction in the domains of life (Ryff *et al.*, 2004:1383). The approach proposes a general but holistic assessment of life on the basis of a multidimensional path of specific appraisals in more concrete domains of being (Van Praag & Ferrer-i-Carbonell, 2004:33). The demarcation of the domains of life is indiscriminate in that it can go from a small number to an almost infinite recount of all imaginable human activities and spheres of being providing numerous possible partitions in human life (Veenhoven, 2003:373). However, any partition must value meaning and usefulness, as emphasised by Ryff *et al.* (2004:1384). In this regard Kahneman and Krueger (2006:15) identify seven domains, namely material well-being, health, productivity, intimacy, safety, community, and emotional well-being. A study by Van Praag and Frijters (2007:27) found that life satisfaction has different domains of life such as health, financial situation, job, housing, leisure, and the environment. Another study conducted by Rojas (2004:8) identified seven domains of life satisfaction which are health, economic, job, family, friendship, personal, and community. In view of this, it is meaningful to conclude that satisfaction with life as a whole can be seen as an aggregate concept, which can be unfolded into its domain specific components.

2.5 FACTORS INFLUENCING LIFE SATISFACTION

Life satisfaction is a multifaceted construct as demonstrated by the fact that there are numerous variables in diverse disciplines that influence life satisfaction (Keng *et al.*, 2000:317). To this extent life satisfaction has been studied in several disciplines such as psychology, sociology, education, economics, employment relations, health, and sport, among others (Diener *et al.*, 2013:498). The existence of a wide body of research on life satisfaction as well as the many avenues for further research that are opening up, testifies to the pre-eminence and the many-sided nature of life satisfaction. Examples of studies cited in Table 2.2 may also serve as partial evidence of the overarching tendencies of life satisfaction into several areas of study.

Table 2.2: Factors influencing life satisfaction

Study	Authors
Attachment/love and life satisfaction	Ali & Chamorro-Premuzic (2010); Claudia & Scott (2008); Koohsar & Bonab (2011).
Character and life satisfaction	Fogle <i>et al.</i> (2002); Ho <i>et al.</i> (2008); Josefsson <i>et al.</i> (2011); Porubanova-Norquist (2012).
Emotional intelligence and life satisfaction	Extremera & FernándeZ-Berrocal (2005); Palmer <i>et al.</i> (2002); Pilcher (1998).
Materialism and life satisfaction	Christopher <i>et al.</i> (2009); Roberts & Clement (2007); Tsang <i>et al.</i> (2014).
Perfectionism and life satisfaction	Gilman <i>et al.</i> (2005); Stoeber & Stoeber (2009).
Physical activity and life satisfaction	Bastug & Duman (2010); Roberts <i>et al.</i> (2002).
Procrastination and life satisfaction	Ferrari (1991); Nicholson & Scharff (2007); Ozer & Sacks (2011).
Self-esteem and life satisfaction	Abolghasemi & Varaniyab (2010); Chen & Zhang (2004); Ye <i>et al.</i> (2012); Zhang & Leung (2002).
Stress/resilience and life satisfaction	Chang, E.C. (1998); McKnight <i>et al.</i> (2002).

As reported in Table 2.2, numerous studies have investigated the interplay between life satisfaction and various factors. In the studies cited in Table 2.2, all of the indicated factors were found to be

significant predictors of life satisfaction, *albeit* in different ways. This serves as further evidence of the complex dynamics attached to life satisfaction. However, for the purposes of this study, only the interaction of socio-economic factors (excluded from Table 2. 2) and life satisfaction are discussed. Socio-economic factors are a combination of social and economic constructs (Davis & Dolfsma, 2008:3). With respect to this chapter, specific attention is given to the influence of social factors on life satisfaction. The social factors under consideration in this study are marital status, religion, age and gender. In the next sub-section literature pertaining to the relationship between each of these social factors and life satisfaction will be discussed.

2.6 MARITAL STATUS AND LIFE SATISFACTION

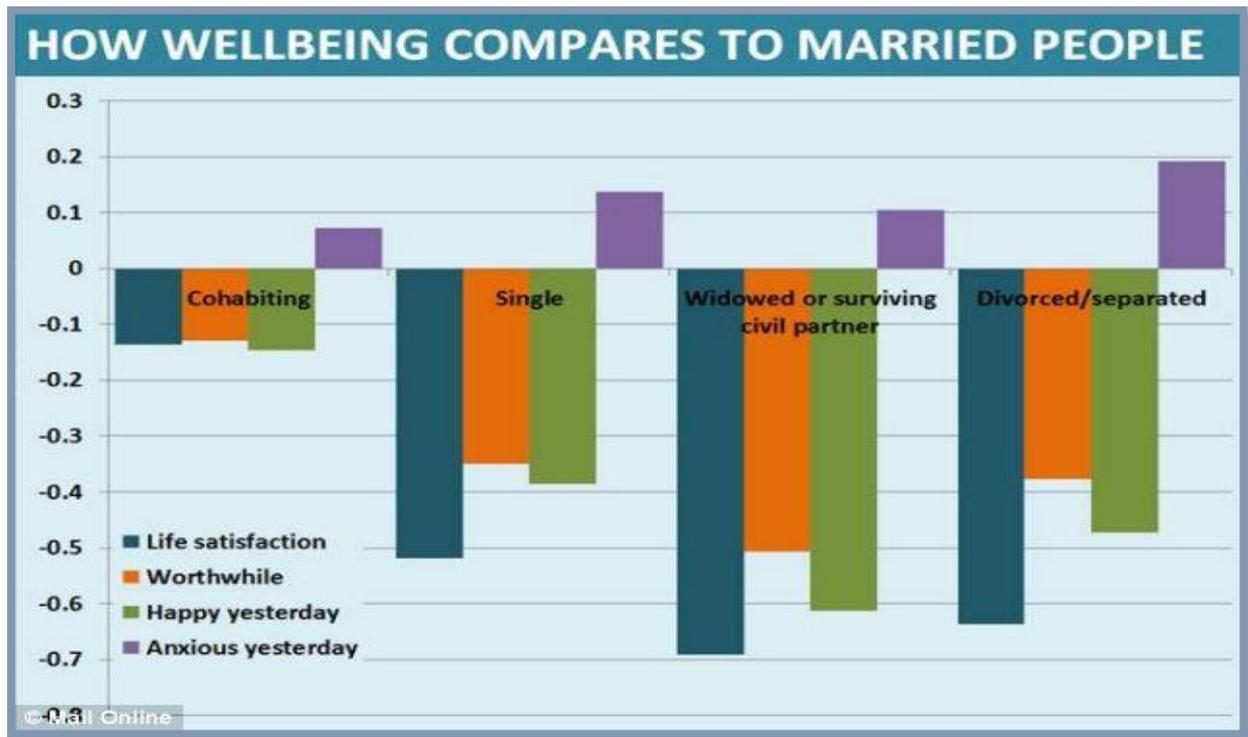
The status of being married is generally associated with higher life satisfaction levels and happiness than other similar forms of relationships. There are several reasons why marriage is linked to life satisfaction. Kreider (2005:70) submits that it is considered advantageous for an individual's personal identity to have more than one leg to stand on. A case in point relates to the ability of marriage to provide additional sources of self-esteem for instance, by providing an escape from stress in other parts of one's life, in particular one's job (Willitts *et al.*, 2004:55). Stutzer and Frey (2006:327) add that there is a positive rapport between marriage and individual well-being since marriage provides an additional source of self-esteem. Married people are less likely to experience loneliness and have the opportunity of gaining from a supportive and intimate relationship from the significant other (Stanca, 2009:834). Marriage represents a social contract that ties individuals to each other in a close relationship that can be stress-buffering and socially integrative (Cornman *et al.*, 2003:616). To this extent, efforts to encourage marriage have been supported by research linking it to adult psychological well-being, especially through its ability to provide important protective barriers against the stressful consequences of external threats (Musick & Bumpass, 2012:13). In other words, marriage seems to confer social integration to its participants, and provides them with a feeling of belonging and purpose, primarily through kin-based social networks (Keyes & Shapiro, 2004:350). As such, the benefits of marriage stand out through its position as a structural form of social support (Shapiro & Keyes, 2008:329).

It is largely well acknowledged that there are numerous physical and material well-being advantages that married persons have over their unmarried counterparts (Shapiro & Keyes, 2008:329). Marital institutions regulate sexual relations and encourage commitment between spouses, and this commitment has positive effects for instance, on spouses' health and their earnings on the labour market (Kalmijn & Broese van Groenou 2005:554). Willitts *et al.* (2004:53)

opine that married adults report lower rates of mental illness, higher rates of indicators of mental health and lower mortality risk than never married and previously married adults. Zimmermann and Easterlin (2006:511) furthermore accentuate the fact that married people are generally healthier and earn substantially higher incomes when compared to people in other marital status cohorts. In addition, DePaulo and Morris (2005:58) stress that married adults are at reduced risk for premature death and physical morbidity (for example, cardiovascular disease).

Being married provides other advantages and incentives such as sharing in common household goods, and the possibility of combined accumulation of assets and wealth (Botha & Booyen, 2012:150). Based on a micro-econometric happiness function, the effect on subjective well-being of marriage has even been translated into a monetary equivalent. In a calculation by Blanchflower and Oswald (2004b:1359) it was observed that a lasting marriage is, on average, worth 100, 000 United States dollars per year (compared to being widowed or separated). The health benefits have also been statistically quantified. For instance, in the USA, the rate of 12-month major depression disorder is 1.5% for married adults, 2.4% for never married adults, 4.1% for adults divorced once, 5.1% for cohabiting adults, and 5.8% for adults divorced twice (Kreider, 2005:70). Based on these calculations, it appears logical then to assume that the economic benefits stemming from marriage far outstrip the opportunity costs, which leads to higher life satisfaction. Figure 2.1 reports on how individuals who are not married experience less life satisfaction and are more anxious than those who are married.

Figure 2.1: Unmarried people have less life satisfaction and are more anxious



Source: Chorley (2013:1)

In the western world research (for example, Di Tella *et al.*, 2003:809; Soons *et al.*, 2009:1254; Musick & Bumpass, 2012:14) has confirmed that married as well as cohabiting individuals are more likely to report greater life satisfaction and have lower risk of psychological disorders and depression than their unmarried, divorced, and widowed counterparts. A survey by Evans and Kelly (2002:7) investigated the effects of family and community influences on life satisfaction in Australia. The study came up with the following observations regarding marital status:

- married people are substantially happier;
- second marriages are just as happy as first marriages;
- *de facto* relationships are no more satisfying than being single;
- divorced people are substantially unhappier (unless they re-marry);
- widows and widowers are no less satisfied with their lives than are the never married;
- this pattern of marital effects is the same for men and women;
- the well-being that flows from marriage is entirely explained by the quality of the relationship.

Stutzer and Frey (2006:326) analysed the causal relationships between marriage and life satisfaction in a longitudinal data set spanning 17 years in Germany. They substantiated that singles who are happier are more likely to get married and that there are large differences in marriage-relationships between couples. For instance, potential, as well as actual division of labour, contributes to spouses' life satisfaction, especially for women, and when there is a young family to raise. In contrast, huge differences in the educational levels of spousal partners have a negative effect on life satisfaction.

Liu *et al.* (2013:915) examined gender differences in the influence of marital status and marital quality on life satisfaction in China. The results of the study show that marriage, including marital status and relationship quality, has a protective function for life satisfaction. Marital status was found to be more important for males, while marital quality is more important for females. The results of that study could be attributed to the fact that in China, a large number of males cannot find brides when their cohorts enter the marriage market, due to higher baby girl mortality and the sustained nationwide abnormal sex ratio at birth (SRB) resulting in surplus males in the marriage market (Li *et al.*, 2006:5).

In the context of developing countries, Botha and Booysen (2012:150) examined the association between marital status and reported life satisfaction in South Africa. Overall, life satisfaction was significantly higher for married people compared to widowed individuals and those from all other marital status groups. In female samples married people were more satisfied with life compared to those from all other marital status groups. However, married men were not significantly more satisfied than men from other marital statuses. Previous studies (for example, Powdthavee, 2005:531; Hinks & Gruen, 2007:311) that were also conducted in South Africa, yielded similar results. Hutchinso *et al.* (2004:43) found a positive association between marriage and life satisfaction in Jamaica. Another study by Sarracino (2008:449) which was conducted amongst individuals in nine developing countries endorses the positive inter-connection between being married and life satisfaction. In contrast, Borooah (2006:427) found no statistically significant relationship between marital status and life satisfaction in Northern Ireland. Moreover, in an analysis by Peiró's (2006:348), no significant linkages were observed between life satisfaction and marriage in six of the seven developing countries sampled. This being the case, it can be presumed that in developing countries the relationship between marital status and life satisfaction is variable, depending on the underlying circumstantial factors.

Liu *et al.* (2013:915) argue that it is not marriage itself that has important implications for life satisfaction, but the quality of marriage. It is happy marital relationships rather than unhappy ones that contribute positively to life satisfaction (Kamp Dush *et al.*, 2008:211). For example, studies by Bloch *et al.* (2010:726) and Braun *et al.* (2010:85) found that people in happy marriages enjoyed better emotional health. Waite *et al.* (2009:201) observed lesser frequencies of depression among happily married couples. A study by Holt-Lunstad *et al.* (2008:239) reveals that people in high quality marriages experienced lower ambulatory blood pressure and superior mental health. Conversely, those in unhappy marriages were found to have smaller declines in emotional well-being after divorce than those whose marriages were viewed more positively (Williams, 2003:470). Furthermore, the life satisfaction of individuals who have experienced divorce or separation due to unhappy marriages is unlikely to improve significantly afterwards (Kalmijin & Monden, 200:1197; Waite *et al.*, 2009:201). Among the unmarried, persons who cohabit with a partner are significantly happier than those who live alone (Cornman *et al.*, 2003:616). However, this effect is highly dependent on the culture that one lives in. As it turns out, people living together in individualistic societies report higher life satisfaction than single, and sometimes even married persons, whilst the opposite holds true for collectivist societies (Keyes & Shapiro, 2004:35). It becomes clear then that the quality of the marriage, as well as the dominant culture in any setting, apart from the sheer status of being married, are important factors moderating the relationship between marriage and life satisfaction.

In this section, an exposé was made of the interconnection between marriage and life satisfaction. It was revealed that across all settings it appears that being married has a positive impact on life satisfaction. Studies conducted across the globe seem to be in harmony in this regard, as most married people indicated higher well-being than those who were not married. However, being married is not an end in itself in enhancing life satisfaction. Instead other factors have to be considered, such as whether one is in a happy marriage or not. Environmental factors cannot be ruled out as well. For example, it is important to consider the impact of economic factors such as unemployment, poverty and income on the relationship between marital status and life satisfaction. These dynamic forces, and others, still merit further empirical scrutiny.

2.7 RELIGION AND LIFE SATISFACTION

Religion may be defined as a multi-dimensional phenomenon consisting of an organised collection of beliefs, cultural systems and world views that relate humanity to an order of existence (Kant, 2001:177). Most religions involve principles, rituals and emotions, moral rules, and community

(Saroglou, 2011:1320). Doninger (2013:4) reveals that the five major religions of the world, by world population are Christianity (for example; Catholic, Protestant, Charismatic), Islam, Hinduism, Buddhism and Chinese Folk religion, as reported in Table 2.3.

Table 2.3: Demographic distribution of the five major religions of the world

Five Largest Religions	2012 (billion)	2012 (%)	2000 (billion)	2000 (%)
Christianity	2.2	32%	2.0	33%
Islam	1.6	23%	1.2	19.6%
Hinduism	1.0	15%	0.811	13.4%
Buddhism	0.5	7%	0.360	5.9%
Chinese folk religion	0.4	6%	0.385	6.4%
Total	6.9	100%	6.15	100%

Source: Doninger (2014:484)

As reported in Table 2.3, by 2012 Christians made up approximately 32% of the world’s religious population, followed by Muslims (23%), Hindus (15%), Buddhists (7%) and Chinese folk religions (6%). However, each religion has its sub-religions whose way of operating may not be completely similar or compatible (Park, 2005:295). Additionally, there are many other emergent/young religions that are making inroads into the lives of people, with examples being Bahai, Scientology, Charismatic and the New Age movements (Swenson, 2009:19).

The relationship between religion and life satisfaction offers interesting insights. With the rise of secularism and globalisation, some people may question whether religion contributes to or impedes life satisfaction (Diener *et al.*, 2011:1278). However, the most dominant view is that religion has a positive impact on life satisfaction. As a case in point, a number of studies (for example, Ferriss, 2002:199; Greeley & Hout, 2006:150; Inglehart, 2010:351) found religion to be closely related to life satisfaction and happiness. On the reasons why religion leads to life satisfaction, Frey and Stutzer (2002:14) point out that church attendance is an important source of social support for many people. Establishing a spiritual relation assures individuals that a stronger and higher supernatural power is always available to give them support (Tiliouine & Belgoumidi, 2009:109). Religious people weather the storm of the adverse circumstances and disappointments more easily and suffer from less anxiety than non-religious people (Roshani, 2012:4400). Neyrinck

et al. (2006:323) add that religion plays a mediating role in influencing cognitive processes and appraisals of daily events by people. These authors further stress that individuals who actively participate in religious organisations live healthier and longer lives and are more satisfied with life than those who are not religious. Resultantly, even calamitous events may be interpreted as positive as the individual links them to a positive function (Bradshaw *et al.*, 2008:644). By influencing the attitudes of people towards past, present and future events in their lives, religious teachings and services are able to shape the ultimate levels of life satisfaction among different people (Krause, 2006:287).

The fundamental question that remains controversial is whether the positive influence of religion on life satisfaction applies to all religions or whether there exist some differences among the religions (Greeley & Hout, 2006:151). Each religion has its own distinctive ideals, social norms, rituals, values and other characteristics that define it as noted by Cohen (2009:194). Due to these distinctions, the levels of life satisfaction in these religions are bound to vary (Cohen & Johnson, 2013:4). In answering these issues, a study by Filipić *et al.* (2012:3) which investigated life satisfaction across a broad spectrum of religious denominations using a sample drawn from 144 countries representing 96% of the world, established that Catholic, Sunni Muslim or Hindu have a statistically significant and positive reflect on overall life satisfaction in comparison to other denominations. Earlier on, Cohen and Hall (2009:39) established that Jews often report lower life satisfaction levels than people in other religions. Judgemental attitudes exhibited by Catholics and other Protestant groups often increase the guilt and shame on members to which they are directed, resulting in lower life satisfaction levels (Sheldon, 2006:209). However, Christians may experience higher well-being than some other groups, because feeling personally connected with God can ease solitude and feelings of social isolation (Epley *et al.*, 2008:114; Johnson *et al.*, 2011:1422).

Clark and Lelkes (2005:23) focused on the insurance role of religion in buffering the well-being impact of stressful life events, and the ensuing economic and social implications. The study shows that the religious enjoy higher levels of life satisfaction, and that religion does insure against some adverse life events. Furthermore, it emerged in that study that individuals in virtually all denominations experienced less psychological harm from unemployment and marital separation than do those who were non-religious. A study by Rosmarin *et al.* (2009:244) provides further evidence that religious beliefs and practices are positively associated with positive coping and that positive religious coping predicted less psychological distress such as worry, anxiety and

depression. Furthermore, religion provides people with ways of facing death with composure rather than anxiety (Cohen & Johnson, 2013:5). According to Dechesne *et al.* (2003:722) since most religions teach that there is life after death; thus, a death-buffering mechanism is provided which relates positively with improved life satisfaction.

Roshani (2012:4400) investigated the relationship between religious beliefs and life satisfaction with death anxiety among elderly individuals in India. The results showed a negative correlation between religious beliefs and death anxiety. The results of that study are supported by Cohen *et al.* (2005:307) who found a negative correlation between religious orientations and death anxiety. Another previous study by Ardel and Koenig (2006:184) concluded that attachment to God and death anxiety were inversely related. By implication, it appears that people who are religious do not fear death and are bound to have higher life satisfaction as exhibited by peace of mind even unto death.

A study by Lim and Putnam (2010:914) offered robust evidence for social and participatory mechanisms shaping religion's impact on life satisfaction. The study was motivated by the controversy regarding whether it is the social network component of religion (Krause, 2008:76) or private and subjective aspects of religion (Greeley & Hout, 2006:150) that exerts a greater influence on life satisfaction. The study discovered that religious people seem to have higher life satisfaction levels, because they regularly attend religious services and construct social networks in their congregations. However, the study also found that the influence of within-congregation friendship is dependent on the presence of a strong religious identity. There was little evidence that private or subjective aspects of religiosity affect life satisfaction independent of attendance and congregational friendship. In a previous study, Krause and Wulff (2005:81) propose that church-based friendship tends to promote a sense of belonging and camaraderie, which enhances physical and mental health, both of which are linked to life satisfaction. Therefore, the fact that religion offers social networking and support between like-minded individuals is one of the reasons why it remains an enduring predictor of life satisfaction.

Chang (2009:1) assessed the relationship between religious attendance and life satisfaction in Taiwan. A fundamental debate on this issue pertains to how relationships between religious attendance and happiness and life satisfaction vary substantially across different countries (Tao & Yeh, 2007:770). The findings of that study indicate that religious attendance has positive relationships with happiness as well as domain satisfactions with interpersonal relationships, health, and marital life, but it is not significantly related to the satisfaction with personal financial

status. Consistently, Soydemir *et al.* (2004:665) show that religious attendance is positively related to life satisfaction through its positive impact on mental and physical health in the United States of America. Ferriss (2002:199) points out that happiness is associated with the frequency of attendance at religious services. Greene and Yoon (2004:245) report that the life satisfaction of individuals in Western Europe is positively correlated with the degree of religious attachment.

McCullough and Willoughby (2009:135) dwell on the idea that religious people seemingly have better self-control and self-regulation. For example, religious dietary and other practices may be viewed as exercises in self-regulation (Johnson *et al.*, 2011:1422). Furthermore, death rates linked to heart disease, emphysema, cirrhosis, cervical cancer and suicide, for example, are much lower for Christian church-goers than in non-attenders (Cohen & Johnson, 2013:5). O'Connor and Vandenberg (2005:610) recognise that these lower mortality rates are due to prohibitions against smoking and drinking which is more likely to occur among religious groups. It therefore appears that such practices also exert positive inducements on life satisfaction among people in these groups.

Clark and Lelkes (2007:6) used survey data on 30000 individuals drawn from 21 European countries to study possible spill over effects of individual religiosity on life satisfaction. The research used three different measures of religiosity, namely denomination, churchgoing and prayer. In the results of the study, own religious behaviour was positively correlated with individual life satisfaction, while average religious behaviour had a positive impact in that people tend to be happier in regions with a higher proportion of religious individuals. Tiliouine and Belgoumidi (2009:109) found that religiousness contributes to the well-being of Muslim students in Algeria by increasing the “meaning” in their lives. Another study by Abdel-Khalek (2010:571) found that religiosity among Muslim Kuwaiti adolescents was related to better health and well-being and less anxiety. Diener *et al.*, (2011:1281) furthermore observed that in addition to its impact on reducing crime and other deviant behaviours, which are regarded as positive externalities, religious attendance also typically generates positive internalities by directly raising the levels of life satisfaction. These observations signify that religion is viewed as both a powerful coping mechanism as well as a system to provide meaning in life.

The extent of one’s internal affirmation about one’s religious beliefs is instrumental in shaping trajectories of life satisfaction. In this sense Krause (2006:487) observed that people with greater doubt about their religious faith, report lower levels of life satisfaction. In contrast, strong convictions in one’s religious worldview, coupled with the belief that one merits divine favour,

are linked to increased life satisfaction for some individuals (Green & Elliott, 2010:143). These results demonstrate that religious fundamentalism (taking religious texts to be literally true, feeling part of the religious elite and seeing secular or other religious groups as an outside threat), can have both positive and negative impacts on life satisfaction (Hood *et al.*, 2005:68).

In sum, these results from the aforementioned studies suggest that religious involvement may raise the level of well-being in at least four ways: (1) through social integration and support; (2) through the establishment of personal relationships with a supernatural being; (3) through the provision of systems of meaning and existential coherence, and (4) through the promotion of a more specific configuration of religious organisation and personal lifestyle (Chang, 2009:2). In conclusion, it may be stated that although the positive association between religiosity and life satisfaction is well documented in literature, there is a lot of theoretical and empirical debate surrounding the question of how religion actually shapes life satisfaction.

2.8 AGE AND LIFE SATISFACTION

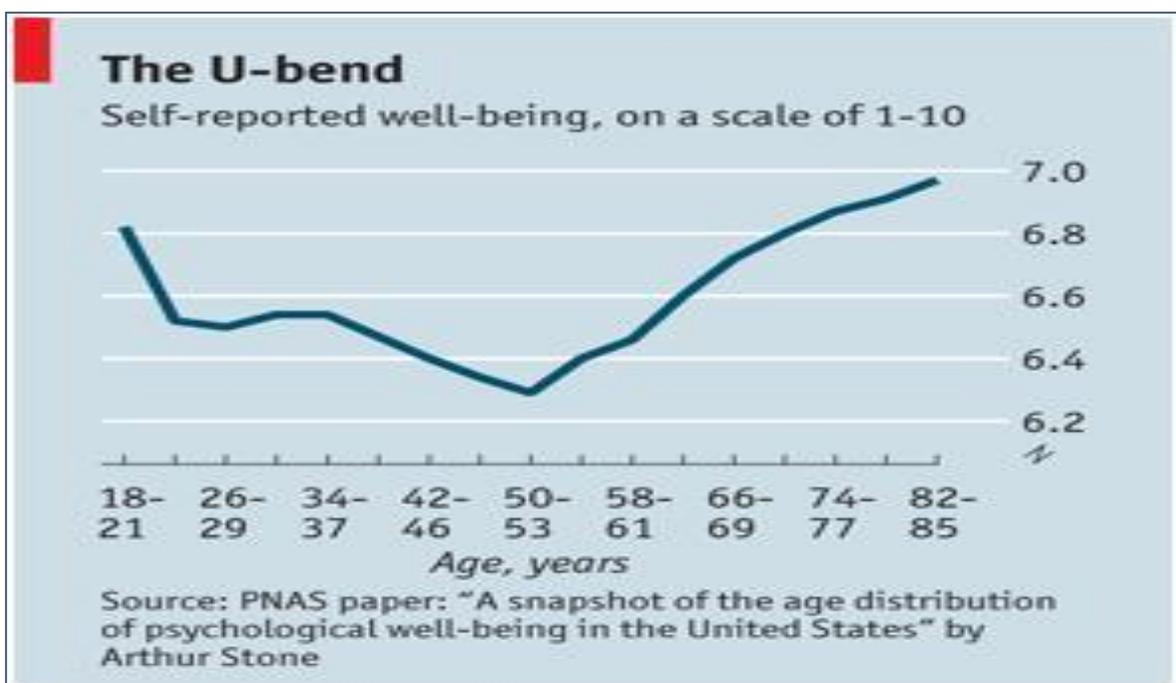
Age is defined as the length of time during which an individual has existed (Blatt, 2002:13). The stages through which the ages of an individual transit from conception through death are known as the human life cycle (Scott, 2001:47). For the purposes of this study, it is assumed that an individual typically goes through the following twelve stages that are suggested by Armstrong (2008:12):

- i. Prebirth: Potential
- ii. Birth: Hope
- iii. Infancy (Ages 0-3): Vitality
- iv. Early childhood (Ages 3-6): Playfulness
- v. Middle childhood (Ages 6-8): Imagination
- vi. Late childhood (Ages 9-11): Ingenuity
- vii. Adolescence (Ages 12-20): Passion
- viii. Early adulthood (Ages 20-35): Enterprise
- ix. Midlife (Ages 35-50): Contemplation
- x. Mature adulthood (Ages 50-80): Benevolence
- xi. Late adulthood (Age 80+): Wisdom

xii. Death & dying: Life

From this time onwards the discourse focuses on the relationship between life satisfaction and the ages indicated in the abovementioned life cycle stages. Most of the available empirical evidence focusing on the relationship between age and life satisfaction is based on cross-sectional studies, requesting individuals of different ages to report their life satisfaction. The outcomes show a mixed bag of results, with some studies concluding that there is no relationship between age and life satisfaction (for example, Diener & Seligman, 2004:1); some reporting an insignificant but linear association (for example, Hansson *et al.*, Forsell, 2005:313); some finding a weak but inverse relationship (for example, Chen, 2001:57); and still others reporting a curvilinear relationship, with life satisfaction being lowest amongst individuals in middle age (for example, Easterlin, 2006:463). Scores of authors (Blanchflower & Oswald, 2004b:1359; Gwozdz & Sousa-Poza, 2010:399; Stone *et al.*, 2010:9985) support a u-shaped pattern in the relationship between age and life satisfaction. Economics literature (for example, Clark & Oswald, 2006:1.33; Clark *et al.*, 2005:118; Lelkes 2006:173) using multivariate analysis, tends to agree on the prevalence of a u-shaped pattern, with happiness reaching the minimum in middle age, controlling for differences in income, health, and education. This pattern is illustrated in Figure 2.5.

Figure 2.2: A Typical U Bend Pattern of Life satisfaction



Source: Stone, Schwartz, Broderick & Deaton (2010:9987)

The u-shape of the association between age and life satisfaction depicts that life satisfaction is found to decrease at midlife and to increase subsequently towards retirement. However, this trend may not always be the case. For instance, Mroczek and Spiro (2005:189) advocate that generally, life satisfaction remains largely stable over the life course; observable change tends to be somewhat positive with increasing age, but modest decreases are evident late in the life as health problems set in. This view finds support in a study by Baird *et al.* (2010:183) that surveyed the life satisfaction across the lifespan of two cross-sectional, nationally representative samples, one based in Germany and the other based in Britain. That study has two distinct results. First, life satisfaction in the two sampled countries does not decline over much of adulthood. Second, life satisfaction tends to increase from the 40s to the early 70s. Notwithstanding these results, it has been noted by Hofer and Sliwinski (2006:17) that average levels of life satisfaction may decrease, increase, or remain relatively constant across the lifespan. In a study of adults between the ages of 25 and 75, Prenda and Lachman (2001:206) found that age was positively correlated with life satisfaction. Still, Blanchflower and Oswald (2008:1733) tested the association between age and subjective well-being and observed a significant quadratic effect for age such that levels of happiness seemed to decrease from young adulthood to middle age, reaching a minimum at around age 47, and then increased throughout older adulthood

In a study conducted by Realo and Dobewall (2011:297) the relationship between age and life satisfaction was examined over a period of 27 years (1982–2009) in four Scandinavian countries using nationally representative samples of people between the ages of 15 and 100. Results of the study show that the relationship between age and life satisfaction in these countries was best described as curvilinear, with younger and older people having higher levels of life satisfaction. Magee *et al.* (2013:694) examined the moderating effect of age and hedonic balance (the ratio of positive to negative affect experienced by an individual) in the relationship between personality trait changes and life satisfaction. The findings of the study showed that both age and hedonic balance moderate the relationship between the two factors, and were less evident in adults.

Schafer, Mustillo and Ferraro (2013:2) employed gender-stratified fixed effects regression models to examine the net effect of satisfaction with finances, partnerships/marriage, sex, contribution to others, work, health, and relationship with children on trajectories of overall life satisfaction. The study found several notable differences between men and women, but the most telling differences emerge among women themselves across chronological time (age). For instance, to women, partner satisfaction becomes substantially more important across the age groups, whereas sex,

contribution to others, and relationships with children all decrease in their importance for overall life satisfaction.

A recent study by Le Bon and Le Bon (2014:232) which investigated life satisfaction of individuals with mental disorders in middle age reports a strong negative correlation between age and life satisfaction. This result demonstrates that middle age represents a less satisfactory period of life for individuals facing mental health challenges. In a ground breaking study conducted by Fisher (1995:239), participants were asked about their perception of the relationship between successful aging and life satisfaction. The study found out that successful aging is characterised by five fundamental and intrinsically phenomenological features, namely sense of purpose, self-acceptance, personal growth, autonomy, and interactions with others. Another model of successful aging is proposed by Shynna (2012:1) who states that successful aging is dominated by life activity, material security, physical well-being, cognitive efficacy and social resources. This framework is illustrated in Figure 2.6.

Figure 2.3: Satisfactory Aging



Source: Shynna (2012:1)

In Fisher's (1995:239) study, the majority of participants underscored that life satisfaction was a precursor to and foundation of successful aging. This finding denotes that individuals who age successfully are expected to have high levels of life satisfaction. In another study, Beyaztas *et al.* (2012:221) determined the life satisfaction levels amongst elderly individuals (minimum 65 years

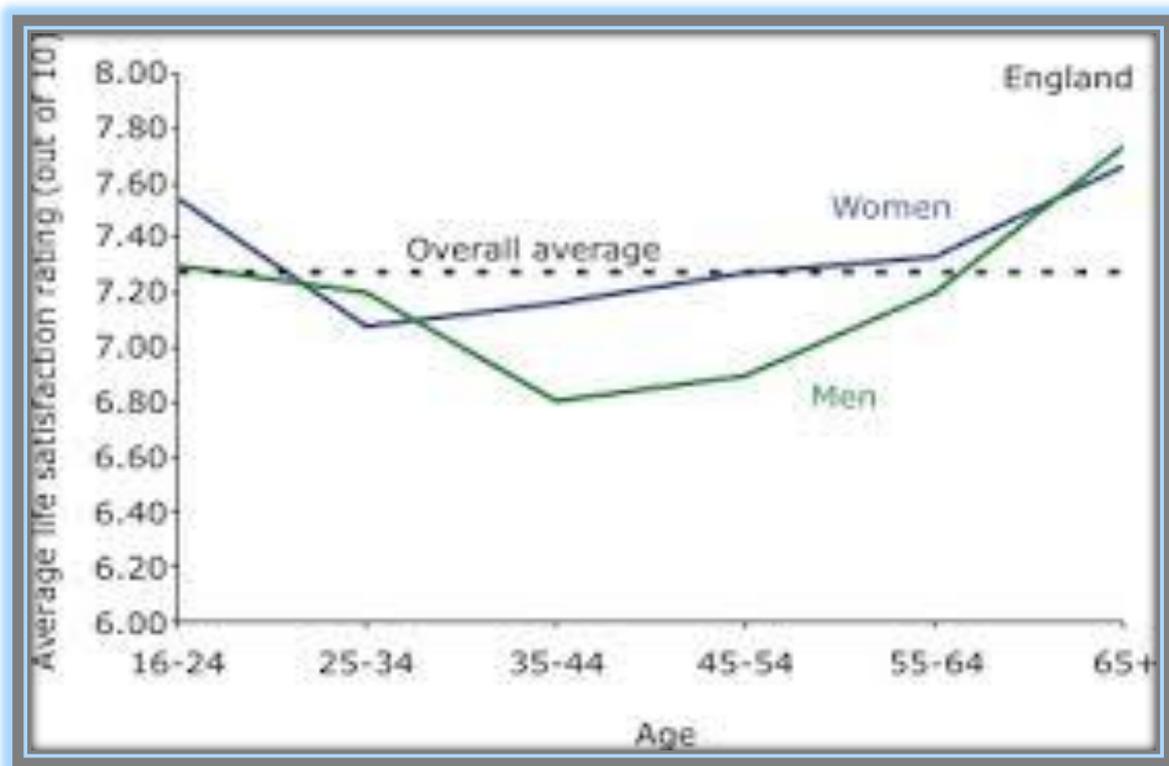
of age) who either lived with their families or lived in rest houses in Turkey. The results of the study showed that those who lived with their families were happier than those who lived in rest houses. It appears then that life satisfaction in later life is dependent on other factors such as, in this case, place of dwelling.

With regard to the influence of age on financial satisfaction, prior research (for example, Headey *et al.*, 2005:131; Pahl, 2005:381) has consistently found that older adults, despite low incomes, are more financially satisfied than younger adults. Holden and Hatcher (2006:219) attribute this “satisfaction paradox” to the fact that elderly people are more inclined to accommodate poor financial circumstances than younger people. As such, a considerable share of the higher financial satisfaction with increasing age is explained by greater assets and less debt among aged individuals (Johnson & Krueger, 2006: 680). However, assets and debt do not necessarily mediate this relationship at lower incomes, because older people with little income have very little accumulated wealth (Hsieh, 2003:24). Since older individuals who have less income and wealth have a much stronger tendency to be financially satisfied than their younger, equally poor counterparts, an “aging paradox” still remains in this field, and provides an impetus for further research (Van Praag & Ferrer-i-Carbonell, 2004:22). Lloyd-Sherlock *et al.* (2012:243) conducted a comparative study involving South Africa and Brazil. The study was aimed at investigating the relationship between pension, poverty and well-being in later life. Among other things, the study revealed high and increasing levels of life satisfaction across all the sampled distinct groups of older people although the degree to which this was directly related to generous pension provision could not be determined.

The foregoing discussions of literature have endorsed the existence of a u-shaped relationship between age and life satisfaction, in which life satisfaction is the lowest in the middle age, when controlling for income and education and other personal characteristics. However, the discussions also showed that there is no clear pattern between age and life satisfaction without the influence of other moderating factors. Therefore, it is not age *per se*, which determines the level of life satisfaction, but rather the circumstances that are surrounding an individual’s life at any given age (Leung *et al.*, 2005:336).

The universally acknowledged position on the gender-life satisfaction nexus is that women generally exhibit higher life satisfaction than men. A number of studies (for example, Blanchflower & Oswald, 2004b:1359; Frey, 2008:53; Van Praag & Ferrer-i-Carbonell, 2008:16) support the traditional view that women are more likely to report higher levels of subjective well-being. Tiefenbach and Kohlbacher (2013:5) also confirm the universal finding that women are more satisfied in life than men. However, as the ensuing discussion will prove, empirical findings in various environments seem to contradict conventional positions on the matter. For instance, a study by Stevenson and Wolfers (2009:119) spotlighted the paradox of declining life satisfaction in the USA. The study purports that over the past three decades, measures of life satisfaction indicate that women's happiness has declined both absolutely and relative to men. The study further forecasts that this decay is set to continue and a new gender gap will emerge- one with higher life satisfaction for men. In a previous study, Hayo and Seifert (2003:329) likewise found that Eastern European men were happier than women. In Asian countries a number of studies (Kusago, 2008:88; Ohtake, 2012:59; Sano & Ohtake, 2007:4; Urakawa & Matsuura, 2007:13; Tsuji, 2011:22) found gaps in the life satisfaction of men and women. Yamane *et al.* (2008:15) found that gender does not influence life satisfaction. This mixed bag of results tends to confound the relationship between gender and life satisfaction. Figure 2.4 illustrates the differences between the life satisfaction of men and women in the UK throughout the lifespan.

Figure 2.4: Graph of gender and life satisfaction by age in England in 2007



Source: The UK National Archives (2007:1)

Matud *et al.* (2014:206) investigated the relevance of self-identification in traditional gender roles of masculinity and femininity in women's and men's life satisfaction.

The results of the study show that although in both genders the most important predictors of life satisfaction were self-esteem and social support, both masculinity and femininity were associated with higher life satisfaction. Besides, in the prediction of life satisfaction, femininity interacted with social support in women, and masculinity with self-esteem in men, and it was found that the association between femininity and life satisfaction only occurred in women with high social support, and self-esteem was associated with life satisfaction only in men with low masculinity.

Oshio (2011:1) examined how family and social relations affect the life satisfaction levels of elderly men and women in Japan. This study found that life satisfaction was more closely associated with family and social relations for women than for men, after controlling for socio-economic, health and other factors. Fugl-Meyer *et al.* (2006:239) assessed life satisfaction in a nationally representative Swedish sample. The main findings are that, with marginal exceptions, life satisfaction is gender independent, while age is systematically and positively associated with vocational and financial situations. Another study by Bjørnskov *et al.* (2007:1) employed measures

of discrimination of women in the economy, in politics and in society to analyse the impact of gender discrimination on individual life satisfaction using a cross-section of 66 countries. The findings of the study show that, overall, both men and women are more satisfied with their lives when societies become more equal. However, equality in economic and family matters does not affect life satisfaction of both genders.

Jan and Masood (2008:33) considered life satisfaction among women in India and analysed the influence of socio- average level of life satisfaction at all age levels. It is found that with an increase in age, the overall life satisfaction decreases whereas, with an increase in personal income, the overall life satisfaction increases. Moreover, with an increase in family income, the overall life satisfaction of women also increases. Saundra and Hughey (2003:133) conducted a study on life satisfaction among African-American women from six states in the USA. Although no significant difference was found among the ratings of life satisfaction and spirituality with respect to age or educational level, women reported higher levels of religiosity than spirituality, which correlates significantly with life satisfaction. Spirituality contributed to the life satisfaction of African-American women at midlife regardless of age, income, or education.

Chipperfield and Havens (2006:176) examined life satisfaction among individuals who had undergone a transition in marital status and those whose marital status remained stable over a 7-year period. In particular, using data from a large-scale longitudinal study, their research assessed life satisfaction among groups that were identified on the basis of whether a spouse was present or absent at the two measurement points. Among those individuals whose marital status remained stable over the seven years, women's life satisfaction declined and men's remained constant. Among those who experienced a transition- in particular the loss of a spouse- a decline in life satisfaction was found for both men and women, the decline being more predominant for men. In addition, men's life satisfaction increased over the seven year period if they gained a spouse, whereas the same was not true for women. These findings imply that the relationship between marital status transitions or stability differs for men and women.

Cheng and Chan (2008:46) investigated whether social relationship was a stronger determinant of life satisfaction in older women than in older men in China, and whether this was more obvious in widowed than in married persons. Consistent with prior predictions, relatedness was much more important for women than for men. Furthermore, relatedness was the most important determinant of life satisfaction in women, regardless of marital status, but it was only a moderate predictor in married men, and even an irrelevant factor in widowers. Therefore, women seem to value

relatedness more than men, and are socialised to play the role of nurturing and caretaking persons as well as kin-keepers in the family, and that their self-concept is defined more in terms of their relations to important people in their lives (Zettel & Rook, 2004:433).

Demirtaş (2010:1) studied the role of gender, relationship status, romantic relationship satisfaction and commitment to career choices in the components of subjective well-being among senior university students. The results of the multiple regression analysis revealed that gender, relationship satisfaction and vocational exploration and commitment significantly predicted life satisfaction of the students. Humpert (2013:123) dealt with the effects of social participation activities on life satisfaction of men and women in Germany. The study concluded that sport, welfare or parental activities affect only female life satisfaction, while males are more affected by classical hobbies. Political activities, such as being a member of a political party or a union membership, had no or even negative effects on the life satisfaction of both men and women. Therefore, according to these findings, activities or memberships with influence in local fields or with own responsibility and personal interest in a short period of time, may be more satisfying to both males and females than activities with more idealistic tasks and long run results, such as protecting nature or human rights.

A South African survey conducted by Schatz *et al.* (2012:1864) investigated the role of gender, pensions, and social wellbeing in rural South Africa. The study used the WHO-INDEPTH Study of Global Ageing and Adult Health (WHO-SAGE) survey data from the MRC/Wits Rural Public Health and Health Transitions Research Unit (Agincourt). The study found that although, on the overall, women reported poorer well-being, they have a “honeymoon” period between the ages of 60 and 64, which are the first years of pension-eligibility, in which they report lower levels of worry and sadness. During that period they also experience higher overall happiness, life satisfaction and quality of life as compared to younger and older women. In contrast, the well-being for men declines between the ages of 60 and 64, but then a similar but not as prominent pattern of favourable reports emerge between the ages of 65 and 69, which are their early years of receiving pensions, and this is succeeded by a decay between the ages of 70 and 74. In parallel with the study by Schatz *et al.* (2012:1864), a number of studies in the same geo-type (Case, 2004:287; Case & Menendez, 2007:157; Duflo, 2003:19; Gómez-Olivé, Thorogood *et al.*, 2010:23, Ogunmefun & Schatz, 2009:33; Schatz *et al.*, 2011:598) also confirm that gender mediates the transitory association between pensions and life satisfaction, particularly in the management of physical and mental health. Overall, these results demonstrate that in South Africa,

while pensions may continue to enhance financial well-being, their net-effect on life satisfaction is gendered and temporary.

The mixed results reported in this section show that the gender-life satisfaction binary is subject to tectonic shifts. The traditional narrative which held that women typically experience higher life satisfaction than men,, has been challenged in various environments, and no longer holds substance. It is safer to conclude then that the relationship between these two constructs is shaped by constellation of other factors that should be taken into account. The relationship is not constant, but is likely to change, subject to the influence of different intervening factors. It appears safer then to consider the results of each study individually and draw conclusions from these separate settings, rather than considering aggregated results.

2.10 OUTCOMES OF LIFE SATISFACTION

The outcomes of high life satisfaction seem to be more constructive than detrimental. Among the youths, a fairly recent pilot study by Lippman *et al.* (2012:1) found that life satisfaction is negatively related to outcomes such as substance use, depression, involvement in violence, and delinquency and it is positively related to good grades at school. Life satisfaction has also been linked to good health. For instance, a research by Archontaki *et al.* (2012:1467) found that measures of life satisfaction such as optimism and positive affect predict long-term health status and mortality. Their study further reveals that contrariwise, a starting point depression tends to predict both poor long-term health status and mortality. Furthermore, positive emotions and optimism have a beneficial impact on cardiac health as well as on immune functioning (Anderson *et al.*, 2012:193). Aknin and Norton (2009:523) provide evidence that interventions that are successful in improving life satisfaction can have beneficial effects on various aspects of health, with examples including meditation and relaxation training which have both been found to increase positive effects and to reduce blood pressure. In terms of the impact of life satisfaction on longevity, Diener (2008:16) concluded that people with higher levels of life satisfaction live up to 10 years longer than those with poor life satisfaction. As reported in earlier findings by Koivumaa-Honkanen *et al.* (2004:221), people with high life satisfaction experience less injury, work disability, as well as reduced male disease mortality and injury mortality. Hence, these insights appear to add credence to the positive effect of life satisfaction on health and mortality.

In the workplace, the benefits of life satisfaction amongst employees are immense. Rehman *et al.* (2010:1131) highlight that employees with higher life satisfaction correspondingly have greater

resilience to stress, exhibit higher levels of energy, focus, stamina, performance and productivity. Saraceno *et al.* (2005:14) add that satisfied employees are more interested, motivated and engaged with work. Jones *et al.* (2007:663) found deeper levels of job satisfaction and fulfilment amongst employees who had higher life satisfaction. Chou and Robert (2008:208) further observed that more positive working relationships as demonstrated by feelings of camaraderie were more pronounced within circles of employees who were satisfied with life. Yin-Fah *et al.* (2010:57) found that life satisfaction positively correlated with employee morale, which facilitates better retention of staff. Warsi *et al.* (2009:399) found that life satisfaction predicted lower absence rates, reduced intention to quit and employee turnover, which results in significant cost savings for the organisation. It has also been noted by DeFour and Brown (2006:9) that employees who feel well and happy tend to make fewer workplace injury claims. Tangen (2005:34) further states that having satisfied employees, stimulates a harmonious and constructive industrial relations climate within the organisation. Therefore, on the overall, having employees who are satisfied with their lives results in a greater return on the organisation's staffing investment.

2.11 CONCLUSION

The aim of this chapter was to discuss literature pertaining to the concept of life satisfaction and its relationship with social factors. Issues that were discussed in the chapter include the conceptualisation of life satisfaction, life satisfaction and subjective well-being, life satisfaction theories and the interaction between life satisfaction and social factors. Several themes emerged from the discourse. First, it emerged that life satisfaction is a multi-factorial and complex concept which serves as an indicator of well-being in numerous domains of life. Second, there are manifest controversies in the attempts to account for life satisfaction as exhibited through the existence of several divergent theories. Third, there is no consensus regarding the nature and exactness of the influence of various social factors on life satisfaction. Because of the moderating effects a myriad of factors such as interpersonal (for example social), internal (for example psychological conditioning), external (for example political and economic), it is difficult to come up with a single unanimous viewpoint on the relationship between life satisfaction and each social factor. Thus, empirical results tend to be contradictory in the sense that what was found in one setting differs from what was observed in another. Having considered these issues in the current chapter, the next chapter moves to deliberate on literature concerning the relationship between life satisfaction and economic factors.

CHAPTER 3

THE RELATIONSHIP BETWEEN ECONOMIC FACTORS AND LIFE SATISFACTION

3.1 INTRODUCTION

The purpose of this chapter is to discuss literature pertaining to the influence of economic factors on life satisfaction. The chapter is intended to address the second theoretical objective set for this study. Whilst it is acknowledged that a plethora of distinct economic factors exist and each one of them exerts a unique influence on life satisfaction, the discussion in this chapter is restricted to eight economic factors selected for the purposes of this study, specifically, education, health, income level, employment, rural/urban residence, household size, public services and poverty. Both South African and international literature is cited throughout the discourse. Potentially, diverse perspectives, some which may either be mixed or dyadic and sometimes either synchronous or contradictory, emerge from the deliberations, due to the variability of the literature cited all through the chapter. Notwithstanding this fact, the primary expectancy is that the chapter is likely to yield noteworthy insights that facilitate an in-depth understanding of the interplay between each economic factor mentioned in the study and life satisfaction.

3.2 EDUCATION AND LIFE SATISFACTION

Education may be defined as the process of transforming the whole human life to a state that makes the individual both responsible and relevant to his or her immediate social environment (Amaike, 2006:266). Education can also be perceived as the sum total of all processes and means by which members of a particular society develop abilities, special skills, attributes and other forms of behaviour which are inherently cherished by the society in which they live as well as empower them to actualize their goals in life (Amaike, 2009:47). Education involves teaching, learning, emulating, imitating and imbibing skills, ideas, information and other cultural forms (Cunha & Heckman, 2007:31). Henslin (2005:65) argues that education involves both formal and informal modes of transforming and moulding individuals to conform to certain social and cultural norms and expectations. It also involves the act of equipping individuals with skills that enable them to discharge their socio-economic roles and find fulfilment throughout their life course (Cunha & Heckman, 2007:32).

While it is generally acknowledged that education seems to have some important indirect effects on life satisfaction, there is no universal consensus on the relationship between education and life satisfaction (Daukantaite & Zukauskienė, 2006:23). Amaike (2006:266) reiterates that although education is positively related to life satisfaction, there are conflicting views on its predictive power and the nature of this relationship. In Helliwell's (2003:11) multiple regression study on an international sample, it was observed that educational attainment was not clearly associated to life satisfaction. The study, however, went further to note that education does actually affect life satisfaction indirectly through income, health, perceived trust and social participation.

A study conducted by Cuñado and Pérez-de-Gracia (2012:185) which was based on a Spanish sample, differentiated between direct and indirect effects of education on life satisfaction. The study resolved that education has an impact on life satisfaction beyond well-known pathways (income and employment status) and interpret the residual effect as “self-confidence” or “self-estimation” effect. Veenhoven's (2010:344) authoritative empirical voice did not find any consistent patterns in the relationship between education and life satisfaction. The study came up with two explanations for the relationship: (1) the effect of education attainment on happiness may be not linear and tends to shed some significance after some threshold, and (2) getting education involves a cost in life satisfaction terms that eventually exceed benefits. This appears to attest that there are some extenuating factors that influence the education-life satisfaction interconnection.

Salinas-Jiménez *et al.* (2011:409) focus explicitly on the liaison occurring between education and life satisfaction and propose a theory explaining this relationship. These authors distinguish two constituents in the effect of education on life satisfaction, namely (1) investment component and (2) consumption component. The investment component refers to the associated gains in income, employment and occupational status and health. Consumption of good education affects life satisfaction during the schooling period by shaping the individual's preferences. Salinas-Jiménez *et al.* (2011:411) further point out that it is considered that education increases the variety of goods to be enjoyed, including stimulating activities. Therefore, education has the effect of generating or raising people's ambitions as well as opportunities which normally empower them to develop strategies to maximise their potentials provided the environmental factors are conducive (Heckman *et al.*, 2006:413).

When the level of life satisfaction is assumed to derive from a combination of levels of satisfaction in various domains in life, the study of satisfaction with education becomes important, especially because people spend many years of their lives in either school or college (Einarson & Matier,

2005:461). As suggested by Heckman *et al.* (2006:436), education is an important predictor of living conditions which usually leads to differences in the income and life satisfaction of retired individuals. Henslin (2005:65) adds that in the same vein, performance of workers depends on the cognitive and non-cognitive skills they have acquired early in life, usually through education and experiences. The skills acquired through formal education affect people's preferences, endowments, efficiency and productivity and, indirectly, their income and ability to cope with life challenges and difficulties (Fujita & Diener, 2005:158). This implies that the ability to perform virtuously in any field is to a certain extent associated with high educational qualifications. As such, education is the primary source of the human capital which is the knowledge and ideas possessed and generated by individual workers which may be manipulated for the benefit of modern society (Crocker, 2002:1).

Van-Solinge (2007:225) opines that higher education is related to lower negative feelings or effects such as disenchantment, disillusion and frustration associated with life in general. In support Waslander (2007:12) impresses upon the fact that education undoubtedly confers on individuals a lifelong advantage which provides the necessary assistance or platform through which life challenges and situations are addressed or negotiated in the life course. For instance, a study conducted in Canada in 2004, 75.4% of female university graduates had a job, compared with 79.3% of male graduates. By contrast, women with less than a grade 9 education are less than half as likely to be employed as their male counterparts – 13.6% of women compared to 29.4% of men (UNESCO, 2005:41). These results seem to suggest that being educated avails greater opportunities to an individual in life.

Özer and Sackes (2011:513) maintain that educational status does not just determine occupational status and income, but it also affects every aspect of an individual's life. Frequently, an individual without post-primary education will likely have inadequate income (be poor), be unhealthy and live in precarious situations usually below poverty level for a greater part of his life, especially in developing countries (Van-Solinge, 2007:226). Furthermore, Coulombe *et al.* (2004:64) concluded that workers with higher education are more likely to have secure, high-wage, high-benefit jobs whilst employees with less than high school education were more likely to have insecure work, low wages and no benefits. One can therefore construe that on the overall, well-educated individuals are likely to have adequate income which translates to better quality of life and higher life satisfaction.

A study by Wigley and Akkoyunlu-Wigley (2006:287) shows that the set of abilities enabled by educational attainment – being able to read, count, communicate, make informed choices, have a sense of self-worth, have a greater degree of control over one’s life as well as a substantial impact on life expectancy. Significantly, the direct effect of those educational abilities on longevity is almost equivalent to their effect by way of resource accumulation (Hayward *et al.* 2005:8). Bauer *et al.* (2004:106) emphasise that the level of political knowledge one possesses has a major impact on political preferences, likelihood of voting and a whole host of other important behaviours, attitudes and beliefs. Michalos and Orlando (2006:51) attest that educational attainment is positively associated both with health status and healthy lifestyles. This signifies that from a health determinant perspective, education is clearly a good investment that can reduce long-term health care costs.

The findings of a study conducted by Johansson *et al.* (2007:685) show that women with low education levels and who stay in relatively unskilled jobs are less satisfied with both work and life in general than women with higher levels of education. Martikainen (2009:721) clarified the association between life satisfaction and the educational level of young adults in Finland. The same study found out that highly educated young adults had higher levels of life satisfaction than young adults in general. In contrast, Melin *et al.* (2003:84) found that life satisfaction amongst cohorts of university-educated adults is not necessarily higher than those with lower levels of education, because those with university education were less satisfied with their social relationships. The study also found that university-educated groups were more satisfied with health or material factors of life than low-education groups. In another study Markus *et al.* (2004:32) observed that the life satisfaction of high school-educated adults does not essentially differ from that of college-educated adults. In the same study, college-educated respondents were more satisfied with their financial situations and those with a high school education reported higher levels of satisfaction with their marriage and close relationships.

The influence of education on the future aspirations of people is well noted in research and is a hallmark component of life satisfaction. In this regard, Frey and Stutzer (2002:47) devoted their analyses to the relationship between education and life satisfaction. Their study found that empirical research has not found a systematic (organised) interrelationship and concluded that although education facilitates better adaptation to changing environments, this higher predisposition to life satisfaction is compensated by a comparative increase in aspiration levels. This implies that well educated individuals tend to exhibit high levels of aspirations, which when

not met, may actually lead to dissatisfaction. This probably explains why some well-educated individuals report lower life satisfaction levels than the less educated.

Another study conducted by Bruni and Stanca (2006:209) pinpoints that people's aspirations constitute a major systematic intrinsic source of errors in predictions that affect life satisfaction. When people fail to anticipate intrinsic change in their aspirations correctly they may experience systematic frustration of their expectations, that is; they experience an aspirations bias (Stutzer, 2004:89). Roese and Summerville, (2005:1274) furthermore stress that educational choices are among the most important potential sources of regret in life, especially if there is a gap between educational attainments and the experienced utility. It is important then that the intrinsic building up of aspirations, in addition to skills, should be related to the availability of notional opportunities in the environment as well as to the interplay between an individual's skills/innate talents and the latter (Di Giacinto & Ferrante, 2007:41).

Research in South Africa has not disregarded the relationship between life satisfaction and education. A recent study by Botha (2014:555) used the 2008 National Income Dynamics Survey to explore the education-life satisfaction link in South Africa. In that study, it emerged that for both genders, educational attainment was positively and significantly related to life satisfaction. However, this result held true for Africans and the Mixed Race, but did not apply to Asians and Whites. Evidence from the study further showed that education is a positional good, in the sense that people with above average education are relatively more satisfied with life than those with below average education. In support of Botha's study, several studies in South Africa (Powdthavee, 2003:12; Powdthavee, 2005:531; Hinks & Gruen, 2007:11) found the association between education and life satisfaction to be positive. However, in contrast, Posel and Casale (2011:195) found an insignificant association between education and life satisfaction in South Africa. This weak relationship was attributed to the effects of other factors used as control variables in the study.

If education really affects life satisfaction as some studies have claimed, it is important to offer quality education and to encourage more people to study formally. Offering quality education and increasing enrolment have both been found to be affected by government expenditure on education (Jones & Zimmer, 2001:577). Cheung and Chan (2008:698) showed that education expenditure predicts the enrolment rate and quality of education across countries. Hillman and McMillan (2005:26) contend that education expenditure is determined by governments and authorities as well as a country's cultural dimensions. Although the government of each region decides the

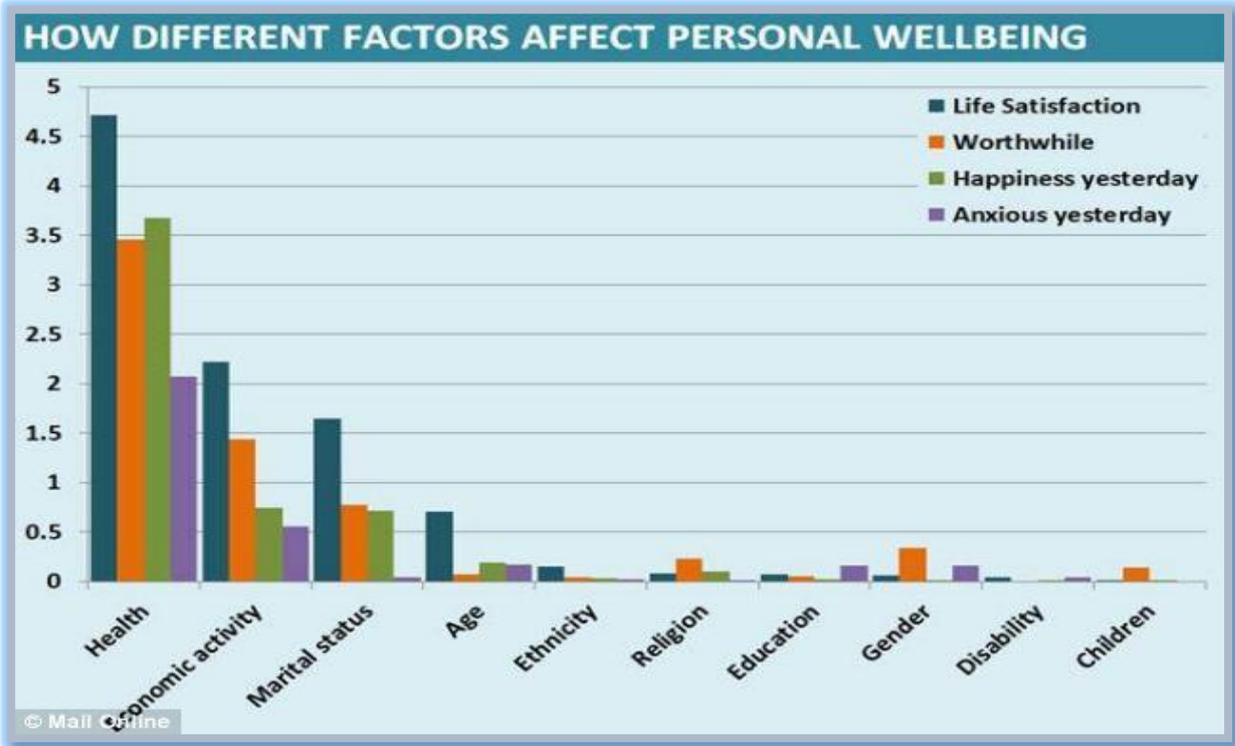
specific amount that will be spent on education, the real budget increases or decreases in line with the amount that is earned by a country each year, or the GDP (Einarson & Matier, 2005:461).

In summary, there is no consensus on the influence of education on life satisfaction. Some studies have established that education does have an effect on life satisfaction. In other studies, the relationship between education and life satisfaction is non-linear and is moderated by other factors such as health, income, employment status and social participation, among others. Still, it has also been shown that the effect of education on life satisfaction tips off at some point in life. Research results suggest that education is a basic or deficiency need rather than a secondary or growth need. Therefore, there is some evidence supporting the positive effect of education on life satisfaction, but additional research in this regard is still needed.

3.3 HEALTH AND LIFE SATISFACTION

Literature portrays that health impacts on life satisfaction in a number of different ways. As acknowledged by Diener *et al.* (2010:30), better health of mind and body, coupled with a high degree of trust in one's community all contribute to high life satisfaction. Poverty, ill health, and deep divisions in the community may contribute to low life satisfaction (Khawaja, 2006:444). In fact, Uchino (2006:377) suggests that mental and physical health, together with other factors such as community trust, quality of governance, the rule of law, family experience, education, gender, and age are some of the most important factors impacting on life satisfaction. People who are in bad health are more likely to be unemployed, have less income, tend to experience a diminished sense of self and have fewer social supports (O'Neill, 2010:22.) As an example; many people actively participate in physical activities in order to relieve stress and strengthen the body and mind, which has obvious implications for both health, social and life satisfaction (Lee, *et al.*, 2007:673). To this extent, people who are active in sport generally report higher life satisfaction levels (Kim & Shin, 2009:1295). Kim (2012:53) recognises that participation in sport and exercise have a positive effect on both physical and mental endurance, which relates to well-being. This shows that people have become conscious of the importance of health in the promotion of life satisfaction and are willingly participating in activities that are meant to enhance their health status. Figure 2.2 shows the results of one study in which health scored the highest bearing on life satisfaction.

Figure 3.1: Health has the strongest impact on well-being



Source: Chorley (2013: n.p)

An important health domain in life satisfaction is self-reported health, which is the state of health as reflected by oneself rather than by others (Easterlin, 2003:1176). Self-reported health can be associated with life satisfaction in three ways, namely, as a health effect, as a personality traits effect, and simply as a part of life satisfaction. Better health certainly improves happiness, but self-reported health may capture more than physical and mental health and may also reflect certain personality traits (Blanchflower, 2008:1733). People who are more optimistic about their lives are likely to over-report both their life satisfaction and their general health status (Helliwell & Huang, 2010:205; Morrison, 2011:1039). More importantly, both life satisfaction and self-reported health are people's self-evaluation of their lives and are likely to represent related features of global welfare of individuals (Borgonovi 2008:2321; Oshio & Kobayashi, 2010:1358; Subramanian *et al.*, 2005:664). Given that self-reported health is also highly correlated with locality income (Hou & Myles, 2005:1557; Macintyre *et al.*, 2007:125), the overlap of self-reported health with life satisfaction would pick up a large part of the positive effect of locality income on life satisfaction. As such, how one perceives the state of his/her health has a significant impact on overall life satisfaction.

Hutchinson *et al.* (2004:43) investigated social and health determinants of well-being and life satisfaction in Jamaica. In the results of their study, women had lower levels of psychological well-being and satisfaction with life. Independent predictors of lower psychological well-being included having an acute illness, having a chronic illness in women and high religious behaviour in men. Moreover, satisfaction with life was predicted by younger age, marital status and employment. These findings depict that health related factors are more important for psychological well-being while social circumstances are more significant for satisfaction with life. The study by Hutchinson *et al.* (2004:43) is important in that it demonstrates that there is an intricate relationship between psychological well-being and overall health. For example, a weakened sense of emotional well-being may contribute to poorer health status by affecting health behaviour and lifestyle as well as the level of risk awareness (Steptoe & Wardle, 2001:1621). Similarly, several studies (Ostir *et al.*, 2006:727; Pressman & Cohen, 2005:925; Segerstrom & Miller, 2004:601) have since endorsed the positive impact of mental well-being on health and life satisfaction in both young and older populations. In this way, psychological well-being is perceived as an indicator of both overall health and life satisfaction.

While research has demonstrated that health has an impact on life satisfaction ratings, it is also possible that life satisfaction affects health in different ways (Mroczek & Spiro, 2005:189). As a typical example, Koivumaa-Honkanen *et al.* (2004:221) found that life dissatisfaction was a predictor of fatal injury, work disability, male disease mortality and injury mortality (even after eliminating suicides). This depicts that positive affect and life satisfaction are related to disability and survival over time. Furthermore, higher life satisfaction can also be an indication of how easily an individual disengages from unattainable goals and re-engages in new, more attainable goals (Rasmussen *et al.*, 2006:1721). This strategy would be vital to coping with health conditions, such as restricted mobility or chronic disease, which may render valued life goals impossible. As such, there is a two-way interaction between life satisfaction and health – good health may improve life satisfaction, while life satisfaction itself improves health.

Apart from the actual status of one's health, perceptions regarding health also matter. This is shown in a study by Lee and Oh (2013:381) which was aimed at examining the effects of health perception on health belief, life satisfaction, and well-being-oriented activities according to swimming participation with middle-aged women. Health perception, health interest and health concern exerted significant effects on health belief, perceived benefit and perceived disability. Health interest and health concern also showed significant effects on life satisfaction and well-being-

oriented activities such as exercise orientation and hobby orientation. Health perception, resistance and sensitivity indicated significant effects on health belief, perceived disability, and life satisfaction as well. This implies that how individuals perceive the state of their health and the interest or concern thereof, has an effect on their overall life satisfaction.

With regard to people in the twilight zone of their lives, research results seem to suggest the importance of health as a determinant of life satisfaction. Gwozdz and Sousa-Poza (2010:397) investigated the effects of ageing, health and life satisfaction of the oldest old people in Germany. The study reveals that life satisfaction generally declines in older age, most notably as health conditions deteriorate. In agreement, Smith *et al.* (2002:179) specify that proposals that life satisfaction may decline in old age (especially among the oldest old people) are derived from research documenting the accumulation of debilitating health conditions, functional impairments and personal losses during old age. It is suggested that the increased risk of frailty, loss of functional capacity, and poor health during the period of very old age may place constraints on life satisfaction and overwhelm individuals to such a degree that they moderate their expression of well-being (Smith *et al.*, 2002:179). The results of research studies by Berg *et al.* (2006:257) in Sweden; Inal *et al.* (2007:30) in Turkey; Clark (2007:23) in the UK, Li (2005) as well as Chen and Short (2008:1379) in China confirm that among those numerous factors identified as affecting the life satisfaction of the most elderly, health plays a highly prominent role. It therefore appears that once health is controlled for, other factors, especially age, may have an insignificant effect on life satisfaction on those in their later years of life.

The tripartite relationship between income, health and life satisfaction is worth mentioning. As noted by Tseng and Petrie (2014:311) income can be crucial for health, whether viewed in physical or psychological terms. From the physical viewpoint, higher incomes increase investments in health-enhancing goods, such as nutritious food and better quality medical treatments while from a psychological perspective higher incomes reduce the stress related to a relatively low income that leads to diseases (Gerdtham & Johannesson, 2004:228). In line with this view, several researchers (Case 2004:287; Frijters *et al.*, 2006:433; Gardner & Oswald 2007:49; Leon-Gonzalez & Tseng, 2011:23; Lindahl, 2005:144) found that upsurges in income may improve physical health, mental health, mortality and life satisfaction. In addition, Case (2004:287) found that the increasing income in the form of an old age pension improves the health status of the beneficiaries and their household members as long as the household pools income, leading to higher satisfaction with life. However, some studies (for example; Deaton & Lubotsky, 2003:1139; Jones &

Wildman, 2008:308; Subramanian & Kawachi, 2004:78) provide proof that income inequalities or relative deprivation is harmful to population health, which implies that people not only care about the amount of income they have but also care about their position in the income distribution in a society. Thus, the former argument maintains that money has a positive effect on population life satisfaction whilst the later argument sustains that income may have a negative impact on those who do not gain, because it increases their sense of relative deprivation through income comparisons with others as well as their limited access to better healthcare facilities (Tsend & Petre, 2014:313).

In the context of South Africa, Westaway (2001:28) investigated the association between health status and life satisfaction using a sample of black residents of an informal settlement. Seventy percent of respondents rated their health as good or better whilst age, education and employment status were significantly related to health and life satisfaction. The study also concluded that good health was a more important predictor of both personal and environmental quality of life. Research conducted in South Africa before the establishment of democracy in 1994 (for example; Moller, 1989:43; Møller & Schlemmer, 1989:279) shows that life satisfaction and happiness were significantly lower among the African population than the other racial groups, and this can partially be attributed to substandard healthcare provided to Africans by the apartheid government. However, there was a marked improvement in life satisfaction and happiness for Africans after 1994, closing the enormous satisfaction and happiness gap between Africans and the other racial groups (Moller, 1996:237). The contribution of improved provision of health care for all people in South Africa as facilitated by the new inclusive government, cannot be overlooked in enhancing the life satisfaction of Africans in the country (Møller & Jackson, 1996:169).

In this section, the influence of health on life satisfaction was discussed. It emerged that health is an important predictor of life satisfaction. However, a notable observation is the dyadic nature of the relationship. In other words, whilst good health does lead to life satisfaction, the reverse is also true, since higher levels of life satisfaction may also be a good indicator of good health.

3.4 INCOME AND LIFE SATISFACTION

The relationship between life satisfaction and income is a complex one, as validated by the ensuing discussion of literature. For households and individuals, income may be defined as a sum of all the wages, salaries, profits, interests' payments, rents and other forms of earnings received in a given period of time (Case & Fair, 2007:54). The two types of income that are most relevant to

this study are absolute income and relative income. Easterlin *et al.* (2010:22463) define absolute income as a reflection of the total amount of earnings an individual receive in a given period and relative income as a measure of income in relation to other members of society, workmates or other groups. For example, absolute income is reflected when an accountant in given company X received ZAR 500,000 during the year. An example of relative income is the comparison of the income received by an accountant in a given company X compared to that received by another individual in company Y.

According to the Absolute Income Theory (Diener, 1984:542), richer people have higher levels of life satisfaction than those less well-off within the same society. The correlation between money and life satisfaction is often small, but effect sizes are larger in low-income developing economies (Howell & Howell, 2008:536), and even small correlations can reflect substantial real differences in life satisfaction (Lucas & Schimmack, 2009:75). Such results, however, do not necessarily reflect a simple causal relation between money and life satisfaction. The shortcoming of the Absolute Income Theory is that it does not account for the fact that income and life satisfaction are associated within a particular environment at a given time, but not correlated within that same country over a period of time, a concept known as the Easterlin Paradox (Boyce *et al.*, 2010:471). Furthermore, higher-income respondents usually report greater life satisfaction in any given country; cross country comparisons show that life satisfaction does not necessarily increase if aggregate income in a particular country rises (Stevenson & Wolfers, 2008:17). Still, as acknowledged by a number of researchers (Blanchflower & Oswald, 2004a:406; Layard *et al.*, 2008:1846), although life satisfaction generally increases with improvements in absolute, income, the rate at which this happens is continuously decreasing. This, according to Kahneman and Deaton (2010:16489), may be attributed to the existence of other effects acting with an opposite sign on the relationship. It seems then that life satisfaction and absolute income are related, but the relationship is complicated, making it difficult to draw a single universally acknowledged conclusion.

The Relative Income Theory, also known as the Relative Income Hypothesis, which has attracted a lot of attention, postulates that life satisfaction does not depend on absolute, but on relative income (Ferrer-i-Carbonell, 2005:988). Life satisfaction increases when the level of income rises against that of a specific reference group and decreases when everybody's income rises and the relative income differentials between individuals stay constant (Kahneman & Deaton, 2010:16489). In other words, individuals are likely to gain utility to the extent that their income

exceeds the average or reference income of people in their comparison set, and lose it to the extent that their own income falls below the reference level (Boyce *et al.*, 2010:473). As such, there is a trade-off between the positive effect of income on life satisfaction and the negative effect of relative income (Khan, 2014:43). By implication, being amongst people richer than oneself can be detrimental to well-being.

The Ranked Income Theory postulates that the ranked position of an individual's income predicts general life satisfaction, while absolute income and reference income have no effect (Brown *et al.*, 2008:355). Furthermore, individuals cherish upward comparisons more than downward comparisons (Clark *et al.*, 2009:95). According to the rank hypothesis, income and utility are not directly linked in such a way that increasing an individual's income will only increase their utility if ranked position also increases and will necessarily reduce the utility of others who will lose rank (Bilancini & Boncinelli, 2007:18). As an example, an individual typically may be concerned about whether he/she is the second most highly paid person, or the least most highly paid person, in their comparison set (which might contain fellow workers of a similar age and qualification, college mates, neighbours, among others) (Stewart *et al.*, 2006:11). As such, the rank income hypothesis suggests that there is no simple causal relationship between money and happiness in the sense that an increase in income may not increase ranked position and does not therefore lead to increased life satisfaction (Clark *et al.*, 2009:96).

An issue with important theoretical and policy implications in life satisfaction research, pertains to the effect of locality income of individuals on life satisfaction in the same geographic area. On the one hand, some studies (for example, Fowler & Christakis, 2008: 2338; Kingdon & Knight, 2007:69) concluded that the association could be positive if people benefit from the improved resources, amenities, and social capital in high-income areas. On the other hand, other studies (for example, Barrington-Leigh & Helliwell, 2008:53; Helliwell & Huang, 2010:205; Knight *et al.*, 2009:635) found that the association could also be negative if people tend to emulate the lifestyles of their more affluent neighbours (keeping up with the Joneses). On the same issue, the results of a study by Hou (2014:5), indicate that the positive spillovers of locality income are stronger in immediate neighbourhoods and local communities than at the municipality level. The study by Hou further reveals that the positive connection between locality income and life satisfaction to a large extent is attributable to the selective geographic concentration of individuals by income, marital status, and home ownership. These results suggest that locality income has no negative net effect on life satisfaction. Rather, its net effect is more likely to be positive because controlling for

self-reported health may over-correct the association of locality income with life satisfaction, as affirmed by Morrison (2011:1039).

Dynamic aspirations of people tend to moderate the relationship between life satisfaction and income. As originally proposed in a ground-breaking study by Brickman and Campbell (1971:287) and a follow-up study by Stutzer (2004:89), the aspirations of people tend to adapt to the situation such that as personal income rises, so does the individual's aspirations, which may lead to a decrease in life satisfaction. This notion is further buttressed by Benjamin *et al.* (2012:2083) who maintain that maximising an individual's utility does necessarily coincide with maximising life satisfaction. In a recent study, Proto and Rustichini (2014:1) proposed an econometric model that shows that the negative effect of high aspiration can also be predicted by individuals who, nevertheless, may still choose options that may not seem to maximise happiness, but which are compatible with high-income aspirations. These assertions seem to re-ignite the earlier argument by Easterlin (2005:429) that, in stable economies, lower levels of income might be linked to higher life satisfaction levels. In other words, the fact that individuals aspire to have a higher income may not be considered a negative feature of an economy even if this might result in a lower level of reported life satisfaction among the richest countries (Di Tella & MacCulloch, 2010:32). Thus, income aspirations decrease life satisfaction by about the same magnitude as increases in income do (Senik, 2009:408).

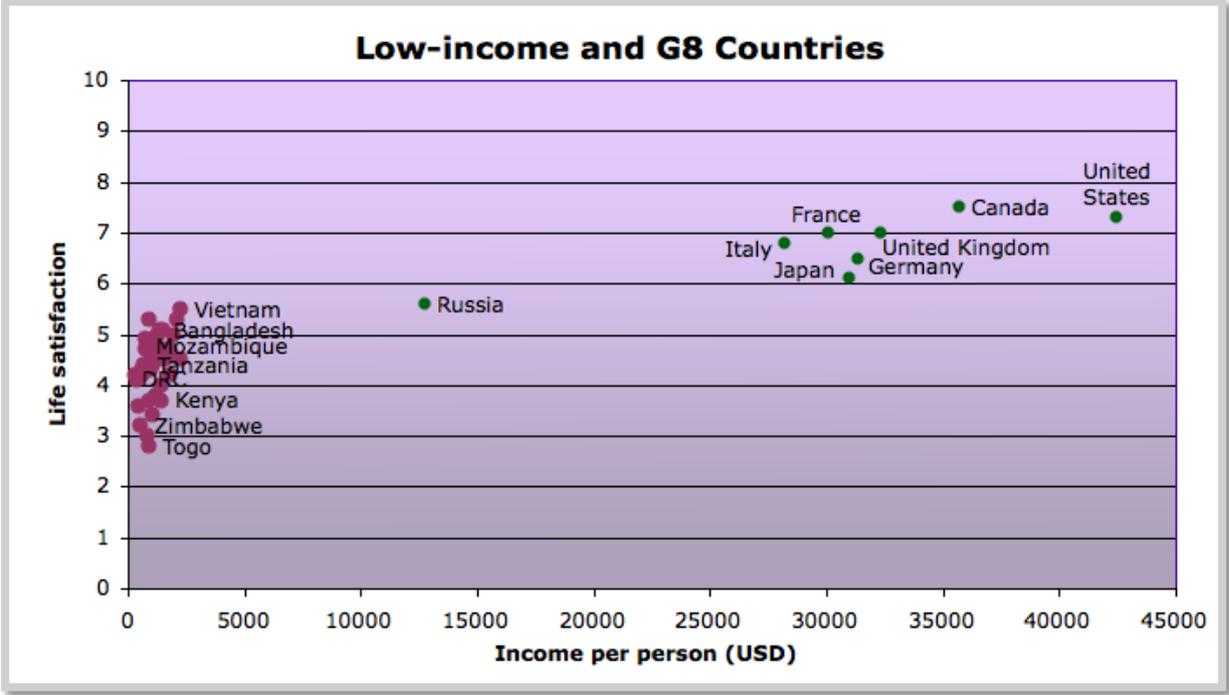
Ambrey and Fleming (2014:131) illustrated the use of a subset of windfall income (unexpected income which could be due to winning a lottery, unforeseen inheritance or shortage of supply) as a substitute for the more conventional household income monetary measure. Results of this study provide no evidence against the exogeneity (originating externally) of windfall income and indicate that the causal effect of income on life satisfaction is substantially higher (and willingness-to-pay estimates substantially lower) when windfall income is used. Frijters *et al.* (2006:433) focused on the role of real income changes, and the extent of income changes in determining life satisfaction in Russia. The main finding of their study is that changes in real household incomes explained 10% of the total change in reported life satisfaction, but up to 30% of some year on-year changes. This confirms that life satisfaction rises significantly in response to moving from unemployment to employment, and falls in response to factors such as wage arrears, poor health and marital dissolution. A previous study by Clark *et al.* (2005:118) found evidence of group heterogeneity in the life satisfaction response to real income changes, which illustrates that different groups of individuals respond differently to changes in real income. Another study by

Frijters *et al.* (2004:730) found that age, marriage and education level were important in explaining differences in the effect of real income increase on life satisfaction. These findings seem to give credence to the mediating effects of other factors on the relationship between income and life satisfaction.

The relationship between income and life satisfaction has been investigated in South Africa as well. Møller's (2007:389) study concluded that there is a close relationship between material and subjective well-being for black South Africans, largely because of the improved financial security and living conditions that material possessions bring, as well as the association of material well-being with improved social standing. For instance, "a well-appointed home tells the world that black South Africans are no longer second-class citizens in their own country" (Møller, 2007:412). South African research also support the Easterlin Paradox, which suggests that an increase in comparison group income (as stated in the Relative Income Theory) would correspond to a decrease in well-being. Some studies, (for example Bookwalter & Dalenberg, 2010:345; Kingdon & Knight 2006:1199, Kingdon & Knight, 2007:69), support the effects of income on life satisfaction among South Africans. More specifically, Kingdon and Knight (2006:1199) found that incomes of close neighbours positively influence the life satisfaction in households. Bookwalter and Dalenberg (2010:345) established that low income earners find it more satisfying to live among wealthier people. These studies reveal that in addition to increasing one's well-being, an increase in income leads to increases in the average income of a comparison group. As such, one's life satisfaction in South Africa is indeed influenced by relative incomes of peer groups.

Despite the divergent views expressed in the foregoing literature review, it is difficult to undo the general conception that the higher the *per capita* income, the higher the life satisfaction. A point of reference could be the Gallup World Poll of 2006 which requested a representative sample of people from 132 countries to indicate their life satisfaction (World Bank, 2011:1). The results are illustrated in Figure 2.3.

Figure 3.2: Global relationship between income and life satisfaction



Source: World Bank (2008:1)

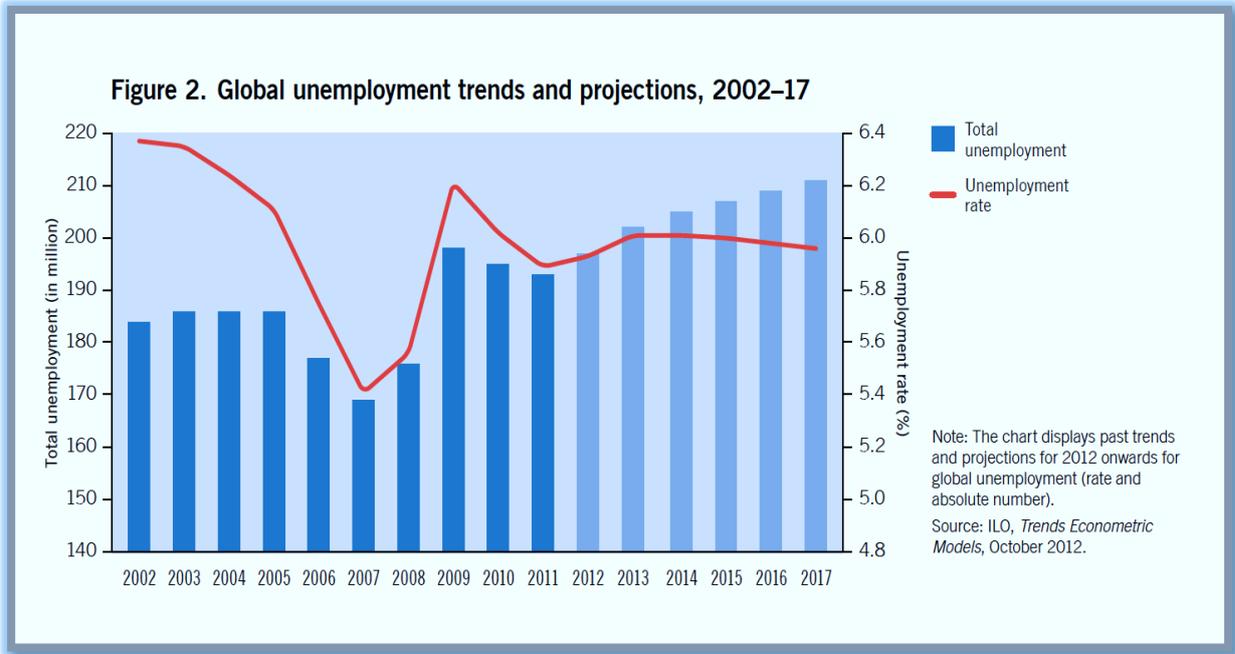
There are three dominant results that can be drawn in Figure 3.2 First, there is a positive correlation between *per capita* income in a country and average self-reported life satisfaction. Second, individuals in high-income countries had greater life satisfaction than those in low-income countries. Third, there is no evidence that the cross-country effects of greater income fade out or vanish as countries increase their income. Therefore, there appears to be a global endorsement of the positive effect of absolute income on life satisfaction.

3.5 EMPLOYMENT STATUS AND LIFE SATISFACTION

Unemployment occurs when a person who is actively searching for employment is unable to find work (Clark, 2003:289). The phrase: “unemployment rate” refers to a measure of the prevalence of unemployment and it is calculated as a percentage by dividing the number of unemployed individuals by all individuals currently in the labour force (Blanchflower & Oswald, 2004:1359). Types of unemployment include frictional, seasonal, cyclical, and hidden unemployment (Vienneau, 2005:612). A limitation in the classic definitions of unemployment is that they disregard self-employed people, those who are in prisons (who may or may not be working while in prison) and some who receive disability pensions, but are still working in occupations suitable for their medical conditions (Mullins, 2012:14). Despite these drawbacks, the conceptualisation of

unemployment as people who are willing and able to work, but are out of/cannot find work (Coven & Stone, 2008:7) is considered as appropriate in this study. The trends and projections related to global unemployment rates between 2002 and 2017 are reported in Figure 3.3.

Figure 3.3: Global unemployment trends and projections, 2002-2017



Source: International Labour Office (2013:1)

High unemployment levels are usually prevalent during periods of economic recessions and depressions (Opocher & Steedman, 2009:937). According to Head (2014:1), in its “Global Employment Trends” the International Labour Organisation estimated that there were over 200 million unemployed people, which makes up approximately 6% of the global workforce unemployed worldwide in 2013. The widespread prevalence of unemployment globally makes it necessary to investigate how this phenomenon is related to life satisfaction.

Unemployment has an effect on life satisfaction and is widely believed to be one of the strongest correlates of life satisfaction. Loss of employment results in a significant reduction in income as well decreases in leisure (Knabe & Ratzel, 2011:283). Once unemployed, individuals go through a period of financial worries, social isolation and health loss, as well as fluctuations in marital quality (Powdthavee, 2012:557). A research by Kassenbohmer and Haisken-DeNew (2009:448) explored the causal impact of unemployment on life satisfaction in Germany between 1984 and 2006. Across the board, the study found significant negative effects of unemployment on life

satisfaction. The loss of unemployment is also intertwined with non-pecuniary (non-monetary) costs such as a reduced social status, loss of social networks, a general lack of a sense of purpose and goals in life, increased mortality, suicide risk and high crime rates (Carroll, 2005:14). Other non-monetary costs of unemployment include decreased mental and physical health well-being which is exhibited through symptoms such as low self-esteem, sleeplessness, abdominal pains and depression (Haisken-DeNew & Frick, 2005:4). As such, judging by their multiplicity, non-pecuniary costs of unemployment may be more severe than the effects that stem from the associated loss of income.

Axelsson *et al.* (2007:1) stress that while unemployment is a great challenge both to the exposed individual as well as to the entire society, the phenomenon is more pronounced among young people than among older folks, often three times higher. In their study of a sample of unemployed young people drawn from Sweden, Axelsson *et al.* (2007:1) further report that the experience of unemployed people is grossly negative, portraying detrimental effects in such areas as civil status, educational level, immigration, employment status, self-reported health, self-esteem, social support, social network, spare time, dwelling, economy and personal characteristics.

There are controversies regarding the impact of aggregate unemployment on life satisfaction. Blanchflower (2007:1) opines that at the broadest level of macroeconomics research, individual life satisfaction is related to aggregate macroeconomic variables such as the unemployment rate, inflation and the interest rate. Kahn (2010:303) underscores that greater (aggregate) unemployment decreases the possibilities of finding work for each unemployed individual in the economy and presents some kind of powerful thick-market externality, which makes their future prospects gloomier. Conversely, unemployed people may benefit from a “social-norm effect” in that as more people become unemployed, one’s own unemployment represents a smaller deviation from the social norm, which destigmatises unemployment (Steiber, 2013:3). In this regard, the results of the British Household Panel Survey (BHPS) show that regional unemployment reduces the life satisfaction of the employed, but that the unemployed report higher levels of well-being in regions with higher unemployment rates (Clark, 2003:323). This may be attributed to the fact that unemployment has become a social norm in the labour market. In Australia, Shields Wheatley-Price, and Wooden (2009:421) found that people suffer less from unemployment if they live in a region with higher unemployment. Powdthavee’s (2007:629) South African-based study suggests that unemployed people suffer much less from regional unemployment than do the employed, but they still suffer to a certain degree. Shields and Wheatley-Price (2005:513) found that negative

effect of unemployment on psychological health is greater in low employment-deprivation areas than in highly-deprived areas. Scutella and Wooden (2006:1) found no social-norm effects at the household level where the life satisfaction of the unemployed rather worsens as other household members become unemployed. These results demonstrate that own unemployment has both adverse psychological effects as well as spillover effects on others. Unemployment therefore acts as less of a stigma, and less of a threat to one's identity, when others around are also out of work (Green, 2009:3).

Green (2009:1) proposes that highly employable people have higher life satisfaction than those that are less employable. He cites the then Chelsea Football Club Manager Louise Fillipe Scolari, who was quoted as saying;

"If I lose my job, I will have another job . . . Maybe tomorrow, maybe after one year or two years. I have worked for 25 years."

Scolari mentioned the above-cited statement when his position at Chelsea was at risk following a string of poor match results. According to Green, this statement illustrates that an individual can be grossly unconcerned about his/her job being at risk when he/she perceives that he/she is very employable. This proposition gives the picture that more generally, the effects of unemployment prospects on job loss are reduced when there are good prospects of finding another job (Kompier *et al.*, 2009:193). Resonating with this proposition, is the finding by Knabe and Rätzel (2011:283) that better job prospects are a source of greater life satisfaction. Another finding by Berntson and Marklund (2007:279) links employability to mental well-being. In contrast, the lack of employability may compel employees to become stuck in jobs they dislike, even if those jobs are secure (De Cuyper & De Witte 2008:65). It is logical then to assume that employability matters in determining life satisfaction levels, because unemployment and its prospects are likely to hurt less when there is a great possibility of escaping from it sooner than later.

Binder and Coad (2012:1009) explored the effects of being self-employed on life satisfaction among the British populace. Their study was motivated by the existence of empirical evidence showing that self-employment has emerged as a high value activity for individuals since it is a source of self-determination, autonomy and high levels of job satisfaction (Benz & Frey, 2008:298). Although many individuals turn to self-employment in order to escape unemployment, it is important to find out whether attraction to self-employment possibly removes other pleasures of life, leading to reduced overall life satisfaction (Andersson, 2008:213). The findings of the study

by Binder and Coad (2010:1009) indicate that individuals who move from regular employment into self-employment experience an increase in life satisfaction, while individuals moving from unemployment to self-employment are not more satisfied than their counterparts moving from unemployment to regular employment. The variations in the levels of life satisfaction between these two groups are due to the fact that the first cohort is composed of individuals who are responding to opportunities while the latter group is composed of individuals who become self-employed out of necessity. These results are consistent with a number of previous studies (Block & Koellinger, 2009:191; Fuchs-Schundeln, 2009:162; Reynolds *et al.*, 2007:455; Servais *et al.*, 2005:205) which found that opportunity entrepreneurs experienced higher life satisfaction levels than necessity entrepreneurs. It appears then that there are push and pull factors into self-employment, and these have a bearing on whether individuals involved are happy or not.

To summarise the foregoing discourse, the discussion on the effects of unemployment on life satisfaction, reference is given to a study by Calvo and Mair (2014:5) who highlight that there are four competing frameworks regarding the manner in which unemployment affects life satisfaction, namely the individual level effect, the contextual effect, the additive effect and the multiplicative effect. These four paradigms seem to encapsulate the diverse perspectives that attempt to account for the interrelationship between employment status and unemployment.

3.5.1 The individual-level effect of unemployment on life satisfaction

The individual-level effect is felt through stressful life events and latent deprivation, since unemployment is a uniquely taxing life event (Winkelmann, 2009:421). Employment provides unintended - or latent - paybacks such as a time-structured day, regular contact with peers who have common goals, social status and identity and activity engagement which tend to boost individuals' life satisfaction (Rege *et al.*, 2011:1462). The sheer loss of employment dispossesses one of these benefits, resulting in poor life satisfaction (Blanchflower & Oswald 2008:1733; Ervasti & Venetoklis 2010:119).

3.5.2 The contextual effect of unemployment on life satisfaction

Contextual effects of unemployment emanate from social network strains and perceived risk and are based on aggregate unemployment rather than individual unemployment (Calvo & Mair 2014:6). For instance, a cross-national study by Stewart (2005:221) found that unemployment levels had stronger effects on aggregate life satisfaction than on individual life satisfaction. By implication, contextual unemployment may have a unfavourable effect on life satisfaction,

regardless of an individual's employment status, and this is accounted for by two factors, namely social network strain and perceived labour market risk (Luechinger *et al.*, 2010:998). Social network strains occur when interactions with individuals who are experiencing strain may be negative, causing a ripple effect throughout a social network (Marika, 2003:67). Consequently, when a growing number of individuals experience unemployment, the life satisfaction of their relatives, such as their children and spouses may experience elevated distress as well, resulting in possible poorer academic performance and higher divorce risk, respectively (Rege *et al.*, 2011:1463). In addition, other members of the population may become aware of the existent contextual unemployment due to media coverage, word of mouth, or knowledge of increased retrenchments. This heightened awareness of unemployment has the potential to enhance employment-related distress, labour market anxiety, and a decrease in subjective well-being for all members of a population, whether employed or unemployed (Clark *et al.*, 2010:53). As such high aggregate unemployment rates may have far-reaching consequences through their effects on multiple members of a population, regardless of whether or not they are unemployed.

3.5.3 The additive effects of unemployment on life satisfaction

Additive effects imply that life satisfaction is negatively affected through both individual and country-level unemployment simultaneously, and this is called "Double Jeopardy" (Calvo & Mair 2014:6). Studies by (Kassenboehmer & Haisken-DeNew, 2009:448; Stavrova *et al.*, 2011:159; Pittau *et al.*, 2010:339) found significant effects of both individual employment status and national unemployment rates on life satisfaction in different contexts. This demonstrates that individual- and country-level risks to subjective well-being operate the same cooperatively as they do independently.

3.5.4 The multiplicative effects of unemployment on life satisfaction

A multiplicative effect framework considers if and to what extent the effects of individual unemployment status and contextual unemployment rates vary when combined (Lin & Leung, 2010:637). In other words, the multiplicative model of unemployment integrates the other three models, to form a more robust synthesis (Calvo & Mair 2014:6). This framework suggests that unemployed individuals within a country that has high unemployment do not suffer a "double jeopardy," but rather, experiences a weakening of the negative effects of individual unemployment. Still, employed individuals in an area with high unemployment may experience low life satisfaction because of intensified labour market anxieties triggered by rising or persistent unemployment rates in the economy, as shown by the findings of a number of studies (Ochsen,

2011:634; Shields & Price, 2005:513, Shields *et al.*, 2009:421). This may stem from either their fear of becoming unemployed themselves, or the fear of social instability (Ochsen & Welsch, 2011:3999). Therefore, the individual's experience of unemployment should be understood in contrast to the status of other labour force factors situated within broader national context (Calvo & Mair 2014:7).

3.6 RURAL/URBAN RESIDENCE AND LIFE SATISFACTION

Place of residence has emerged as a determinant of life satisfaction and has received increasing and worthwhile attention in the last three decades (Weich *et al.*, 2006:51). This could, in part, be attributed to the fact that people in rural areas tend to exhibit a combination of values that distinguish them from people in urban areas (Mollenkopf *et al.*, 2004:1). Examples of these values include; *inter alia*, practicality, work, friendliness, honesty and religious commitment. In addition, rural residents commonly cherish usefulness, the importance of productive time use, interpersonal relationships and lateral exchanges, as well as religious involvement (Selvaratnam, & Tin, 2007:317). The premium attached to these issues of life and the subsequent ability to maintain these qualities are thought to influence the quality of life experienced by rural people (Weich *et al.*, 2006:51). The second factor sometimes singled out as important to the distinctive perspective of rural people is the physical context of rural places, in terms of feeling of open space and the freedom of self that it portrays (Rashid & Azizah, 2011:283). The physical context associated with rural areas produces a feeling of being in touch with the soil and "having roots", since, in many instances, land ownership may go back several generations within a family (Golant, 2004:283). A third factor that may contribute to the higher than expected expressed affect among the rural folk, is their level of relative deprivation or the extent to which they evaluate their life condition in relation to that of others (Mollenkopf *et al.*, 2004:21). In this case many rural people are thought to have fewer comparative objects or groups than corresponding adults. These factors usually have a bearing on life satisfaction.

Urbanisation may have its life satisfaction benefits over living in rural areas. For example, Golant (2004:282) established that lower incomes and the risk of poverty seem to be more likely among the rural population. Marcellini *et al.* (2007:243) attested that poverty rates of older persons living in rural areas are higher than those of urban residents and are even more pronounced among the oldest old people. In comparison to urban life, rural life generally has harsher living conditions (an objective factor) that affect one's subjective satisfaction evaluation (Choi & Lee, 2008:33). The rural population is considerably more disadvantaged than the urban population with regard to the

availability of many types of services (Becker & Rayo, 2008:88). However, urbanisation usually leads to extensive differentiation and separation among occupational, familial, recreational and institutional aspects of life, which result in poor social integration and social withdrawal (Westaway, 2006:175). Family and marital disintegration, limited social networks and high levels of hostility have an undesirable psychological equilibrium in large urban areas and, therefore, increase the risk of mental disorders (Rashid & Azizah, 2011:284). Stress linked to housing, work, marriage, child-rearing and security, in interaction with the resources available to cope with the stress, may also account of for the psychological ills associated with living in urban areas (Jian, 2004:19). As such, cities seem to be entities that create financial wealth, but cause other types of well-being to diminish.

The findings of a research by Bell (1992:65) suggest that there is an international phenomenon of feeling that rural living, compared to urban living, is associated with a higher life satisfaction. A previous study by Davis and Fine-Davis (1991:177) in Ireland found that rural dwellers were more satisfied with life in general than those in urban areas, and this satisfaction was related to a more relaxed, less pressured way of life, but could also be a function of lower expectations. Their work further suggested that location along with income were the strongest determinants of life satisfaction. However, divergent results were obtained by Crider (1991:253) who's study in rural Pennsylvania found that rurality was only marginally associated with community satisfaction and there was no strong relationship between place of residence and happiness.

Sabbah *et al.* (2003:1) compared the health related life satisfaction of rural and urban populations in Lebanon. The study discloses that patients residing in rural areas had higher vitality scores than those in urban areas. Older people in rural areas reported more health related life satisfaction with some domains of life than those in urban areas. These results imply that people in some rural areas, depending on context, may experience better health than those in urban areas, leading to higher life satisfaction. In a different study, Zagodzón *et al.* (2011:429) analysed the association between the health-related life satisfaction and rural residence among Polish females, including variables related to social environment and clinical characteristics. They found worse physical health and better mental health among women living in rural areas compared to those from urban settings. Rural residence was an independent predictor for poor physical health and a stimulant for better mental health satisfaction. In this instance, residing in rural areas actuated different effects in these two health domains, namely physical and mental health.

In an Italian study, Carta *et al.* (2012:169) investigated the association between life satisfaction and rural/urban residence in six Italian regions, incorporating age and gender into the analysis. According to the results of the study, rural men who were above 65 years of age were more satisfied than their urban counterparts. However, young urban men were more satisfied than those in rural areas. There were no differences in the life satisfaction of women of all ages in terms of urban or rural residence. These findings signify that in the context of the study, men are more sensitive to urban/rural residence than women, while young men live better in cities as elderly men live better in rural areas.

In the USA, Glaeser *et al.* (2014:37) reported on the life satisfaction of the residents of declining cities. Declining cities are those cities experiencing low population growth (Glaeser & Gyourko, 2008:155). The study reports that people in such cities have less happiness and life satisfaction than those in the rest of the country, both rural and urban. The same study reports that in the USA, there is no significant relationship between area level population and life satisfaction. The later results denote that whether an area is sparsely or densely populated does not, in itself, influence life satisfaction. Low life satisfaction levels amongst people in declining cities were attributed to the fact that residents of such areas have less human capital, of various forms, than residents of growing cities.

An interesting study by Urban and Maca (2013:1895) linked traffic noise, noise annoyance and life satisfaction of urbanites in the Czech Republic. The study is important in that urban places experience more noise levels and noise annoyances than rural areas. In that study, it emerged that traffic noise had a negative effect on residential satisfaction, but no significant direct or indirect effects on overall life satisfaction. Noise annoyance due to road and rail traffic noise had strong negative effects on residential satisfaction rather than on overall life satisfaction. This study is in harmony with several previous studies (Botteldooren *et al.*, 2011:777; Kroesen *et al.*, 2010:144; Schreckenberg *et al.*, 2010:3382) that found negative correlations between various road traffic and aircraft noise and residence satisfaction and no correlations with overall life satisfaction. Conversely, studies by Lercher and Kofler (1996:85) and Van Praag and Baarsma (2005:224) found that noise pollution in excess of 60 dB(A) (decibels per annum) emanating from aircraft, road and rail traffic to be detrimental to one's life satisfaction. The former results depict that high noise levels and annoyances associated with urban areas may irritate residents, but does not have a negative impact on life satisfaction. The later studies validate that in some cases, noise pollution which is rife in urban areas is important.

Choi and Lee (2008:31) analysed the differences of the subjective evaluation of life satisfaction between urban and rural South Korea using five factors, namely income, health, leisure, husband-wife relationship and other family relationships. Rural residents were less satisfied with income and leisure, but were more satisfied about husband-wife and other family relationship. Urban residents were more satisfied with health, while rural residents were unhappy with the health factor. The study reiterates the importance of the five factors for the life satisfaction in people in both rural and urban settings.

In another study in the USA, Yamada *et al.* Heo, King and Fu (2009:1) probed into the relationship between urban residents' life satisfaction and five life realms, namely health perception, wealth, safety, community pride, and cultural tourism. The results exhibited that life satisfaction was significantly related to all five life domains. It was also found that health perception was the strongest discriminator, followed by wealth and community pride. Consistent with these results, several scholars (Roszkowski, & Grable, 2007:64; Austin *et al.*, 2002:417; Wang *et al.*, 2006:47) likewise reported that health perception, wealth, safety, community pride, and cultural tourism all had positive effects on the life satisfaction of urbanites.

In a Canadian study, Richmond *et al.* (2000:159) surveyed the life satisfaction of non-farm rural folk in Ontario, using satisfaction with personal life, community and environment as the life satisfaction indicators. The majority of respondents indicated they were satisfied with most aspects of the quality of their lives. The demographic characteristics that were consistently found to have significant associations with life satisfaction were income, length of residency, presence or number of children in the home and township. Other demographic characteristics, almost as consistently found to be significantly associated with life satisfaction were gender, followed by age, marital status, amount of land surrounding the home and education. The study provides a better understanding of the life satisfaction of individual's rural people who are not involved in farming activities.

In this section, literature related to the impact of rural or urban residence on life satisfaction was discussed. The results were diverse, showing the supremacy of contextual influences. There is no single unanimous observation that emerged. Factors influencing life satisfaction in some rural and urban environments tend to differ. Similarly, life satisfaction levels of people in the rural and urban locations of different locations also vary. The dearth of studies that focus on this matter in African countries is notable and presents impetus for future research.

There are pros and cons of having larger household sizes, both of which can be linked to either increases or decreases in life satisfaction. For instance, Kuczynski (2003:69) substantiates that children from larger families get into fewer fights, and are better at both making as well as keeping friends than those from smaller homes. Jablonska and Lindberg (2007:656) affirm that members of large families easily learn empathy, team playing, deferment of gratification, time-management and dispute resolution. A study by Suldo and Huebner (2006:181) also found that children with several siblings have lower rates of diseases such as asthma, eczema and hay fever, and have a reduced risk of leukaemia, cancer and diabetes. Children who share bedrooms are physically healthier than those who don't, because their immune systems are strengthened by the transmission of minor illnesses from one another in their early years (Juby *et al.*, 2007:1220). Pajares and Urdan (2006:14) attest that older family members prevent younger ones from being bullied and play is less closely supervised in larger families. Children in large families learn to take risks and to be economic and are better at taking responsibilities (for example household chores) which will make them better employees and employers (Coley & Medeiros, 2007:132). Finally, people who grow up in larger households are better at interacting with the opposite sex and have fewer divorces, because they are used to sharing (Storksen *et al.*, 2005:725). All of these paybacks tend to augment life satisfaction.

Although there are advantages of living in large families, there are disadvantages as well, which lead to lowered life satisfaction. In these modern times, developers are building fewer larger homes to the degree that a third bedroom can add significant amounts to the price of a house, even up to two thirds (Juby *et al.*, 2007:1223). In many countries, the tax and benefits systems in place leave larger families that live on average incomes worse off (Jablonska & Lindberg, 2007:656). In other cases, such as in the UK, converting a loft or basement attracts higher council tax bills while car tax on larger cars attracts dearer parking (Ball & Chernova, 2008:498). Coley and Medeiros (2007:132) advise that family tickets for many attractions or functions are limited to two children and many swimming pools normally allow an adult to supervise only two children. In Australia, a carbon tax is charged to parents who have more than two children (Soenens *et al.*, 2006:307). These cons can present headaches for people, leading to lowered life satisfaction.

In advocating for smaller households, several issues stand out. The first pertains to the fact that women are still bearing the primary load of childrearing and a smaller family enables most women to have a full and more fulfilling life in other ranges of activity (Suldo & Huebner, 2006:179).

Children can be tiring and expensive in terms of time and money, such that a smaller family provides a better quality of life through the readiness of time, more money and a better ability to create time for social life, personal interests, career success or simply relaxation (Ball & Chernova, 2008:497). With smaller families, almost everything is much easier, from waking up in the morning, to transportation, preparing food, shopping and laundry (Nomaguchi & Milkie, 2003:356). It also reduces the number of years spent in childrearing, making it less burdensome to keep working and means that there is more space in the house, which facilitates the development of a sense of self (Storksens *et al.*, 2005:725).

It is easier to be a better parent with a smaller family, since one has more time and monetary resources with which to give the children the best possible education, meet material requirements and offer a good start in life (Gardner & Oswald, 2006:319). In addition, one may have healthier relationships with the child or children and be less prone to stress (Pajares & Urda, 2006:17). With fewer children, it is easier to go on visits, trips and recreational holidays and to include them in adult activities (Nomaguchi & Milkie, 2003:356). Moreover, children in smaller families can do better, since there can be less sibling rivalries and greater opportunities to develop an independent and rounded personality (Ball & Chernova, 2008:497). They can be more likely to benefit from meeting children from other peer families or from involvement in adult activities rather than being embroiled in an insular set of siblings (Gilbert, 2006:54). They can also be more self-sufficient, mature, well-behaved, and are to excel in later life just as other children (Frey & Stutzer, 2006:326).

Olena (2005:26) examined life satisfaction in the Ukraine. Among other things, the study showed that size of household was negatively correlated with satisfaction. The reason could be the fact that as household size increases, there may be lack of care of family members to each other, inadequate private space, as well as increased pressure on family income. In a separate study by Anderson *et al.* (2012:88), household size and structure were significant in predicting life satisfaction; people living alone had significantly lower life satisfaction and happiness than couples living without children and couples with children; single parents had lower life satisfaction than all other groups, but their happiness is similar to that of people living alone.

Having children impacts on household size. Maesen and Walker (2012:37) advocate that having children of your own has a slight but significant positive effect on life satisfaction. On average, at least one child living in the household is associated with a significant increase in happiness, but not in life satisfaction, while having children of your own in itself initially seems to have no effect

(Jenkins *et al.*, 2011:9). However, an examination of gender and age groups by Lelkes (2010:217) suggests that, apart from two groups, all people are happier if there are children in the household and also if they have their own children. An exception is men aged between 18–24 who are significantly less happy and less satisfied if they have children, which is probably due to the stress of having to look after children while studying or needing to establish a career (Gray, *et al.*, 2004:255). Similarly, people aged 60 or older tend to be significantly less happy and less satisfied if children live in their household (Jenkins *et al.*, 2011:9). This could be as a result of the fact that for some older individuals, having children in the household means greater economic strain or that they must live with and also depend on their extended families for economic or health reasons (Veenhoven, 2009:45).

Simply adding the number of people dwelling in one household to the list of explanatory factors of life satisfaction will typically show negative or null effects as shown through studies by a number of scholars (for example Alesina *et al.*, 2004:2009; Clark 2006:18; Di Tella *et al.*, 2003:809). This well-known result has prompted authors to conclude that bigger family sizes make people less happy or at any rate do not make them any happier. Blanchflower (2007:12) holds the view that well-being is lower among those who live in large numbers and includes this claim among a list of main findings of the happiness and life satisfaction equations. Another survey conducted by Clark *et al.* (2008:95) is less pessimistic and claims that having more people around you in the home only slightly affects utility. Layard (2005:67) in his insightful discussion of what we can learn from this literature, does not include larger household size among his list of factors affecting happiness. The popular work of Gilbert (2006:54), finally, also makes the point that larger household sizes are inversely related to life satisfaction.

The literature reviewed in this section was aimed at discussing the relationship between household size and life satisfaction. The most outstanding perspective is that there are both pros and cons of having both smaller and larger household sizes, and this affects life satisfaction in different ways. This pattern is generic as there are cases where small households reported lower satisfaction with life and larger families reported higher satisfaction with life, whilst the reverse is also true.

3.8 PUBLIC SERVICES DELIVERY AND LIFE SATISFACTION

As defined by Ramaswamy (1996:3) a service is a business transaction between a donor (service provider) and receiver (customer) in order to produce an outcome that satisfies the customer. Services are provided by the public sector when they cannot be done adequately by the private

sector (Kang & James, 2004:266). Examples of public services include garbage collection/waste management, water supply/sewerage, environmental services, streetlight maintenance, parks and recreation, primary health care and education, some social welfare (such as shelters for the homeless), internal transport, urban planning and regulatory enforcement, local public works and housing, firefighting and other emergency services and traffic regulation (Booyesen, 2007:21). According to Spicker (2009:971), public services bear the following characteristics:

- the services are thought necessary for the public good;
- they are available to and utilised by the general public;
- they are generally provided through relatively rigid institutional arrangements by the public sector or regulated private monopolies with high fixed investment;
- prices of services (fees) are not set in the market and some services are provided at zero marginal cost to the consumer; if a public service charges for its services, the charge is not intended to be proportionate to the benefit;
- prices (service charges) often do not allow recovery of fixed costs and may not cover variable costs;
- total cost to the consumer may be constant per unit of time and independent of the quantity consumed;
- public services are redistributive in the sense that those who pay are not necessarily those who receive;
- public services are operated as a trust; universities and public libraries fall into this category this originates from their character as a form of collective provision; it is in the nature of collective provision that the individuals who pay for services, who make administrative decisions, who receive services or who are affected by collective measures are not necessarily the same people.

Public service delivery systems may be capital intensive as in the cases of sewer and water systems as well as transportation systems, or labour intensive as in education, medical care, police protection, or intermediate between these extremes (Singh *et al.*, 2009:276). In some cases, both public, private, not for profit and individual service providers may be involved, which means that although public services are linked to government activities, they are not solely confined to government (Kang & James, 2004:266). Consumers utilise these services directly and indirectly

through consumption of private sector goods and services containing a community services input component (Møller & Devey, 2003:457). However, public services still remain the major responsibility of public authorities (European Commission, 2005:25).

The prudent provision public services have a positive effect on life satisfaction. Public services are a key determinant of quality of life that is not measured in *per capita* income and are also an important element of any poverty reduction strategy (Giordano *et al.*, 2011:16). In sync with this view, Eurofound (2012:61) states that public services, such as healthcare, are an important component of overall quality of life, and in times of difficulty they can offer some support and protection to citizens. It is widely regarded that improving service delivery outcomes such as *inter alia* better health status, education, roads and transportation and civil protection services, are important in enhancing the extant levels of life satisfaction (Amin *et al.*, 2008:23). This is because without these public services, societies become deprived economically and are classified as living in poverty, which in itself is an unfortunate condition that tends to limit life satisfaction (Helliwell, 2006:34).

In an empirical study, Tang (2012:1) tested whether and to what extent patients' satisfaction with medical service delivery and patients' trust in health delivery system influenced patient's life satisfaction in China's health delivery system/in various kinds of public hospitals. In that study it emerged that the key considerations in generating a patient's life satisfaction involved the patient's overall satisfaction with medical service delivery, assessment of doctor-patient communication, assessment of medical cost, assessment of medical treatment processes, assessment of medical facilities and hospital environment, assessment of waiting time for medical service, trust in prescription, trust in doctors, and trust in recommended medical examinations. The major considerations in generating a patient's life satisfaction were different among low level public hospitals, high level public hospitals, and private hospitals. Therefore, in all kinds of public hospitals, the promotion of patients' overall satisfaction with medical service delivery could greatly promote patients' life satisfaction.

Diagne *et al.* (2012:1) examined the levels of life satisfaction with public service delivery in Europe and Central Asia between 2006 and 2008. The study identified some factors that may help in explaining variation in utilisation and levels of life satisfaction with service delivery. Satisfaction with public service delivery in Europe and Central Asia is considered to be relatively high, and, despite the adverse economic and social impact of the recent global economic crisis, seems to have risen since 2006 in most countries in the region. However, the level of satisfaction

with public service delivery in Eastern European and Central Asian countries in 2010 remained lower than in Western European comparable countries. A previous study conducted by Zaidi *et al.* (2006:28) investigated satisfaction with life and service delivery in 28 Eastern Europe and the former Soviet Union countries. The study found that individuals who were more satisfied with life were also more satisfied with public service utilities such as health, schools, universities, roads, electricity and water. These studies provide evidence of the positive influence of effective public service delivery on the life satisfaction of people in any given setting.

A paper by Harper (2011:26) discusses public perceptions and attitudes toward recreation participation and public park use in general, and the role played by local governments in providing these services in particular between 1997 and 2008 in Canada. The paper reveals some surprising findings and highlights the value and benefit of public recreation and parks in improving life satisfaction for individuals and quality of place for communities. Respondents indicated that use of public recreational facilities made a significant contribution to improved health, boosted social cohesion, ensured that children and youths lived healthy lifestyles and was a major factor in crime reduction. Respondents also recognised the role played by public recreational amenities and parks in community and social development. Additionally, people were willing to pay as much or more than they do now in taxes to support improved recreation and parks services. In resonance, research works by Crompton (2009:44) and Harper *et al.* (2008:29) report similar benefits for individuals using public recreational facilities in Canada. In overall, people using local government recreation and parks services appear to be typically happier in their lives, are in better health and report higher life satisfaction.

In the United Kingdom, research by Whiteley *et al.* (2009:6) investigated relationships between public policy outcomes as indicated through public service delivery and life satisfaction. The analysis revealed that public service delivery significantly influenced life satisfaction. Further, the effects of both micro- and macro-level outcomes involve both affective reactions to policy delivery and cognitive judgements about government performance. Controlling for these and other factors, the broader economic context in which policy judgements were made also influenced life satisfaction. Support for the study by Whetley *et al.* is found in a number of studies (Kaufmann *et al.*, 2003;17; Helliwell, 2006:34; Helliwell & Huang 2008:595) who support the notion that public policy outcomes as indicated through service delivery are important antecedents to life satisfaction of the recipients of these services. These results provide further pointers to the role of the state in providing utilities that are considered vital for the life satisfaction of the general citizenry, and how

without effectiveness in this function, performance of government cannot be positive (Frey, 2008:107).

Duffy (2000:1) focused on perceptions of residents of deprived areas regarding public services. The study was inspired by the difficulties faced by people dwelling in deprived areas in accessing public services, which created the expectation that people living in such areas had low life satisfaction levels. Outcomes of that study showed that indeed, public services met the needs of residents less well in deprived areas, and that this was due to both the demands placed on services being greater and the services themselves being of a lower quality. This may partially account for the prevalence of low life satisfaction in these areas.

A study by Westaway and Gumede (2001:28) was conducted on black adult residents of a South African informal settlement to ascertain satisfaction with personal and environmental quality of life. It emerged that age, schooling and employment status were significantly related to life satisfaction. In addition, there was a definite need for a safety and security programme, since these impacted negatively on life satisfaction. The results of the study are consistent with earlier literature (for example Diener, 1995:653; Evans, 1994:47; Moller, 1996:237) that reveals that health status, well-being, ratings of personal quality of life and satisfaction with environmental quality of life (such as housing, schools, health services, safety and security, roads and transport) are core components of life satisfaction. The overall implication of these findings is that some individuals rate their satisfaction with life as very good whilst living under extremely difficult environmental conditions, whereas others rate their life satisfaction as poor even though their environmental conditions are excellent.

Furthermore in South Africa, Akinboade *et al.* (2012:182) assessed the role of citizen satisfaction with public service delivery in determining the levels of life satisfaction in the Sedibeng district. Sedibeng district municipality is made up of three local municipalities, namely Emfuleni, Lesedi and Midvaal. The results of the study show that people were most dissatisfied with roads maintenance, government efforts to create jobs and reduce crime. People in Emfuleni local municipality held more positive feelings about public service delivery in the area of water, electricity, and solid waste while their most negative feelings were in the areas of job creation, roads and the municipality's efforts in cutting down on crime. People in Lesedi local municipality were happy with public service delivery only in the area of water and electricity supplies and similarly held negative sentiments regarding job creation, roads, and the municipality's efforts in cutting crime. In Midvaal people did not hold positive feelings about public service delivery in

their local municipality. However, similar to other two local municipalities, their most negative feelings are in the area of job creation, roads, and the municipality's efforts in cutting crime. Overall, the study discovered that life satisfaction was lower where negative views regarding public services were dominant, and higher wherever people had better overall public service delivery.

Managa (2012:1) evaluated the consequences of unfulfilled service delivery promises by local governments in South Africa. The provision of public services in developing countries is often hamstrung by a cocktail of challenges that include the lack of capacity, mismanagement of funds, high levels of corruption and a lack of public participation (Burger, 2009:7). The study by Managa revealed that poor public service delivery had culminated in low life satisfaction, especially amongst the poor. As a result, the country began to experience an avalanche of service delivery protests, xenophobic attacks, looting, police brutality and general unrest. This signifies that dissatisfaction with the provision of public services may result in dissatisfaction in life which may actuate a rise in social and political instabilities as manifested through public protests in which people vent their anger and frustration in the hope that their voices may be heard (Jain, 2010:12).

The purpose of this section was to discuss the interplay between the provision of public services and life satisfaction. The major theme which stood out is that the efficient and effective provision of public services tends to improve life satisfaction whilst inadequate public services seem to limit life satisfaction. This provides a major challenge to government, whose mandate, among others, involves ensuring that citizens are provided with various public amenities and utilities that make life convenient for them.

3.9 POVERTY AND LIFE SATISFACTION

There is no unanimity regarding the exact definition of poverty, since there are numerous measures of poverty. In this study, however, the following definition by Townsend (1979:31) was adopted; "Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities".

The above-mentioned definition is meaningful, since it assumes a straight-forward relationship between resources and deprivation. A taxonomy proposed by Mariano (2008:1078) distinguishes

between three types of poverty, namely experienced poverty, experienced economic poverty and income poverty. A person is assumed to be entrenched in experienced poverty if he/she has low life satisfaction levels. Experienced economic poverty occurs when an individual has low economic satisfaction. Income poverty relates to situations in which an individual lies beneath a predetermined income line. A number of scholars (Bradshaw *et al.*, 2000:7; Kenyon *et al.*, 2002:207; Robila, 2006:85) identify three types or levels of poverty, namely absolute poverty, relative poverty and subjective poverty. Absolute poverty is defined as an income lower than the objectively defined, absolute minimum required to satisfy basic needs. Relative poverty refers to a living standard, defined in terms of the society in which an individual lives and which therefore differs between countries and over time. Subjective poverty refers to an individual's feeling that they do not have enough to meet their own personal needs. The existence of these diverse perspectives *vis-à-vis* poverty implies that because people are different and are influenced differently by a multiplicity of factors, the situation has led to different classifications of people as poor.

The relationship between income poverty has received extensive empirical foci both within and across countries, and both at a single point in time and over time. Three conclusions have stood out in these studies. First, within each country at a given point in time, richer people are more satisfied with their lives, with additional income increasing satisfaction at a decreasing rate. Second, within each country over time, rising average income often does not substantially increase satisfaction with life. Third, across countries, on average, individuals living in richer countries are more satisfied with their lives than are those living in poorer countries. These conclusions receive emphases in several studies (Blanchflower & Oswald, 2004b:1359, Clark *et al.*, 2008:95, Diener *et al.*, 2011:1278). Bradshaw and Finch's (2003:513) study based on the British Poverty and Social Exclusion Survey revealed that the income poor are no more likely than the non-poor to have no contact with family or friends, neither are they more likely to lack social support.

Rojas (2009:179) questioned the assumption used in generating social policies which presupposes that increasing the income of people automatically translates into greater life satisfaction. In that study it was shown that people manage to get out of income poverty but they remain in life satisfaction deprivation. These results were attributed to the fact that human beings are complex creatures whose satisfaction extends beyond economic factors. In view of these results, public social policy frameworks should not only be concerned about getting people out of income poverty, but it should also place them in holistic life satisfying situations.

Unlike income poverty, experienced poverty is associated with situations where a person's life satisfaction is low, while experienced economic poverty refers to a situation where a person's satisfaction in his/her economic domain is low (Rojas 2006a:467). Several studies have shown that although economic satisfaction contributes to life satisfaction, it does not determine life satisfaction (Rojas, 2006b:16; Rojas, 2007:9). Furthermore, although economic factors such as income and expenditure are important explanatory variables for economic satisfaction, they do not necessarily account for life satisfaction and happiness (Rojas, 2005:261). There is more to life than standard of living, which means that life satisfaction should take into account all other domains of life (Van Praag, Frijters, Ferrer-i-Carbonell: 2003:31). In addition, there is variability in life purposes across different people and cultures, such that factors that could be of great importance for some people (for example, income and employment opportunities) may be completely irrelevant for others (Rojas, 2007:6). Therefore, life can be approached as a general construct of many specific domains, and life satisfaction can be understood as a result from satisfaction in these domains of life (Van Praag *et al.*, 2003:29)

A study conducted by Martin and Hill (2011:1155) directed its attention to bottom of-the-pyramid, or impoverished consumers to better understand the relationship between societal poverty and individual life satisfaction as moderated by psychological need deprivation. In that study, data were gathered from individuals who were based in 51 of the world's poorest countries. The results of the study revealed that impoverished consumers not only face different circumstances, but actually respond to those circumstances in unique ways. For instance, strong social connections and autonomy tend to improve the negative influence of poverty on life satisfaction, but only if basic life necessities are available and this is known as consumption adequacy. In parallel, the outcomes of research by Hill and Gaines (2007:81) confirm that impoverished consumers are often unable to rise above their circumstances and experience negative reactions that capture long-term consequences such as frustration, humiliation, inferiority, and loss of control over essential aspects of their lives, resulting in what Chakravarti (2006:364) refers to collectively as "ill-being". As such, without consumption adequacy, psychological need fulfilment has little effect on the poverty-life satisfaction relationship, which emphasises the hopelessness of individuals living in extreme poverty.

Turning to children, Knies (2011:3) underscores that low life satisfaction in children is partially explained by their exposure to adverse economic circumstances involving material deprivation. Children are classified as poor if they live in a household with a needs-adjusted income that is

below 50% of the median income in their country (Burton & Phipps, 2010:217). Living in a low income household, which results in the inability to afford what most people consider necessary for both adults and for children to participate in mainstream society, represents a potential source of life dissatisfaction for most children (Willitts, 2006:27). In support, Rees *et al.* (2011:8) observed that reduced levels of household income and greater adult economic concerns about the future are all associated with low life satisfaction levels. Studies by Bradshaw and Richardson (2009:319) as well as Bradshaw *et al.* (2011:548) provide further evidence linking material deprivation to dissatisfaction with life in children. Thus, various economic indicators, including GDP, income and material deprivation are correlated with life satisfaction amongst children.

Samman and Santos (2013:19) explored how poverty status and transitions in and out of poverty contributed to life satisfaction in Chile between 2006 and 2009. Findings of the study expose that poor people are more dissatisfied with life than the non-poor and that income gains did not appreciably affect the satisfaction of the poor while they remained below the poverty line. Also noted is the fact that people who were not poor during that period exhibited higher satisfaction than those who were poor in both periods, while those who escaped poverty between 2006 and 2009 exhibited higher satisfaction than those who remained poor. The evidence suggests poor people may not have adapted to their circumstances, in contrast to much literature exploring income dynamics and life satisfaction, and also that people's recent experiences appear to affect their perceptions more than more distant ones. Consistently, previous studies suggest that life satisfaction (Helliwell *et al.*, 2012:16; Neff, 2009:21; Rojas, 2004:7) is typically lower among the income poor but that they appear to be more satisfied than dissatisfied with their lives. These results suggest that despite the influence of other factors on life satisfaction, average income earned by individuals matters, at least to a certain threshold level.

Bayram *et al.* (2012:375) used structural equation modelling to examine the relationships between poverty, social exclusion, and life satisfaction in Turkey. Their study found that poor people had lower life satisfaction and were more susceptible to social exclusion. Clark *et al.* (2014:1) considered the link between poverty and life satisfaction, focusing in particular on potential adaptation to poverty. The study used panel data of individuals living in Germany from 1992 to 2011. The findings of the study show that there is little adaptation within a poverty spell, which implies that poverty starts bad and stays bad in terms of life satisfaction. In later life, mounting evidence exists for correlations between poverty, physical and mental health as well as broader aspects such as life satisfaction and happiness (Huisman *et al.*, 2003:861). In a cross-European

study Kok *et al.* (2008:125) discovered that low levels of wealth and education were positively connected with adverse outcomes such as heart attacks, diabetes as well as with poor overall health.

In summarising the various aspects in the relationship between poverty and life satisfaction, it appears that the issue is complex. In some cases, poor people suffer from low life satisfaction, while in other cases, their life satisfaction may vary, depending on moderating factors. The different existing schools of thought on this matter serve as enduring testimonies to the complicated nature of the relationship. Regardless of this diversity, it has to be mentioned that poverty itself is an unfortunate situation that requires intervening action, since it brings with it a plethora of adverse outcomes apart from low life satisfaction. In other words, it sounds better to experience low life satisfaction as a non-poor individual than to experience low life satisfaction as a poor individual.

3.10 CONCLUSION

The purpose of this chapter was to discuss literature on the interaction between life satisfaction and eight economic factors, namely education, health, income level, employment, rural/urban residence, household size, public services and poverty. The most dominant and common theme emerging from these reflections of literature is that the individual economic factors referred to in the chapter certainly exert some level of influence on life satisfaction. However, throughout the discussion, it also became clear that it is both inappropriate as well as difficult to assume the harmony of perspective in respect of how each one of the economic factors mentioned influences life satisfaction. While pockets of results in different studies showed similarities, the generality of literature manifested dissimilarities in terms of the findings. The moderating influence of contextual factors, both exogenous and endogenous, remains the determining feature on the dynamic relationship between individual economic constructs and life satisfaction. The next chapter discusses the formulation of hypotheses that were tested in this study.

CHAPTER 4

FORMULATION OF HYPOTHESES

4.1 INTRODUCTION

This chapter serves to discuss the development of hypotheses that were tested in this study. The previous chapters of this thesis addressed the requisite theory to the study and provided an academic background to the study. In this chapter hypotheses are formulated in order to bridge the theory of the previous chapters and the actual empirical inquiry of the study. By definition, a hypothesis is a logical supposition, a reasonable guess, an educated conjecture which provides a tentative explanation for a phenomenon under investigation (Leedy & Ormrod, 2001:24). As such, the propositions that are put forward in this chapter direct the study in that they are later put to test in order to prove their validity. Since twelve socio-economic factors, namely education, marital status, health, income, employment status, rural-urban residence, household size, religion, age, public services, poverty and gender were identified for testing in the current study and were subsequently discussed in the literature, this chapter puts forward a hypothesis that presupposes the association between each factor and life satisfaction. The hypotheses are not derived haphazardly. Rather, effort was made to provide previous literature that support and lead to that hypothesis, such that each hypothesis is a logical by-product of a miniature literature review. All propositions developed in this chapter are later subjected to empirical tests in chapter six of this study.

4.2 EDUCATION AND LIFE SATISFACTION

Empirical findings substantiate a positive inclination within the education-life satisfaction nexus. Diener *et al.* (1999:276) suggest that education is positively related to life satisfaction in that it enables people to make progress towards their goals or to adapt to changes in life. Earlier research by Light *et al.* (1985:7) concluded that people with higher education levels appear to be more optimistic in their outlook of life and have more realistic expectations for life in general. Some scholars (for example Kahneman *et al.*, 2003:26; Worell, 2002:17) opine that education improves life satisfaction through its close connection with income and occupational status. In a number of studies conducted in international contexts (for example, Oswald 1997:1815, Peiró, 2006:348; Frey, 2008:41), it emerged that education was positively and significantly related to life satisfaction. In another study by Frijns (2010:37), a hypothesis suggesting that education generally exerts a more positive effect on life satisfaction among individuals living in economically deprived

regions found support and was accepted. In a survey by Yul and Gaibie (2011:231) approximately 76% of South African respondents perceived that higher education leads to greater life satisfaction. In the same study, the majority of respondents with a tertiary education were most satisfied, while those with primary education are the least satisfied. Additionally, respondents who possessed higher levels of education were more optimistic that life will improve in the next five years, compared to those with lower education. Moreover, Botha and Booysen (2012:171) observed that South African adults with higher levels of education were more satisfied relative to those with lower levels of education, whereas people with no education had the lowest levels of well-being. These insights culminated in the formulation of the following hypotheses:

H₀₁: The level of education amongst residents of low income townships in South Africa has no influence on their life satisfaction.

H_{a1}: The higher the level of education, the higher the life satisfaction of residents amongst low income townships in South Africa.

4.3 MARITAL STATUS AND LIFE SATISFACTION

Literature provides far-reaching support for a positive and significant relationship between marriage and life satisfaction. In the 1990s, some studies (for example Clark & Oswald, 1994:104; Stack & Eshleman, 1998:527) linked marriage to higher levels of financial satisfaction and health, which contributes to higher levels of life satisfaction. Married individuals consistently report greater life satisfaction than those who are not married, such as never-married individuals, divorced, separated and widowed individuals (Diener *et al.*, 2000:419; Easterlin, 2001:465; Layard, 2006:24). Stutzer & Frey (2006:326) advocate that marriage is positively associated with life satisfaction on the basis that it facilitates higher self-esteem for individuals. Zimmermann and Easterlin (2006:511) add that married people are less likely to suffer from loneliness since they benefit from a mutually supportive relationship with their spouses. Shapiro & Keyes (2008:329) mention that marriage embodies a social contract that bonds individuals together in an intimate relationship that can be stress-buffering and socially integrative. In South Africa, a research by Powdthavee (2005:531) established that people in civil marriages were significantly more satisfied with life than singles. Møller (2007:389) found that well-being was marginally greater among married South Africans in comparison to other marital status cohorts. Another study by Botha and Booysen (2012:150) found that married people in South Africa are more satisfied compared to those from all other marital status groups. Based on the aforementioned insights, it is logical to

anticipate that in the current study, married people could be more satisfied with life than those who are not married. This led to the following hypotheses:

H₀₂: In South African low income townships, marriage exerts no influence on life satisfaction.

H_{a2}: In South African low income townships, marriage exerts a positive and significant influence on life satisfaction.

4.4 HEALTH AND LIFE SATISFACTION

According to Mroczek and Spiro (2005:191) various cross-sectional studies have shown that reports of good physical health are associated with higher levels of life satisfaction. Several studies (Skevington, 2002:135; Skevington *et al.*, 2004:5; Tiliouine, 2009:223; Veenhoven, 2008:63) consider health to be an important domain accounting for life satisfaction. Diener *et al.* (1999:276) contend that ill health may negatively influence well-being as it interferes with the attainment of goals. In studies by some scholars (Eid & Diener, 2004:245; Van Praag *et al.*, 2004:29) health was found to be amongst the most significant domains of life that predict life satisfaction. Rojas (2004:16) further affirms that amongst the drivers of life satisfaction is satisfaction with current health and with the availability and quality of medical services. In a South African survey, Ebrahim *et al.* (2013:175) observed that health was a major determinant of life satisfaction amongst all racial groups. In another study by Vinson and Ericson (2012:24) respondents who mentioned that their health was "very good" were more than five times likely to be in the high life satisfaction category when compared to those who indicated that their health was "poor", giving a mathematical ratio of 5:1. Kapteyn *et al.* (2009:11) found that global life satisfaction of happiness is well-described by four domains, namely job or daily activities, social contacts and family, health, and income. These insights suggest that being in good health predisposes people to enjoy a high degree of life satisfaction and happiness. In view of this, the following hypotheses were proposed:

H₀₃: Good health has no influence on the life satisfaction of residents of low income townships in South Africa.

H_{a3}: Good health leads to higher satisfaction with life amongst residents of low income townships in South Africa.

4.5 INCOME AND LIFE SATISFACTION

Research on the influence of income on life satisfaction is quite extensive and mainly shows a positive interaction between the two factors. As argued by Seghieri *et al.* (2006:455) an increase in income and consumption facilitates the satisfaction of a greater number of needs, leading to the attainment of higher levels of well-being. Studies by Deaton (2008:55) and Pittau *et al.* (2010:339) found particularly strong relationships between income and life satisfaction amongst people in “low-income” countries. South African research, (for example Møller 1999:93; 2004:2) found that income has a greater influence on life satisfaction than race. Economic status among South Africans tends to correlate with life satisfaction, with those in the high income bracket reporting higher income than those in the lower income bracket (Yul & Gaibie 2011:235). Several other South African studies focusing on the economics of happiness (for instance Hinks & Gruen, 2007:311; Mahadea & Rawat, 2008:276; Møller, 2007:398; Posel & Casale, 2011:195; Powdthavee, 2003:11) have since sustained the positive linkage existent between income and life satisfaction. Further confirmation of the positive connection between income and life satisfaction in selected but different geo-spatial contexts is found through findings by Helliwell *et al.* (2009:11) in Western Europe, the US and Canada, Sacks *et al.* (2010) in 140 countries across the world, as well as Leigh and Wolfers, 2006:183) in Australia. Upon reflecting on these insights, it could be considered rational to expect that income generally matters more for individuals living in economically deprived regions such as the low income townships under spotlight in this study. To test this assertion, the following hypotheses were formulated:

H₀₄: Income has no influence on the life satisfaction of residents of low income townships in South Africa.

H_{a4}: Higher levels of income lead to higher levels of life satisfaction amongst residents of low income townships in South Africa.

4.6 EMPLOYMENT STATUS AND LIFE SATISFACTION

At any given time and to any given individual, the effects of unemployment are severe (Waddell & Burton, 2006:71). Research (for example Carroll, 2005:14; Knabe & Ratzel, 2011:283; Opocher & Steedman, 2009:93) establishes that joblessness at any conventional level is typically found to be statistically significant and negatively correlated with life satisfaction. As stated by Wooden and Drago (2009:149) being unemployed weakens life satisfaction more than any other single characteristic (including important negative ones such as divorce and separation) (Shields &

Wheatley-Price, 2005:513). Joblessness leads to loss of income, decreased self-esteem, a reduced feeling that life is under control, loss of friends/social connections and loss of personal status and identity (Clark *et al.*, 2010:52). Pfann (2006:158) mentions that having a job, employment is one of the requisites for satisfaction with life in most societies. In agreement, Powdthavee (2012:1459) specifies that there exists a strong theoretical case that work and paid employment are generally beneficial for physical and mental well-being, as well as for life satisfaction. Cheng and Chan (2008:272) further argue that employment is arguably the most important mechanism of obtaining adequate economic resources that are essential for material prosperity and full participation in the modern society. Work tends to be fundamental to individual identity, social roles and social status, and facilitates the meeting of important psychological needs in societies where employment is the standard (Clark *et al.*, 2009:430). This reasoning signifies that employment is the key to increasing material well-being as well as satisfying psychological needs. Although it is oftentimes suggested that living in a geographic region that is characterised by high unemployment levels may lessen the dissatisfaction of personal unemployment, a study by Pittau *et al.* (2010:339), who examined the relative standards theory found no support for this premise. This made it logical to propose the following hypotheses:

H₀: Income has no influence on the life satisfaction of residents of low income townships in South Africa

H_a: Employed residents of low income townships in South Africa experience higher levels of life satisfaction than those who are unemployed

4.7 RURAL/URBAN RESIDENCE AND LIFE SATISFACTION

While it has to be appreciated that urbanites enjoy certain privileges such as having a wider array of choices available to them in terms of the number of schools, medical facilities, transport and shopping complexes among others, living in rural areas has its own advantages that tend to boost the life satisfaction of rural people (Haug, 2008:587). For instance, residents of rural areas enjoy the unpolluted natural world daily, and do not have to experience the daily stresses of urban life such as high traffic volumes, higher crime rates and payment of higher taxes (Wood *et al.*, 2010:121). Combs (2006:12) mentions that people living in rural areas are less likely to experience mental health challenges such as stress and depression than urban dwellers. Pampalon (2006:421) advocates that although urban populations have higher numbers of social networks as well as networking opportunities, rural communities tend to offer residents the opportunity to establish

long lasting and more personal relationships since they encounter the same people more frequently. Furthermore, whilst there are fewer schools in rural areas, children can establish better relationships with their classmates and experience the benefits of smaller classrooms (Helliwell & Putnam, 2004:1435). In Sweden Gerdtham and Johannesson (2001:553) discovered that rural dwellers had higher life satisfaction levels than their urban counterparts. In South America Graham and Felton (2006:237) also found that rural people experienced better well-being than urbanites. A South African study by Naude *et al.* (2008:319) found that residents from coastal cities, and Cape Town in particular, enjoyed the highest level of life satisfaction of all South Africans. The study took non-monetary but objective measures of life satisfaction into consideration, such as literacy levels, life expectancy and environment. However, another South African research by Møller (2001:217) uncovered that people who live in urban cities were more satisfied than those living in either informal settlements or rural areas. Regardless of this, the bulk of research evidence cited in this section gives credence to the notion that rural dwellers experience higher levels of life satisfaction than urbanites. Based on these views, the following hypotheses were put forward:

Ho₆: The place of residence has no influence on the life satisfaction of people in South Africa.

Ha₆: In South Africa, residing in rural areas leads to higher levels of life satisfaction than residing in urban areas.

4.8 HOUSEHOLD SIZE AND LIFE SATISFACTION

Household size is an important determinant of family's or individual's poverty status since the official measure of poverty incorporates family size (Layard, 2006:32). When the family is unwieldy, it may be unable to function well in areas such as childcare and ability to adequately educate children in the family (Kingdon & Knight, 2007:73). Arthur (2006:76) affirms that family size is influenced by an assortment of factors that include economic, socio-cultural, and environmental factors that is occupational, social and economic status of the family. In turn, choice of family size determines the level of benefit or shortcoming the individual or family will enjoy. For instance, a smaller family size may be able to afford better levels of education, incomes, health and economic life (Scutella & Wooden, 2006:13). However, larger family sizes typically lead to low or poor levels of education, income, health, welfare and economic status. To ensure a better quality of life it is deemed necessary to avoid a large family size in order to mitigate the burden and negative effects of choosing a large family size (Hou, 2014:9). Knies (2011:4) found that families with relatively small sizes (one to six children) do not visit the hospital for treatment

regularly, hence a lesser expenditure on health. A study by Arthur (2006:77) uncovered a significant relationship between the levels of education of respondents and choice of family size, with those in smaller households having better education. In parallel, Jenkins *et al.* (2011:6) found that among both male and female children, smaller family size and higher parental socio-economic position were both associated with substantially higher school marks, university entrance as well as disposable income, which has a positive bearing on their life satisfaction.

As suggested by Brereton *et al.* (2008:388) in rural settings, bigger family sizes exert unfortunate pressure on the already inadequate forms of livelihood offered by the environment such as increased spate of bushfires, deforestation and construction, thereby providing fertile ground for environmental degradation. This results in high cost of living and decreased standards of living for people in such areas, since the free forms previously enjoyed, have declined. Chen and Short (2008:1379) found that having a small number of children increased the economic success and social position of descendants up to four generations, but reduced the total number of long-term descendants. Morrison (2011:1039) adds that the decision to limit family size can be understood as a strategic choice to improve the socioeconomic success of children and grandchildren in modern societies. Based on the aforementioned findings drawn from previous literature, it is feasible to anticipate that in the current study, people in smaller households could experience higher levels of life satisfaction. For that reason, the following hypotheses were proposed:

H₀₇: Household size exerts no influence on the life satisfaction of people in low income townships in South Africa.

H_{a7}: The smaller the size of the household the greater the life satisfaction of people in low income townships in South Africa.

4.9 RELIGION AND LIFE SATISFACTION

Generally, religious individuals tend to exhibit higher life satisfaction levels than those who do not attach value to religion (Barro & McCleary, 2001:9; Ferris, 2002:200; Greeley & Hout, 2006:157; Guiso *et al.*, 2003:225; Mookerjee & Beron, 2005:674). Correlations have been found between life satisfaction and religious attitude, church attendance, closeness to God, divine experiences during prayer and time spent on religious activities (Crabtree & Pelham, 2009:3). Religious people are better at dealing with negative circumstances in life and church members tend to live healthier lives and live longer, which also contributes to happiness (Filipić *et al.*, 2012:4). Belief in God can encourage all that is good in a person, thereby facilitating the inner confidence

to manage life's demands maturely (Frijns, 2010:15). Religious experiences may offer a sense of meaning in daily life and during major life crises (Roemer, 2006:7). An Algerian survey by Tiliouine and Belgoumidi (2009:109) resolved that religiosity contributes to the life satisfaction of Muslim students by enhancing the meaning of their lives. In Poland, De Vreese *et al.* (2009:1181) found higher life satisfaction among Catholic Christians than among non-Christians. In the USA the results of a study by Lim and Putman (2010) provide further evidence of the positive interplay between the two factors. Among South Africans Rule (2007:417) found positive associations between religiosity and well-being. Ebrahim *et al.* (2013:183) concluded that religious involvement contributes significantly to the well-being of South African Indians than other races. This growing body of empirical evidence substantiated the existence of a positive connection between religion and life satisfaction. This culminated in the following hypotheses:

Hos: Religion has no influence on the life satisfaction of people in low income townships in South Africa.

Has: Religious people in low income townships in South Africa experience higher levels of life satisfaction than those who are not religious.

4.10 AGE AND LIFE SATISFACTION

While it is acknowledged that the influence of age on life satisfaction is shrouded with controversies, a common standpoint within the existent body of research is that older people are more satisfied with life than younger people. A u-shaped age effect is confirmed by several studies (Easterlin, 2006:464; Frey & Stutzer, 2002:31; Oswald, 1997:1817; Blanchflower & Oswald, 2008:1733). This depicts that life satisfaction is at its lowest during middle age (between 30 and 50 years) and highest during early life and later life. Evidence gathered from a number of studies (Frijters & Beaton, 2008:14; Gwozdz & Sousa-Poza, 2010:401; Stone *et al.*, 2010:9985) suggests that people become more satisfied when they retire. Furthermore, older adults may feel more satisfied with their present life as they adapt their expectations to shrinking future potentials (Carstensen, 2006:1913; Lang *et al.*, 2007:268). Research conducted in South Africa by Powdthavee (2003:16; 2005:531) provides further validation of the u-shaped relationship between age and life satisfaction. In analysing the results of a study by Yul and Gaibie (2011:234), one finds that older South Africans were more satisfied with life than middle-age South Africans. More recently, further endorsement of significant a u-shaped relationship between age and life satisfaction was found in a study by Ebrahim *et al.* (2013:168) that covered all racial groups in

South Africa. Using the literature cited in this section as an anchor, it is rationale to presuppose that older people in South Africa could be more satisfied with life than younger people. The following hypotheses were therefore put forward:

H₀₉: Age exerts no influence on the life satisfaction of people in low income townships in South Africa.

H_{a9}: Older people in low income townships in South Africa are more satisfied with life than younger people.

4.11 PUBLIC SERVICES AND LIFE SATISFACTION

Satisfaction with the delivery of public services is essential in boosting the life satisfaction of people in a given country. For instance, the backlog in the delivery of public services in South Africa has led to widespread protests by disgruntled citizens (Habib, 2010:11; Nleya, 2011:3; Swart, 2013:6). Previous research in this country (for example Møller, 1996:237; Møller, 1999:93; Møller & Jackson, 1997:169) found that inadequate provision of public services has a substantial impact on life satisfaction. In fact, where public service delivery was satisfactory, respondents in surveys by a number of scholars (for example Møller, 1996:239; Møller & Devey, 2003:457) demonstrated higher life satisfaction levels. On the international frontier Giordano *et al.* (2011:14) stress that satisfactory public services can help to mitigate the effects of economic challenges, for example, by helping people back into the labour market and putting in place preventive health measures. Public policy interventions can also support better access for disadvantaged groups to services, and can directly intervene in such areas as job counselling or debt advisory services where unemployment and financial hardship are impacting negatively on citizens (Esping-Andersen *et al.*, 2002:68). Luechinger *et al.*, (2008:476) maintain that having access to good housing, education, health and other public services has an important impact on the personal well-being and life satisfaction of citizens. Van de Walle and Bouckaert (2003:8) further urge governments to focus on improving the quality of and the access to public services since it is one of the essential tools that policymakers can use to provide better living conditions and to create opportunities for active participation in society. It appears then that satisfaction with public services has a positive bearing on life satisfaction. This being the case, the following hypothesis was proposed:

H₀₁₀: The provision of public services in South African low income townships has no influence on the life satisfaction.

Ha10: The improved delivery of public services in South African low income townships leads to higher levels of life satisfaction.

4.12 POVERTY AND LIFE SATISFACTION

Poverty, regardless of its type, is detrimental to life satisfaction and this may be attributed to the serious nature of its effects (Neff, 2009:24). High mortality rates and both mental as well as physical health problems are prevalent among the economically deprived (Deaton, 2008:55). Neilson *et al.* (2008:251) maintain that besides financial uncertainty, economically deprived families are susceptible to a series of adverse events that include illness, depression, eviction, job loss, criminal victimisation, prostitution and early family death, among others. Poverty is also associated with violence in families, including child and elder abuse (Van Praag, 2011:111). Parents who experience hard economic times may become excessively punitive and erratic, issuing demands backed by insults, threats, and corporal punishment (Yu, 2013:17). Getting out of poverty is difficult for anyone since poverty can become a self-perpetuating cycle. For instance, poor children are at an extreme disadvantage in the job market and in turn, the lack of good jobs ensures continued poverty such that this cycle may end up repeating itself until the pattern is broken (Knabe & Rätzl, 2011:283).

In the South African context, numerous studies (for example Bhorat & Van der Westhuizen, 2012:4; Hoogeveen & Özler, 2006:59, Pauw & Mncube, 2007:3, Posel & Casale, 2011:195; Van der Berg *et al.*, 2007:8; Van der Berg & Du Toit, 2007:21; Van der Berg & Yu 2008:58; Yu, 2009:11; Yu, 2013:15) found that income poverty has detrimental effects on both happiness and life satisfaction. Other studies (for example Adato *et al.*, 2004:1; Davids, 2006:16; Hamel *et al.*, 2005:352) demonstrate that poverty in South Africa is divided along racial lines and that black Africans are more frequently going without basic services and necessities than whites, coloureds and Indians, leading to depressed well-being within their ranks. However, some researchers (for example Di Tella & MacCulloch, 2010:57; Van Praag, 2011:113) argue that life satisfaction may be relative, particularly once basic needs are satisfied, and therefore conditioned by “reference groups” that are perceived as important. This has the effect of altering perceptions in different ways, depending on whether the reference groups of the poor tend to be their peers, richer people or people defined by characteristics other than their income (Stutzer, 2004:91). It appears then that that people adapt to varying extents to shifts in their income, which implies that transitions in and out of poverty contribute to life satisfaction. Accordingly, the following hypotheses were put forward:

Ho11: The poverty status of people in South African low income townships has no influence on life satisfaction.

Ha11: The lower the poverty status amongst people in South African low income townships, the higher their life satisfaction.

4.13 GENDER AND LIFE SATISFACTION

It is commonly acknowledged that women experience higher life satisfaction levels than men throughout the life span. A number of studies (for example Blanchflower & Oswald, 2004b:1361; Frey & Stutzer, 2002:64; Van Praag & Ferrer-i-Carbonell, 2008:53) found that women are happier and more satisfied with life than men. Tiefenbach and Kohlbacher (2013:5) confirm the universal finding that women are more satisfied in life than men. The findings of earlier studies by Clark and Oswald (1994:648) and Blanchflower and Oswald (2000:289) also uncovered higher well-being among women than in men. Additionally, Oshio (2011:1) found that life satisfaction is more closely associated with family and social relations for women than for men. In an Indian survey Jan and Masood (2008:33) disclosed that with an increase in family income, the overall life satisfaction of women increases at a faster rate than that of men. Amongst African Americans residing in the USA, women reported higher levels of religiosity and spirituality than their male counterparts, which correlates significantly with life satisfaction (Saundra & Hughey, 2003:133). However, in contrast, two separate studies by Hinks and Gruen (2007:311) and Mahadea and Rawat (2008:277) that were conducted in South Africa, report no significant happiness differences among gender groups. Furthermore, Stevenson & Wolfers (2009:190) observed declining life satisfaction among women in the USA, notwithstanding a number of improvements in their lives. Still, in a Latin American survey conducted by Graham (2008:649) no significant differences in life satisfaction were observed between gender groups. These divergent results regarding the impact of gender on life satisfaction denote that there is both a need as well as plenty of space to test the relationship further and on an ongoing basis, to uncover further permutations in this dynamic binary. Still, this did not deter this study from suggesting the following hypotheses:

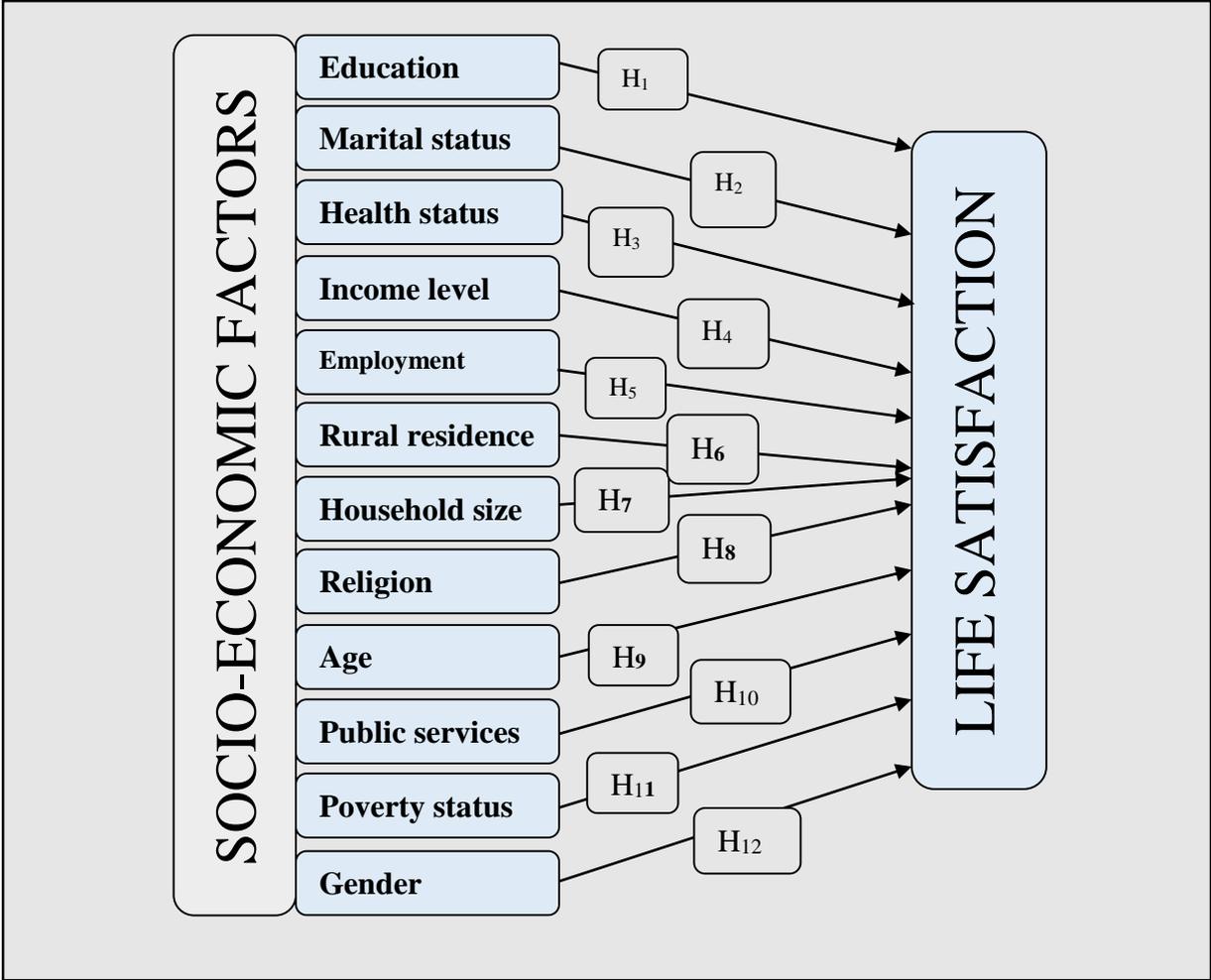
Ho12: Gender exerts no influence on the life satisfaction of residents of low income townships in South Africa

Ha12: In South African low income townships, women experience higher life satisfaction than their male counterparts

4.14 CONCEPTUAL FRAMEWORK

Integration of the hypotheses stated in sections 4.2 to 4.13 culminated in the development of the conceptual framework illustrated in Figure 4.1.

Figure 4.1: Conceptual Framework



The conceptual framework illustrated in Figure 4.1 shows that twelve socio-economic factors, namely education, marital status, health status, income level, employment status, rural residence, household size, religion, age, public services, poverty status and gender are all taken to be antecedents to life satisfaction. Hypotheses H₁ to H₁₂ are used to link each of these socio-economic factors to life satisfaction.

4.15 CONCLUSION

This chapter was aimed at developing hypothesis that are tested in this study. Twelve hypotheses were formulated, logically flowing from previous literature. The propositions suggested that there are associations between each socio-economic factor and life satisfaction. Henceforth, these hypotheses are used to direct the thought process in this study towards possible solutions. Furthermore, these formulated hypotheses assisted in the collection of the right kinds of data needed for this study in order to meet the intended objectives. Another important feature that stood out in the chapter is the conceptual framework, which was developed through combining all twelve hypotheses of the study. By capturing the relationship between the socio-economic factors and life satisfaction in the way it did, the conceptual framework facilitated that the study becomes easier to understand, remember and apply the study in its intended context. The next chapter discusses the research methodology employed in this study.

CHAPTER 5

RESEARCH METHODOLOGY

5.1 INTRODUCTION

This chapter contains a discussion of the research methodology that was utilised in the research. The chapter deliberates on issues such as research paradigms and strategies that were considered to be appropriate for this study. The discussions commence with a focus on research philosophies and strategies used, which in turn is succeeded by a discussion of the research design adopted in the study, followed by another discussion which directs emphases on the selection of the sample. The steps and actions taken to ensure acceptable validity and reliability are also discussed and the procedure that was used to collect, capture, and process and analyse data are explained. The discussions in this chapter are of significant importance because they facilitate a deeper understanding of the various methods and principles that were employed throughout the study. This chapter is also important in that it gives the assurance that the research was certainly conducted and that the purported findings are authentic rather than concocted. These issues have a bearing on the overall trustworthiness of the study as well as the future use and application of its findings.

5.2 RESEARCH PHILOSOPHIES

This section concentrates on the major research philosophies that are typically used in effective research procedures. The notion of a philosophy pertains to the value judgment, norms, standards, frames of reference, perspectives, ideologies, myths, theories and approved procedures that govern the thinking and actions of individuals (McMillan & Schumacher, 2006:45). According to Somekh and Lewin (2005:79) the concept of philosophies may describe the thinking patterns of people regarding specific situations. These authors indicate two major research philosophies or paradigms, namely the Positivist and Phenomenological philosophies.

The Positivist paradigm is a concept that calls for the use or application of scientific methodologies to investigate social problems, issues or phenomena (Zou *et al.*, 2014:316). Creswell (2013:14) defines Positivism as a scientific method of conducting research which mainly requires factual scientific elements to determine the causal effect of specific problems. In contrast, The Phenomenological paradigm is intended to provide substantial comprehension of the life experiences of people (Collis & Hussey (2009:11). Phenomenology generally focuses on

observing and understanding how individuals live and behave in their different environments (Lopez & Willis, 2004). The current study derives from the Positivist philosophy, which, as stressed by Mouton (2011:65), places prominence on testing for causality and the scientific formulation of hypotheses. Since this study is aimed at testing for the relationships between various socio-economic factors and life satisfaction and uses hypotheses to presuppose the eventual status of these relationships, it holds that the study is to a large degree seeking to investigate causal elements to life satisfaction, and these aspects make Positivism applicable.

5.3 RESEARCH STRATEGIES

Research strategies or approaches are divided into two categories, namely qualitative and quantitative research paradigms (Walter, 2006:9). Whilst quantitative research provides answers to questions regarding who, where, how many, how much and relationships between variables, qualitative research provides answers regarding why and how questions (Harrison & Reilly, 2011:7). In qualitative research, the collected data are in the form of words such that there is a flawless comprehension of meanings that are attached to experiences of participants (Charmaz, 2006:81). Bryman (2008:23) adds that qualitative research is a phenomenological paradigm that examines the conduct of respondents by exploring their way of thinking and understanding as well as views about a given subject. This enables the researcher to get a detailed view about a specific phenomenon (Saunders *et al.*, 2009:51). Bryman and Bell (2007:44) further suggest that a qualitative strategy is characterised by an inductive view of the relationship between theory and research which enables the researcher to understand social domains through an examination of how respondents interpret the world. Examples of qualitative research include designs such as ethnography, grounded theory, case study, phenomenology and narrative (Saldana, 2009:134). The shortcomings of qualitative research include *inter alia*, its lack of scientific rigour, susceptibility to researcher bias, lacking reproducibility and lack of generalisability (Kumar, 2005:68).

Unlike qualitative research, quantitative research involves dealing with numbers, employing statistical methods used to analyse data and is related to the positivist research paradigm (Sedmak & Longhurst, 2010:76). Quantitative research uses a deductive view to test and confirm hypotheses or to explain and predict the influence of one factor on another (Johnson, 2007:287). Kumar (2005:49) further mentions that quantitative research uses questionnaires to collect data and reduces bias through the use of randomised sampling methods. The key features of quantitative research include an inquiry from outside, the ability to generalise results, objectivity, design and

testing of various hypotheses, the use of larger sample sizes, focus on facts, repeated emphases on precision and independence of the researcher (Bryman & Bell, 2007:45).

For the purposes of this study, the quantitative approach was adopted. It was selected because it allows the use of statistical methods in order to objectively analyse the data, which makes the results more dependable. It also offers several advantages such as high reliability and generalisability, strength in the testing of theory, reduced vulnerability to researcher bias, and being fast and economical (Sedmak & Longhurst, 2010:77). Further advantages of quantitative methods such as its cost saving characteristics as well as its facilitation of rapid data analysis (Coles & McGrath, 2010:175) were also considered in selecting it over other approaches.

5.4 RESEARCH DESIGN

Creswell (2013:14) defines research design as the plan and the procedure for research that spans the decision from wide-ranging assumptions to comprehensive methods of data collection and analysis. As mentioned in section 5.3 the quantitative research approach was chosen for use in this study. Examples of designs associated with quantitative research include cross-sectional survey designs, experimental designs, case studies, longitudinal design and comparative designs (Bryman & Bell, 2007:68). Amongst these, this study adopted the cross-sectional survey design. The cross-sectional design may be perceived as the collection of data or information for a particular investigation or study from any given sample of population elements (Moutinho & Hutcheson, 2011:109). Cross-sectional designs are usually referred to as surveys which are essentially characterised by the collection of data through questionnaires (Harrison & Reilly, 2011:14). Booth *et al.* (2008:202) highlight that use of the cross sectional survey method is associated with a number of advantages such as:

- representativeness: it comprises units which represent a specific population, depending on sampling approach used;
- impartiality: elements within the population are selected without bias;
- systematic: it is premised on specific, formal and logical procedures;
- replicability: it can be repeated under similar conditions or using similar methodologies and can produce similar results;
- theoretical: it is supported by applicable theoretical processes;

- quantitative: it attaches numerical standards to non-numerical characteristics of human behaviour to draw valid interpretations.

The cross-sectional survey design was selected because it has the aforementioned advantages, which were all desirable for this study since they were applicable and guaranteed that the research method used matched the objectives of the study.

The cross sectional survey method has its drawbacks that can negatively impact on any study if measures are not taken to address them. For instance, Creswell (2013:123) mentions the probability that some respondents may not respond honestly to certain questions; the need to ensure that questions in a survey are clear and not confusing and the fact that the response rate may be too low to produce any meaningful results as some of the shortcomings of the cross-sectional survey method. To reduce the effects of these drawbacks the researcher used techniques such as the careful design of the questionnaire, convincing the respondents of the genuine intent as well as the significance of the study and self-administration of the questionnaire. These procedures facilitated better control of the fieldwork.

5.5 SAMPLING DESIGN

The framework illustrated in Figure 5.1, developed by the researcher, was used as the premise for the sampling design espoused in the current study.

Figure 5.1: Framework for sampling design

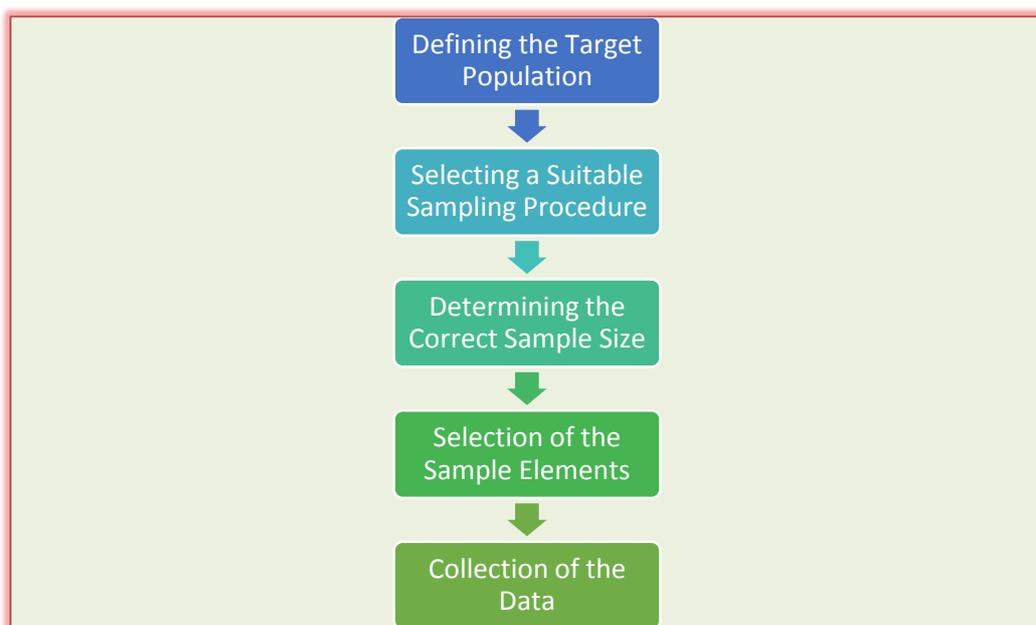


Figure 5.1 reveals that there were five phases in the sampling design followed in this study, namely definition of the population, selection of an appropriate sampling procedure, determination of a suitable sample size and selection of sampling elements which culminates in the collection of data. Henceforth, the discussion focuses on each of these stages.

5.5.1 The population

According to Booth, Colomb and Williams (2008:111) a population in research is considered to be the entire group about which some precise data are required. For the purpose of this study the population was taken to be made up of the collective residents of low income residential townships in South Africa.

5.5.2 Target population

If a properly-designed questionnaire is used on a wrong cohort of people, it will result in irrelevant data, which makes it important to be specific when defining the population; hence the need to narrow it down to a target population (Saldana, 2009:57). A target population may be perceived as a well-defined group of elements that have certain characteristics which are of relevance to the study (Charmaz, 2006:18). The difference between a population and a target population is that the former involves anyone within the whole group whereas a target population specifies which entities within that entire group are relevant to the study at hand (Gupta, 2011:95). In the current study, the target population was composed of South African adult males and females over the age of 18 who, in 2014, resided in one of the country's three low-income townships that were used in this study, namely Sebokeng, Sharpville and Sicelo. For Sebokeng Township, only zone 10 and zone 17 were included, whilst for Sharpville, only Tshepiso was included. The entire township of Sicelo was included in the study. All three townships are geographically located in Southern Gauteng, South Africa. In order to get estimated populations in each of these three townships, the results of the 2011 National Census held in South Africa were used. These results show that the estimated populations of Sebokeng, Sicelo and Sharpville are 218515 people (or 61000 households), 15200 (or 4000 households) and 37 599 people (or 11000 households), respectively (Statistics South Africa, 2014:2). This totals to an estimated collective population of 271 314 (or 76 000 households) in the three townships. Therefore, for the purposes of this study, the target population was made up of approximately 271 314 individuals.

5.5.3 Sampling approach

Probability and non-probability approaches are the two main sampling approaches used in research (Quinlan 2011:219). The probability sampling approach is one in which the sample selected from a population is considered by the researcher to be representative of the population (Maree, 2010:145). Advantages of probability sampling include the high probability that each member of the population will have a known chance of being included in the sample as well as its ability to allow for statistical inferences to be made about the target population from which the sample is drawn (Malhotra & Birks, 2007:235). Standard examples of probability sampling techniques are simple random, systematic, cluster, stratified and multistage sampling techniques (Sekaran & Bougie, 2010:26).

In this study the non-probability sampling approach using the convenience sampling techniques was adopted in order to select the sampling elements from the target population. Convenience sampling is a non-probability sampling technique in which subjects are selected because of their convenient accessibility and proximity to the researcher (Quinlan, 2011:221). Use of the convenience sampling technique was appropriate since there was no sample frame or list from which the names and exact locations of the respondents could be obtained. This being the case, it was considered impractical to access the respondents at the same place and time, since there was no information on their location within the three townships. In addition, convenience sampling is cheaper and relatively easier to implement, which makes the research process simpler (Maree, 2010:146). For these reasons the nonprobability convenience sampling technique was implemented in the collection of data from the target population.

5.5.4 Sample size

Sample size refers to the number or quantity of elements to be built into a research study (Gupta, 2011:196). Sample size determination is the choosing of the number of observations, copies or elements to be included in a sample (Wiid & Diggines, 2011:133). In practice the sample size used in any particular study is based on the expense of data collection as well as the need to have sufficient statistical representation (Blanche *et al.*, 2006:34). As mentioned by Hair *et al.*, (2010:26), there is no single sample size determination technique that is applicable to all non-probability samples. This fact is important because this study used non probability sampling, as highlighted in Section 5.5.3. As such, the determination of sample size is a highly subjective process in which researchers use their own subjective judgments based on prior studies as well as the availability of resources (Booth *et al.*, 2008:113).

In the current study, three sample size formulae were embraced in the determination of the sample size. This was done in order to ensure that there would be trade-offs between the shortcomings of each formula and their strengths, which facilitated better accuracy in the process of establishing a suitable sample size. The first is Green's (1991:44) rule of thumb, which prescribes that a minimum of 50 participants are suitable for a correlation or regression analysis, and the number should increase as the number of independent variables increases. In applying this protocol to this study, since there were 12 independent variables in this study, it was considered that the sample size had to be between 500 and 600 in each township. The second sample size procedure used is Avikaran's (1994:29) recommendation that between 200 and 500 respondents are sufficient when dealing with multivariate statistics. A multivariate statistic is one in which observations are made to identify patterns and relationships on many variables (Johnson & Wichern, 2007:3). This supports that this study was multivariate in nature, which made Avikaran's proposal directly applicable.

The third sampling size determination method used in this study is the historical referencing technique. Historical referencing entails the use of past but similar or relevant studies as a reference benchmark in determining the sample size of this study (Moutinho & Hutcheson, 2011:48). In this regard, a number of previous studies (Ebrahim *et al.*, 2013; Schatz *et al.*, 2011; Menken & Tollman, 2011) used sample sizes ranging between 400 and 500 respondents when conducting their own multivariate studies on life satisfaction in South Africa. Based on these facts, the sample sizes were initially pegged at N=400 respondents for Sicelo, N=300 respondents for Sharpville and N=300 respondents for Sebokeng.

5.6 LITERATURE REVIEW

A review of related literature was conducted using both national and international literature sources to investigate the influence of socio-economic factors on life satisfaction. The literature review involved the manipulation of sources such as peer reviewed journal articles, magazines, textbooks, government documents and an assortment of relevant Internet sources.

The review of related literature significantly contributed to this study in two major ways. First, it provided essential insights that were useful in the development of the questionnaire, as recommended by Notar and Cole (2010:12). Response items that were developed and applied in the questionnaire were therefore based on the insights gained through the study of literature (Randolph, 2009:8). Second, the literature review facilitated an improved understanding of what

had been completed prior to the study at hand, the pros and cons of existing studies, and their possible meanings and implications (Bloomberg & Volpe, 2008:227). From this, it was easier to build on the scholarship and research of prior studies. This signifies that the creation of knowledge in the current study current study was of a cumulative nature in the sense that it was built on and leaned on previous research and scholarship on similar topics.

5.7 DATA COLLECTION INSTRUMENT

For the purposes of data collection, a self-administered structured questionnaire was used. A self-administered structured questionnaire is a research instrument completed by the respondent in person (Johnson & Reynolds, 2008:49). Mertens (2010:172) argues that the questionnaire is one of the most attractive methods of collecting quantitative data. Moreover, there are various pertinent paybacks associated with the use of structured questionnaires, such as encouraging frank answers, cheap to administer, limiting researchers' bias, making answers easier to collect, tabulate and analyse, requiring less time to administer, enabling data collection from large samples and permitting greater respondents' concealment (Drew *et al.*, 2008:16). The questionnaire method was therefore selected as the most suitable primary data collection instrument in the current study. The literature review as discussed in Chapters 1 to 4 of this thesis contributed to the construction of the questionnaire. A two section questionnaire was used in the collection of data. Section A of the questionnaire was composed of eleven questions that elicited the background information of the respondents, with a particular focus on the socio-economic factors used in this study. Section B of the questionnaire was composed of five questions adapted from the Satisfaction with Life Scale (Diener *et al.*, 1985:71). Response options in the Satisfaction with Life Scale were configured in a four-point, forced-choice format Likert scale anchored by '1'= strongly disagree and '4'= strongly agree. The neutral/middle option of "neither agree nor disagree" was unavailable to respondents. A copy of the questionnaire used in this study is provided in Appendix A.

5.7.1 Pilot testing of the questionnaire

According to McMillan and Schumacher (2010:101) it is possible that some of the response items in the questionnaire may cause problems. This created the need to pilot test the questionnaire in order to address these potential problems. In this study the questionnaire was reviewed by two faculty members at a traditional university located in Southern Gauteng who have experience in the discipline of Economics. Their feedback facilitated minor amendments in which some problematic questions were removed while others added to the questionnaire. The draft questionnaires were then pilot-tested with a conveniently chosen sample of 50 respondents who

were based in Sharpville. The feedback collected from the respondents in the pilot test showed that some of the questions were unclear, and that the questionnaire was too long and tiresome to complete. Therefore, several further minor revisions were made to most of the questions. The final questionnaire was more accurate and simpler than the one before the pilot test.

5.7.2 Reliability and validity

Assessment of whether any measuring instrument is suitable or not can be done using two standard criteria which are reliability and validity. It is easier to have confidence in the data that were gathered using an instrument that is both reliable as well as valid (Kent, 2007:91). It is therefore significant to discuss the measures that were put in place to ensure that the data collection instrument used in this study was reliable and valid.

5.7.2.1 Reliability

Scholtes *et al.* (2011:237) define reliability as the degree to which a test or process produces the same results under constant conditions. Mokkink *et al.* (2010:22) advocate that a measuring instrument is considered to be reliable when it has zero random error. De Vet *et al.* (2006:1033) specify that when testing for internal consistent reliability, one measurement instrument is administered to a group of respondents on a single occasion in order to estimate reliability. This denotes that reliability of the measurement scale is estimated by judging the extent to which the items reflecting the same construct produce results that are similar Mokkink *et al.* (2010:22) advocate that a measuring instrument is considered to be reliable when it has zero random error. Four types of reliability measures that may be used are test-retest, parallel forms, inter-observer and internal consistency (Karanicolas *et al.*, 2009:103). The current study used the internal consistency measure of reliability only, since it required a single application of the questionnaire and is generally regarded as arguably the most effective technique of testing for reliability (Scholtes *et al.*, 2011:238).

This study acknowledges that there are a number of statistical indices that may be used to measure reliability or internal consistency. Typical examples include the Average Item Total Correlation, Split-Half Reliability, Average Inter-Item Correlation and the Cronbach's Alpha Coefficient (Saunders *et al.*, 2009:55). In the current study, the Cronbach's Alpha Coefficient was adopted to measure internal consistency (reliability). Malhotra (2010:15) impresses upon the fact that the Cronbach Alpha measures the degree to which the response items on questionnaire yield consistent information. The Cronbach's Alpha Coefficient is typically considered to be a measure

of response item homogeneity, which means that, large alpha coefficient values indicate that the response items are tapping upon a common domain (Malhotra, 2010:15). The scale in Cronbach's Reliability test ranges from 0 to 1 with scores that are close to 1 indicating high reliability whilst scores that are close to 0 indicating that the reliability of the scale is very low (Malhotra & Birks, 2007:172). In most studies, a reliability of at least 0.7 is required before the instrument can be used (Stafford, 2005:48). In the current study the Statistical Package for the Social Sciences (SPSS Version 23.0) was employed to test the reliability of the questionnaire scale. The result showed a Cronbach alpha value of 0.873 which was considered to be acceptable.

5.7.2.2 Validity

Malhotra (2010:14) defines validity as the degree to which evidence as well as theory support the interpretations drawn from test scores. This definition suggests that validity assesses the degree to which an instrument measures that which it was intended to measure in the first instance. Several types of validity exist, but the most basic forms are content and face validities (Saunders *et al.*, 2009:54). Content validity refers to the degree to which the content of the items reflects the content domain of interest. It answers the question "Is the content about what we say the test is about?" (Malhotra, 2011:85). In this study content validity was ascertained by pilot testing the questionnaire with a convenient sample of 50 respondents. Face validity, which reports on the transparency or relevance of a test, relates to the degree to which a test or measure is subjectively viewed as covering the concepts that it purports to measure (Stafford, 2005:19). In the current study, face validity was ascertained through an expert review conducted by two experienced faculty economists at a traditional university located in Southern Gauteng. Feedback obtained from both the expert reviews and the pilot study facilitated some amendments to the questionnaire, thereby improving content as well as face validity.

Another type of validity measured in this study is predictive validity, which is the effectiveness of one set of a test or research results as a predictor of the outcome of future tests or experiments (Roberts *et al.*, 2006:42). In other words, predictive validity tests the degree to which the predictor is adequate in capturing the relevant aspects of the criterion (Stafford, 2005:20). In the current study, predictive validity was measured through multiple regression analysis. Strong positive and significant associations were observed between the dependant and independent variables (refer to Section 6.6), which attests to the acceptable levels of predictive validity in this study.

5.7.3 Questionnaire administration and ethical considerations

Permission to collect data was granted by local ward councillors in Sebokeng, Sharpville and Sicelo. After developing the questionnaire, 500 copies were distributed in each of the three townships in November 2014 to the conveniently selected sample of respondents. The researcher administered the questionnaires in person with the assistance of a trained research assistants who are students at a traditional university located in Southern Gauteng.

To explain the aim of the study, a cover letter was attached to the questionnaire. Before participating in the study, respondents were requested to sign an informed consent form. Furthermore, the following ethical considerations were observed throughout the research process:

- **Scientific validity:** Scientific validity is to the extent to which both evidence and research theory sustain the interpretations of test scores entailed by proposed uses of tests (Roberts *et al.*, 2006:43). To ensure scientific validity, the research was conducted in a manner that guaranteed its academic integrity and scientific validity. Unethical practices such as fabrication and plagiarism were avoided.
- **Participant confidentiality:** This entails observing the privacy of participants and maintaining the anonymity of participants by ensuring that their names are not mentioned anywhere in the thesis or to anyone else (Collis & Hussey, 2009:48). Additionally, respondents were not asked to state their identities when participating in the study. Any details learnt about participants during their involvement in the study were maintained in the strictest confidence. This effectively protected respondents from any possible victimisation.
- **Sharing of results:** This means making efforts to make the results of the study available to all stakeholders in order to ensure that all researches are directed at broadening the base knowledge in the field (Malhotra, 2011:56). Thus, knowledge of this research was to be free available to all participants who were interested in the findings of the study.
- **Respondents' right to non-participation** involves ensuring that respondents are not coerced into participating in the study (Bryman & Bell, 2007:274). In this regard, respondents only participated in the study using their own informed consent. In addition, the draft covering letter (refer to Appendix A) was used to inform respondents that their participation is voluntary and to assure them that the information they gave was to be used for research purposes only.
- The study was conducted after permission to conduct the study had already been sought and granted by the ward councilors in Sebokeng, Sharpville and Sicelo.

5.8 STATISTICAL ANALYSIS

After the questionnaires were collected, they were subjected to screening in order to eliminate incomplete ones or those that were spoilt. Afterwards, the data were captured on Microsoft Excel spreadsheet. Thereafter, the Excel spreadsheet was imported into the SPSS Version 23.0 for data analysis. The data analysis included reliability tests, frequency distributions for demographic analyses and regression analysis to test the hypotheses.

5.8.1 Descriptive statistics

As defined by Zikmund *et al.* (2013:41), descriptive statistics are those techniques that assist in stating the characteristics or appearance of sample data. Frequency distributions are the major descriptive statistics used in this study.

5.8.1.1 Frequency distributions

Frequency distributions that include percentiles, line charts, graphs, histograms, pie charts, and bar charts were used to show the results of the study. Frequency distributions usually employ portray differences, proportions and trends as well as absolute and relative magnitudes (Zikmund *et al.*, 2013:168). These approaches use horizontal and vertical bars to survey different elements of a given factor (Kent, 2007:98). The use of frequency distributions as applied to this study is shown in Section 6.3 and 6.4. The use of frequency distributions simplified the assessment of the demographic profile of respondents as well as levels of life satisfaction in the three townships.

5.8.2 Regression analysis

Multiple regression analysis relates independent and dependent variables in a manner which takes mathematical inter-correlation into account (Malhotra, 2010:44). It is a statistical technique that can achieve the best linear prediction equation (Aldlaigan & Buttle, 2008:317) between independent variables and dependent. In order to estimate the parameters and test the significance, Malhotra (2011:52) explains that regression analysis makes the following assumptions:

- the error term is normally distributed, which means that for each fixed value of X, the distribution of Y is normal;
- the means of all normal distributions of Y, given X lie on a straight line with slope b,
- the mean of the error term is 0;
- the variance of the error term is constant;

- the error terms are uncorrelated, which implies that the observations have been drawn independently.

In the current study standard multiple regression analyses were performed to test the proposed hypotheses by identifying the variables that predicted or provided the best explanation for the portion of the total variance in the scores of the dependent variable. Regression analysis attempts to describe the dependence of a variable on one (or more) explanatory variables; it implicitly assumes that there is a one-way causal effect from the explanatory variable(s) to the response variable, regardless of whether the path of effect is direct or indirect (Malhotra, 2010:44). Therefore, in the current study, regression analysis was used to ascertain whether any causal relationships existed between whether the dependent and independent variables. Precisely, multiple regression analysis was used to determine whether any causal relationship exists among the individual socio-economic factors and life satisfaction (Refer to Chapter Six, Section 6.9).

5.9 CONCLUSION

The aim of this chapter was to provide an outline of the research methodology used in the current study and to motivate why each approach adopted in the study was used. The chapter dealt with most important matters related to the research methodology. Examples include the research philosophy, research approach, research design, sampling design, instrumentation, data collection procedures and ethical considerations, among others. A suitable research questionnaire was developed, based on insights obtained from the review of literature. After pilot testing, the questionnaire was modified and administered to the selected sample. The collected data were captured, given appropriate codes and then analysed using relevant statistical techniques. Not to be left out of the chapter was the discussion of measures of validity and reliability as used in this study. The discourse also focused on the statistical analyses that were used to examine the captured data. To give credibility to the study, ethical considerations employed were discussed. The next chapter discusses the results of the study.

CHAPTER 6

DATA ANALYSIS AND INTERPRETATION

6.1 INTRODUCTION

The preceding chapter explored the research methodology used in this study. The purpose of the current chapter is to interrogate the analysis of data and the interpretation of the results. The quantitative data used in this study was collected from residents of three townships located in Southern Gauteng, namely Sebokeng, Sharpeville and Sicelo. All respondents who participated in the study had to satisfy the criteria that were set for this study. The chapter starts with a discussion of the framework that was used for analysing and interpreting the data. This is followed by an analysis of the demographic characteristics of the respondents. Thereafter, descriptive statistics are used in the analysis of the levels of life satisfaction in each of the three townships. Individual hypotheses tests are then conducted for each township, using the linear regression technique. The aggregate results of the hypotheses tests are then discussed comprehensively before the chapter closes with a conclusion.

6.2 FRAMEWORK FOR DATA ANALYSIS

In this study, the framework illustrated in Figure 6.1 was used as the guideline for data analysis. The framework is an expression of the steps that were adopted in the analysis and interpretation of data throughout this chapter in order to meet the objectives of the study.

Figure 6.1: Framework for data analysis

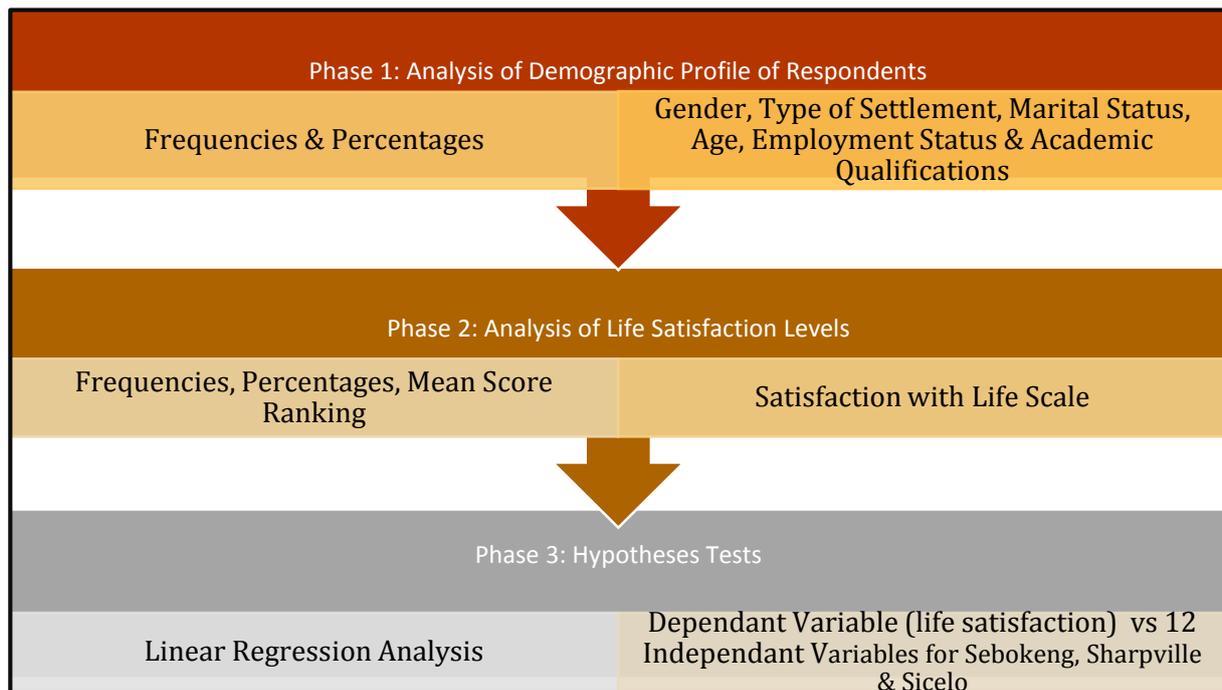


Figure 6.1 shows that a three-phase approach was adopted for analysing the data in the current study. The first phase involved the analysis of the demographic profile of the respondents as determined by gender, type of settlement, marital status, age group, employment status and academic qualifications. The second phase involved the analysis of data in terms of the life satisfaction levels in Sebokeng, Sharpville and Sicelo. Data used in this phase was collected using the Satisfaction with Life Scale. The final phase involved the testing of hypotheses with reference to each of the three townships. The linear regression analysis procedure was adopted for this purpose. All of the three phases in the data analysis framework were designed to address the research objectives formulated for this study.

6.3 RESPONDENTS' BACKGROUND INFORMATION

In Section A of the questionnaire information concerning the background of respondents was elicited. The following six factors were considered:

- Gender
- Type of settlement
- Marital status
- Age group

- Employment status
- Highest academic qualification

The purpose of this section is to discuss the demographic profile of respondents. To achieve this, Section 6.3.1 to Section 6.3.6 throws spotlight on each of the aforementioned six demographic factors for Sebokeng, Sharpville and Siculo. In Tables 6.1 to 6.6, the letter ‘n’ represents the sample size. The discussions also expand on the impact of the demographic profiles of respondents on this study.

6.3.1 Respondents’ gender

The frequencies and percentages pertaining to the respondents’ gender are illustrated in Table 6.1

Table 6.1: Frequencies and percentages regarding the gender of respondents

Variable	Categories	Sebokeng		Sharpville		Siculo	
		n	%	n	%	n	%
Gender	Male	165	55.4	146	51.2	228	56.6
	Female	133	44.6	139	48.8	174	43.4
Totals		298	100	285	100	402	100

The statistics in Table 6.1 portray a higher representation for males than females and this configuration was consistent in all three townships under consideration in this study. Precisely, the statistical representation for males was the following: 55% (n=165) for Sebokeng; 51% (n=146) for Sharpville; and nearly 57% (n=228) for Siculo. *Prima facie*, the dominance of males in this study appears to imply that there are more males than females in South African townships. However, contrary to this assertion, there are more females (51.4%) than males (48.7%) in South Africa, as reported in the results of the 2011 Census (Statistics South Africa, 2012:24). The differences in gender representation for each township were quite marginal (<15%) and did not signal a serious threat to sample representatives in the study. A representative sample of males and females was important to this study as it facilitated that there was no bias of one group against the other group.

Previous studies conducted on the nexus between gender and life satisfaction have produced a variety of results and this may be attributed to diverse measures used as well contextual

differences. While some studies (for example, Blanchflower & Oswald, 2004b:1361; Van Praag & Ferrer-i-Carbonell, 2008:53) indicated that women are generally more satisfied with life than men, other studies conducted in South Africa (for example, Hinks & Green, 2007:311; Mahadea and Rawat, 2008:2770) found no relationship between gender and life satisfaction. Furthermore, The Hedonic Treadmill Theory, which postulates that life satisfaction is genetically determined also supports that women are naturally happier with life than men (Easterlin, 2005:63). Yet another contrasting view is that women in developing countries such as South Africa typically experience less satisfaction with life than men and this may be attributed to the marginalisation and discrimination they are subjected to (Yul & Gaibie, 2011:234). Hence, it was deemed necessary for this study to have a sample in which both genders were properly represented in order to produce accurate results that challenge most of the stated pre existing assertions.

6.3.2 Type of settlement

The frequencies and percentages pertaining to the type of settlement are reported in Table 6.2.

Table 6.2: Frequencies and percentages regarding the type of settlement

Variable	Categories	Sebokeng		Sharpville		Sicelo	
		n	%	n	%	n	%
Type of dwelling	Formal settlement	267	89.6	224	78.6	240	59.7
	Informal settlement	31	10.4	61	21.4	162	40.3
Totals		298	100	285	100	402	100

The major observation emanating from an analysis of Table 6.2 is the dominance of respondents who lived in formal settlements. The majority of respondents in Sebokeng (90%; n=267), Sharpville (79%; n=225) in Sicelo (60%; n=240) indicated that they lived in formal rather than informal settlements. Unlike formal settlements, informal settlements are made up of non-conventional houses that are constructed without conforming to legal construction procedures and are usually built at the edge of the cities where land is cheap and neglected (Moser & Satterthwaite, 2008). Informal settlements are typically built using salvaged materials such as wood, tins and corrugated iron, among others (Tshikotshi, 2009:3). There has been a major proliferation of informal settlements in South Africa with up to 1,249,777 households, containing 3,306,697 individuals who live in these dwellings as at December 2013 (Housing Development Agency,

2013:18). Sebokeng, Sharpville and Sicelo have not been spared of these developments, hence the inclusion in this study of informal settlements found in areas surrounding these townships. However, as revealed in the statistics reported in Table 6.2, fewer respondents were based in informal settlements than in formal settlements. By implication, the results of this study may to some extent be viewed as representative of the perceptions of the largely dominant formal settlement dwellers. In future, it would be interesting to conduct similar studies focusing on life satisfaction using samples drawn exclusively from low income earners who reside in informal settlements apart from those residing in formal settlements. Currently, there appears to be limited evidence of such studies in the South African context, with the existing evidence being found in non African environments (for example, Colic Peisker, 2009:175; Bradley & Corwyn, 2004:385). Comparisons can then be made on results obtained in each type of settlement.

6.3.3 Marital status

The frequencies and percentages pertaining to the marital status of respondents are reported in Table 6.3.

Table 6.3: Frequencies and percentages regarding the marital status of respondents

Variable	Categories	Sebokeng		Sharpville		Sicelo	
		n	%	n	%	N	%
Marital status	Married	84	28.2	101	35.4	138	34.3
	Not married	214	71.8	184	64.6	264	65.7
Totals		298	100	285	100	402	100

According to the statistics reported in Table 6.3, the majority of respondents drawn from all three townships were not in a marital relationship. In Sebokeng nearly 72% (n=214) of the respondents were unmarried, while in Sharpville almost 65% (n=184) of the respondents were not married and in Sicelo close to 66% (n=264) of the respondents were unmarried. This distribution resonates with the ratio of married to unmarried adults in South Africa. The results of the 2011 census indicate that approximately 44% of the adult population in South Africa had never been married while approximately 37% were married at the time the census was conducted. The remaining 19% of adult South Africans were either living in cohabitation, widowed, separated or divorced (Statistics South Africa, 2012:19). When these totals are collapsed into two categories, namely married or unmarried, the aggregated results shows that there are more unmarried adults (n= 56;

that is, 37% plus 19%) than married adults (44%) in South Africa. This makes it clear that the distribution married to unmarried people in this study is to a certain degree consistent with and closer to the ratio of married to unmarried people in South Africa.

As discussed in Sections 2.6 and 4.3, the long accepted perspective is that married people are more satisfied with life than those who are not married as supported by previous research (for example, Diener *et al.*, 2000:419; Layard, 2006, 24; Powdthavee, 2005:531). However, these results may be challenged, due to several reasons. For instance, a meta-analysis conducted by dePaulo (2013:1) which analysed data from 18 long-term studies concluded that being married does not necessarily make people satisfied. That study alleges that most research results are tailor-made to promote marriage and to present it as the most ideal option for people. The study advocated that the reality is that life satisfaction is only likely to increase when people get married to the right person and they stay happily married. Another view is that there are several categories of both married and unmarried people. Typical examples are the recently married versus the long-married, as well as the divorced, single parents who never married, those who are in cohabitation and those who are single. These categories make it difficult to generalise the relationship between marital status and life satisfaction, unless each category is considered individually. This creates more room for studies such as the current one to create fresh perspectives on the permutations in the relationship between marital status and life satisfaction.

6.3.4 Age group

The frequencies and percentages pertaining to the age groups of respondents are reported in Table 6.4.

Table 6.4: Frequencies and percentages regarding the age groups of respondents

Variable	Categories	Sebokeng		Sharpsville		Sicelo	
		n	%	n	%	N	%
Age group	18-35	121	40.4	100	35.2	220	54.7
	36-50	134	45.0	146	51.4	118	29.3
	51+	43	14.6	69	13.4	64	16
Totals		298	100	285	100	402	100

In Sebokeng most respondents (45%; n=134) were aged between 36 and 50 years compared to other age categories. A similar pattern was observed in Sharpville where approximately 51% (n=146) of the respondents were also aged between 36 and 50 years. However, a somewhat different configuration emerged in Sicelo, where most of the respondents were in the 18 to 35 age cohort (55%; n=220). These results depict a general dominance of the younger age group in the current study. This result is in sync with the population age structure in South Africa where up to 58% of the nearly 54 million people in the country are aged between 18 and 50 years (Index Mundi, 2015:1). Since individuals aged between 18 and 50 are the most economically active age group in any given country (Population Reference Bureau, 2015:1) it is appropriate then that there were more of such people in the study than others since they were likely to possess more information that was useful to/in this study.

6.3.5 Employment status

The frequencies and percentages pertaining to the employment status of respondents are illustrated in Table 6.5.

Table 6.5: Frequencies and percentages regarding the employment status of respondents

Variable	Categories	Sebokeng		Sharpville		Sicelo	
		n	%	n	%	N	%
Employment status	Employed	183	61.3	150	52.5	199	49.6
	Unemployed	115	38.7	135	47.5	203	50.4
Totals		298	100	285	100	402	100

The statistical report in Table 6.5 shows that most of the respondents recruited in Sebokeng (61%; n=183) and Sharpville (53%; n= 150) were employed. In contrast, almost equal numbers of employed and unemployed respondents (50%; n=402) were drawn in Sicelo. These results illustrate that there was sufficient representation of both unemployed and employed people in this study. Unemployment remains a major challenge in South Africa. The official unemployment rate in South Africa was 24% in February 2015, having decreased from an all-time high of 31% in the first quarter of 2003, with the average unemployment rate in South Africa between 2000 and 2015 being calculated at 25.25% (Trading Economics, 2015:1). As discussed in Section 3.5, unemployment is taken to be a major inhibitor of satisfaction with life. However, the major issue

arises from the popular conceptualisation of the term unemployment which disregards people who are self employed. This fact is important, granted that between 1.5 million and 2.2 million people of the people in South Africa are self employed in the informal sector (Trading Economics, 2015:1). By implication, these categories should be recognised by future studies so that the results accurately portray the relationship between life satisfaction and the exact employment status of respondents.

6.3.6 Educational qualifications

The frequencies and percentages pertaining to the educational statistics of respondents are reported in Table 6.6.

Table 6.6: Frequencies and Percentages Regarding the Educational Qualifications of Respondents

Variable	Categories	Sebokeng		Sharpville		Sicelo	
		n	%	n	%	N	%
Educational qualifications	None	26	8.7	26	9.1	38	9.5
	Matric	133	44.6	128	44.9	178	44.3
	PostMatric	139	46.6	131	46.0	186	46.3
Totals		298	100	285	100	402	100

In Sebokeng, most of the respondents were in possession of a postmatric qualification (139:47%). In Sharpville nearly 46% (n=131) of the respondents were in possession of a postmatric qualification while in Sicelo. Postmatric qualification holders had were the highest number amongst respondents (46%; n=186). While it would be interesting to find out how education influences life satisfaction, several questions remain, which need definitive answers. One such question pertains to what exactly is education, and whether educational qualifications are the primary indicator of educational level and hence life satisfaction. If this is the case, answers are needed concerning why some holders of very high qualifications fail to perform satisfactorily in other areas of life. There are people who hold very advanced qualifications but their knowledge and performance at work does not correspond with their educational levels. Conversely, some people do not hold any educational qualifications, yet they are better performers than those with advanced qualifications. In the African setup, for instance, true education was traditionally taken to mean the ability to navigate through the various domains of life such as on the social side (for

example, respecting the elderly), economically (for example, fending for one's family) and culture (for example, adherence to rituals), among other meanings (Mararike, 2001:63). People who were able to attain these qualities were taken to be happy and successful in life. However, with the increased recognition of westernisation and the materialism it brings, the amassing of educational qualifications has taken over as the dominant symbol for education. This is at variance with the results of some studies (for example; Posel & Casale, 2011:195; Roesse & Summerville, 2005:1274) that found no relationship between educational qualifications and life satisfaction. It becomes important then to exercise caution with regard to stereotyping those who do not hold educational qualifications (for example the 9% in Sebokeng, 21% in Sharpville and 20% in Sicelo) as uneducated, since formal education has its limitations.

6.3.7 Household size

Three categories of household size were identified in this study. These were (1) two or less members (small household), (2) three to five members (medium household) and (3) more than five members (large household). The distribution of respondents across these three categories is reported in Table 6.7

Table 6.7: Frequencies and Percentages Regarding the Household Size

Variable	Categories	Sebokeng		Sharpville		Sicelo	
		n	%	n	%	n	%
Household Size	2 or less members	122	40.9	114	40.0	65	16.2
	3 to 5 members	155	52.0	150	52.6	312	77.6
	More than 5 members	21	7.0	21	7.4	25	6.2
Totals		298	100	285	100	402	100

The statistics in Table 6.7 portray that in Sebokeng, 52% (n=155) of the respondents came from households that had between three and five members. An almost similar pattern was observed in Sharpville where 52% (n=150) of the respondents came from households with between three and five members while in Sicelo, the largest number of respondents (77%; n=312) came from households with between three and five members. In all three locations, families with more than five members had the smallest representation in the sample. This distribution of respondents could

imply that people in low income households have also realised the importance and benefits associated with smaller households. These benefits include reduced stress, less cost of living and higher life satisfaction, amongst others.

6.3.8 Income Group

Respondents were classified into one of three income groups; namely, below R5000 (low income), R500-R7500 (middle income) and those earning above R7500 (high income). The distribution of respondents across these three categories is reported in Table 6.8.

Table 6.8: Frequencies and Percentages Regarding Income Groups

Variable	Categories	Sebokeng		Sharpville		Sicelo	
		n	%	n	%	n	%
Income Group	Below 5000	267	89.6	202	70.8	241	59.9
	R5000 –R7000	24	8.1	54	18.9	101	25.2
	More than R7500 per month	7	2.3	29	10.3	60	14.9
Totals		298	100	285	100	402	100

The results shown in Table 6.8 reveal that the majority of respondents in the three townships earned below R5000 (90% for Sebokeng; 71% for Sharpville; 60% for Sicelo). Respondents earning above R7500 per month were the fewest in number (7% for Sebokeng; 10% for Sharpville; 15% for Sicelo). This shows that most of the people who made it into the sample in this study are low income earners.

6.3.9 Poverty Status

In categorising people under poverty status, all respondents who earned monthly incomes below R5000 were categorised as economically disadvantaged while those earning incomes beyond R5000 per month were classified as economically advantaged. This distribution across the three townships is reported in Table 6.9.

Table 6.9: Frequencies and Percentages Regarding Poverty Status

Variable	Categories	Sebokeng		Sharpville		Sicelo	
		n	%	n	%	N	%
Poverty Status	Economically Disadvantaged	267	89.6	202	70.8	241	59.9
	Economically Advantaged	31	10.4	83	29.2	161	40.1
Totals		298	100	285	100	402	100

The figures in Table 6.9 indicate that most of the respondents were economically disadvantaged. In Sharpville, almost 90% (n=267) of the respondents earned less than R5000 per month while Sharpville, close to 71% (n=202) of the respondents earned less than R5000 per month. In Sicelo, the majority of respondents (60%; n=241) also earned less than R 5000 per month. These results are an indication that most of the respondents drawn from Sebokeng, Sharpville and Sicelo are still in poverty.

This section reported the demographic profile of the respondents who took part in the current study. It is clear, based on the foregoing analysis and associated deliberations, that there was sufficient representation of respondents in terms of each demographic category that was considered for the three townships. This is important since a credible study is one that has satisfactory representation of the individuals that participated in the study. It can thus be stated that in terms of sampling representativeness, the current study was able to meet the expected minimum demographic thresholds. The next section analyses the levels of life satisfaction in the three townships under consideration in this study.

6.4 LEVELS OF LIFE SATISFACTION IN SEBOKENG, SHARPVILLE AND SICELO

This section was reserved for the analysis of the life satisfaction levels of people in Sebokeng, Sharpville and Sicelo. This procedure was in line with the first empirical objective of this study which was to investigate the life satisfaction of residents in low income residential areas in South Africa. As mentioned previously in Section 5.7 of this study, life satisfaction was measured using

the Satisfaction with Life Scale developed by Diener *et al.* (1985:71). The scale is composed of the following five items:

- i. In most ways my life is close to ideal.
- ii. The conditions of my life are excellent.
- iii. I am satisfied with my life.
- iv. So far I have got the important things I want in life.
- v. If I could live my life over, I would change almost nothing.

As discussed in detail in Section 5.7, the Likert Scale used in the Satisfaction with Life Scale questionnaire was configured in a four-point, forced-choice format, where the neutral/middle option of “neither agree nor disagree” was unavailable to respondents. The Likert Scale was anchored by ‘1’= strongly disagree and ‘4’ = strongly agree. Reliability for the Satisfaction with Life Scale as measured using the Cronbach’s Alpha Estimate of Reliability was 0.873, which surpasses the minimum threshold of 0.7 recommended by scholars that include Bonnet (2010:368), Cronbach *et al.* (2004:391) and Eisinga *et al.* (2013:637) among others. In this section, responses to the five individual items of the Life Satisfaction Scale are analysed, with the results considered to be showcasing the levels of life satisfaction in each township.

6.4.1 Analysis of the first question on the Satisfaction with Life Scale: “In most ways my life is Close to Ideal.”

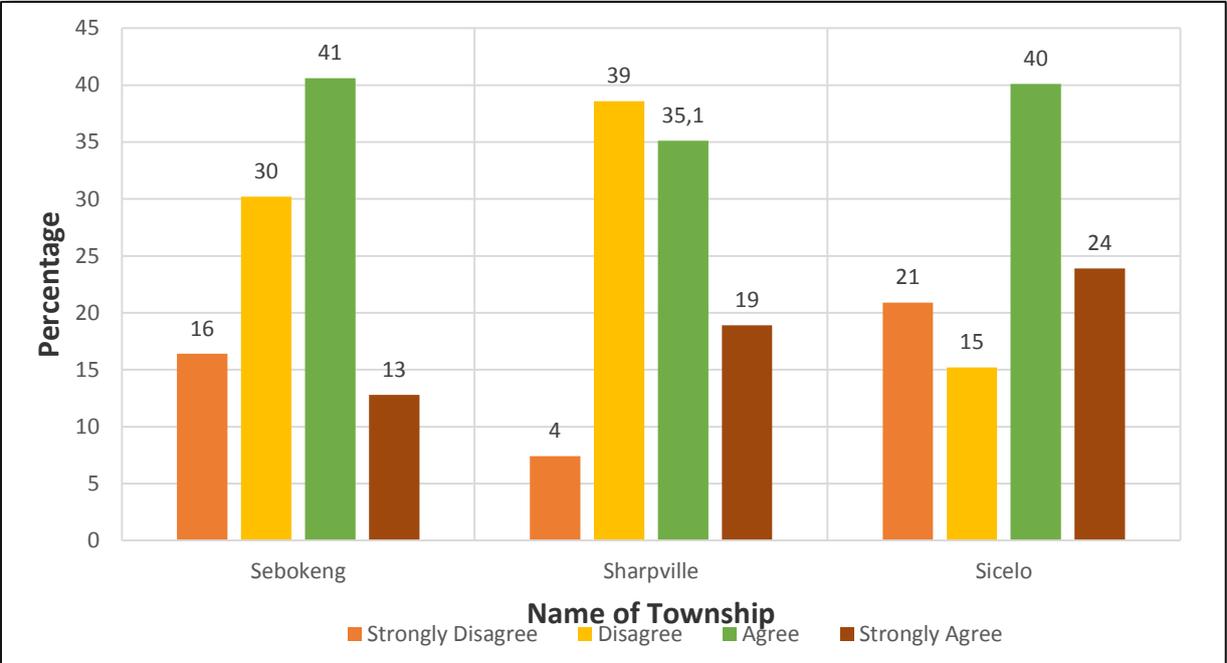
The frequencies and percentages related to the first question on the Satisfaction with Life Scale are reported in Table 6.10.

Table 6.10: Frequencies and percentages related to “In most ways my life is close to ideal”

Item	Name of township	N	Strongly disagree n + (%)	Disagree n + (%)	Agree n + (%)	Strongly agree n + (%)	Mean \bar{x}	Position in mean score rank
B1	Sebokeng	298	49(16.4)	90(30.2)	121(40.6)	38(12.8)	2.50	3
	Sharpville	285	21(7.4)	110(38.6)	100(35.1)	54(18.9)	2.65	2
	Sicelo	402	84(20.9)	61(15.2)	161(40.1)	96(23.9)	2.71	1
Scale: 1= Strongly Disagree; 2= Disagree; 3= Agree; 4=Strongly Agree								

In order to clearly and effectively communicate the important themes emerging from the first question in the Satisfaction with Life Scale, the statistics reported in Table 6.10 were further represented in the form of the composite bar chart in Figure 6.2.

Figure 6.2: In most ways my life is close to ideal



Approximately 53.4% (n=159) of respondents drawn from Sebokeng indicated that in most ways their lives were close to ideal. In Sharpville an almost similar percentage (54%; n=154) also perceived that their lives were close to ideal in most ways. In Sicelo, 64% (n=257), representing a majority of the respondents, indicated that their lives were close to ideal. Mean scores computed for the three townships were; Sebokeng: $\bar{x} = 2.50$, Sharpville: $\bar{x} = 2.65$, and Sicelo: $\bar{x} = 2.71$. These mean scores represent an intermediate inclination towards the “agree” and “strongly agree” points on the Likert Scale used in this section of the questionnaire. A comparison of the mean scores for the three townships through the mean-score ranking technique reveals that residents of Sicelo came highest in believing that their lives were close to ideal in most ways, while those from Sebokeng came out as the least in this regard. It can therefore be stated that on the overall, most residents of Sebokeng, Sharpville and Sicelo perceive that their lives are close to ideal in most ways.

6.4.2 Analysis of the second question on the Satisfaction with Life Scale: “The conditions of my life are excellent”.

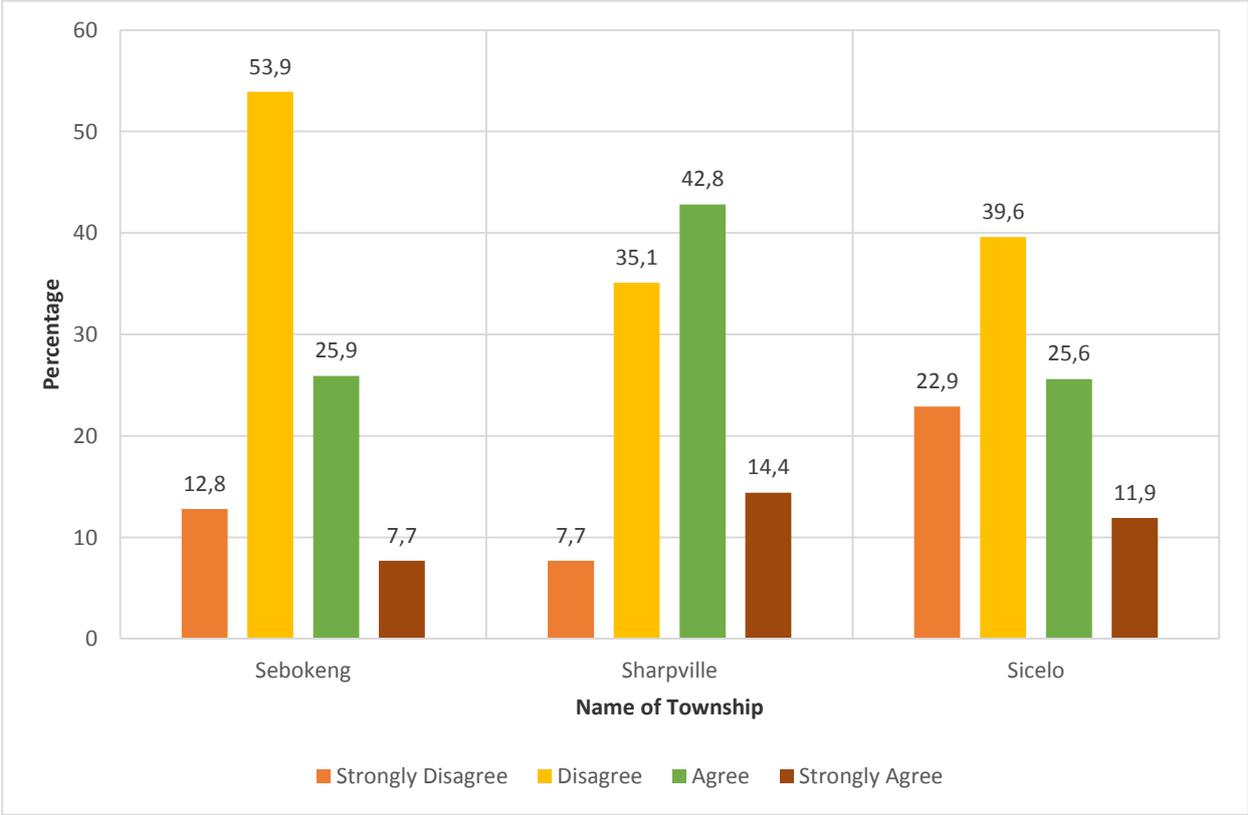
The frequencies and percentages related to the second question on the Satisfaction with Life Scale are reported in Table 6.11.

Table 6.11: Frequencies and percentages related to “The conditions of my life are excellent”

Item	Name of township	N	Strongly disagree n + (%)	Disagree n + (%)	Agree n + (%)	Strongly agree n + (%)	Mean \bar{x}	Position in mean score rank
B2	Sebokeng	298	38(12.8)	160(53.9)	77(25.9)	23(7.7)	1.59	3
	Sharpville	285	22(7.7)	100(35.1)	122(42.8)	41(14.4)	2.63	1
	Sicelo	402	92(22.9)	159(39.6)	103(25.6)	48(11.9)	1.72	2
Scale: 1= Strongly Disagree; 2= Disagree; 3= Agree; 4=Strongly Agree								

In order to clearly and effectively communicate the important themes emerging from the second question in the Satisfaction with Life Scale, the statistics reported in Table 6.11 were further represented in the form of the composite bar chart in Figure 6.3.

Figure 6.3: The conditions in my life are excellent



The statistics reported in Table 6.11 and Figure 6.3 reveal divergent results for the three townships considered in this study. In Sebokeng and Sicelo, the widely held view amongst respondents was the disagreement with the statement that the conditions in their lives were excellent. More precisely, nearly 68% (n=198) of the respondents in Sebokeng and close to 63% (n=251) respondents from Sicelo refuted the statement. However, in defiance with these results, about 57% (n=163) of the respondents from Sharpville concurred with the statement in question, thereby demonstrating the dominance of the perception that their lives were excellent. Mean scores for the three townships were calculated at $\bar{x} = 1.59$ for Sebokeng; $\bar{x} = 2.63$ for Sharpville; and $\bar{x} = 1.72$ for Sicelo. Based on the ranking of the mean scores, the conditions of life were most excellent for respondents from Sharpville and unsatisfactory for respondents from Sebokeng. In general, residents of Sebokeng and Sicelo perceive that the conditions of their lives are poor while those from Sharpeville perceived that the conditions of their lives are satisfactory.

6.4.3 Analysis of the third question on the Satisfaction with Life Scale: “I am satisfied with my life”.

The frequencies and percentages related to the third question on the Satisfaction with Life Scale are reported in Table 6.12.

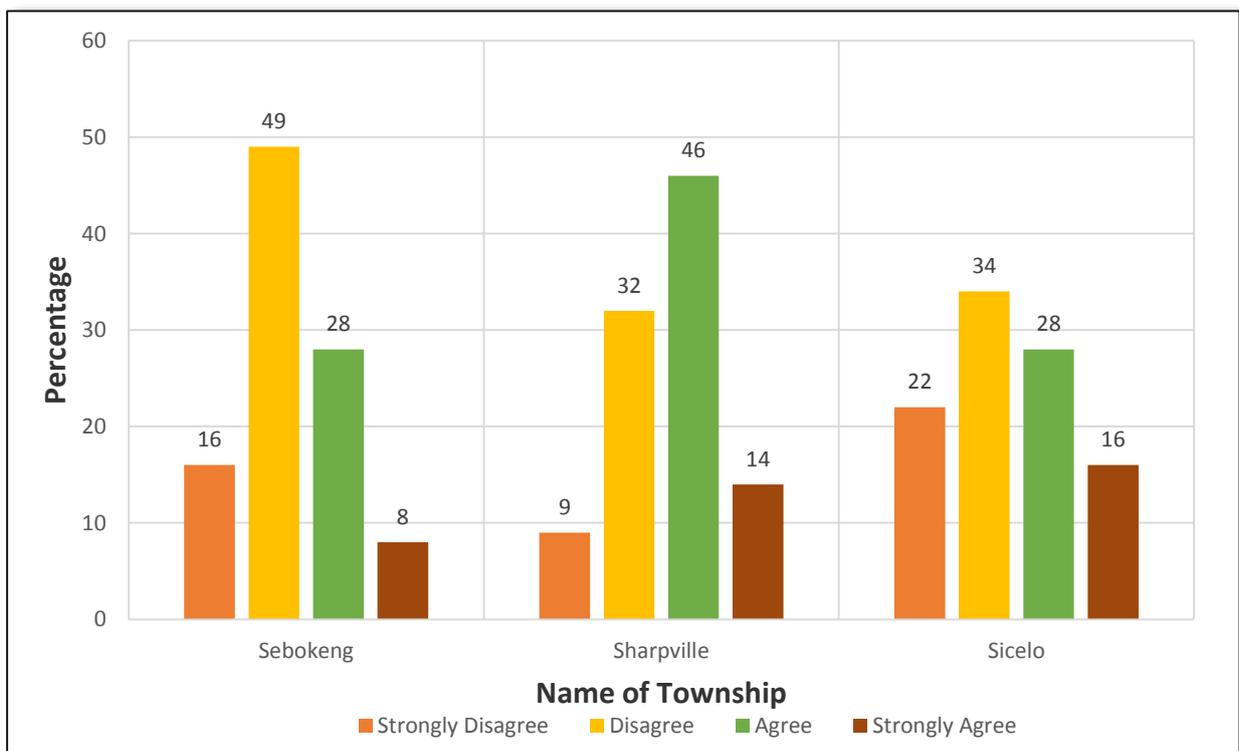
Table 6.12: Frequencies and Percentages Related to ‘I Am Satisfied With My Life’

Item	Name of township	N	Strongly disagree n + (%)	Disagree n + (%)	Agree n + (%)	Strongly agree n + (%)	Mean \bar{x}	Position in mean score rank
B3	Sebokeng	298	46(15.5)	145(48.8)	83(27.9)	24(8.1)	1.37	3
	Sharpville	285	25(8.8)	91(31.9)	130(45.6)	39(13.7)	2.64	1
	Sicelo	402	89(22.1)	137(34.1)	111(27.6)	65(16.2)	1.86	2

Scale: 1= Strongly Disagree; 2= Disagree; 3= Agree; 4=Strongly Agree

In order to clearly and effectively communicate the important themes emerging from the third question in the Satisfaction with Life Scale, the statistics reported in Table 6.12 were further represented in the form of the composite bar chart in Figure 6.4.

Figure 6.4: Respondents who perceive that they are satisfied with life



The statistics reported in Table 6.2 and Figure 6.4 indicate a general dissatisfaction with life in Sebokeng and Sicelo. To be specific, only 36% (n=107) of the respondents from Sebokeng and 44% (n=177) respondents in Sicelo, representing a minority, indicated that they were satisfied with life. At variance with this result, the majority of respondents from Sharpeville (59%; n=168) indicated that they were satisfied with their lives. Mean scores for Sebokeng and Sicelo were calculated at $\bar{x} = 1.37$ and $\bar{x} = 1.86$ respectively, which represents a strong inclination towards the “disagree” point on the Likert Scale. Per contra, the mean score value for Sharpville was calculated at $\bar{x} = 2.64$ which signifies a heavy attraction to the “strongly agree” position on the Likert Scale. In the comparative ranking of the mean scores for the three townships, the residents of Sharpville emerged as the most satisfied whereas those from Sebokeng were the most dissatisfied. Principally, life satisfaction was higher in Sharpville and lower in Sebokeng and Sicelo.

6.4.4 Analysis of the fourth question on the Satisfaction with Life Scale: “So far I have got the important things I want in life.”

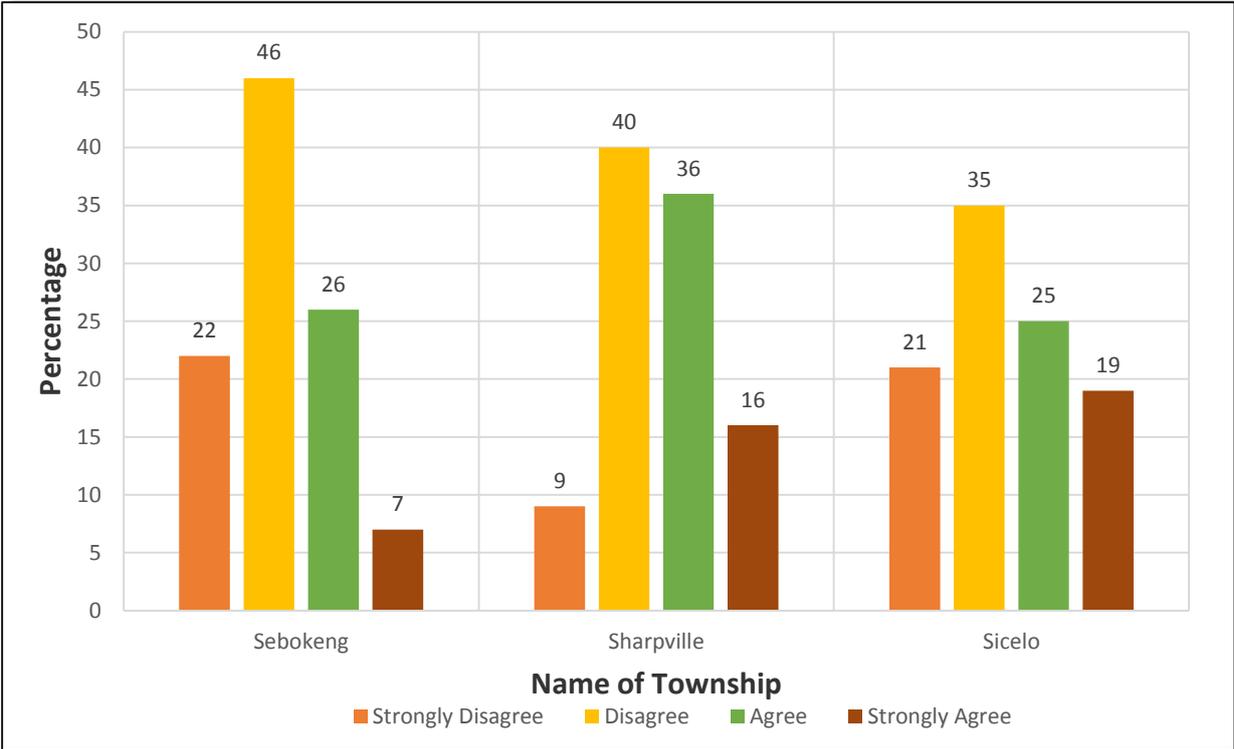
The frequencies and percentages related to the fourth question on the Satisfaction with Life Scale are reported in Table 6.13.

Table 6.13 Frequencies and percentages related to “So far I have got the things I want in my life”

Item	Name of township	N	Strongly disagree n + (%)	Disagree n + (%)	Agree n + (%)	Strongly agree n + (%)	Mean \bar{x}	Position in mean score rank
B4	Sebokeng	298	64(21.5)	137(46.0)	77(25.8)	20(6.7)	1.28	3
	Sharpville	285	23(8.8)	114(40.0)	102(35.8)	46(16.1)	2.60	1
	Sicelo	402	85(21.1)	139(34.6)	102(25.4)	76(18.9)	1.91	2
Scale: 1= Strongly Disagree; 2= Disagree; 3= Agree; 4=Strongly Agree								

In order to clearly and effectively communicate the important themes emerging from the third question in the Satisfaction with Life Scale, the statistics reported in Table 6.13 were further represented in the form of the composite bar chart in Figure 6.5.

Figure 6.5: Respondents who have got the important things they want in life



Consistent with the previous results on the first three questions on the Satisfaction with Life Scale, only Sharpville had the greatest percentage of people (525; n=150) who indicated that they had managed to obtain the important things they need in life. Sebokeng had only 33% (n=97) of the respondents and Sicelo had close to 44% (n=1760) who indicated that they had managed to obtain what is important in their lives. The mean score value for Sharpville was calculated at $\bar{x} = 2.60$, which signals a heavy attachment to the “strongly agree” position on the Likert Scale. On the contrary, mean scores for Sebokeng and Sicelo were $\bar{x} = 1.28$ and $\bar{x} = 1.91$ apiece, thereby attesting to an average score between the “strongly disagree” and “disagree” points on the Likert Scale. On comparing the mean scores for the three townships, Sharpville had the greatest number of people who have managed to obtain what they want in life and Sebokeng had the greatest number of people who are still searching for the things they want in life. Therefore, collectively, people in Sharpville are closer to realising their self-actualisation goals, while those in Sebokeng and Sicelo still have much to achieve in order to realise their self-actualisation.

6.4.5 Analysis of the fifth question on the Satisfaction with Life Scale: “If I could live my life over, I would change almost nothing.”

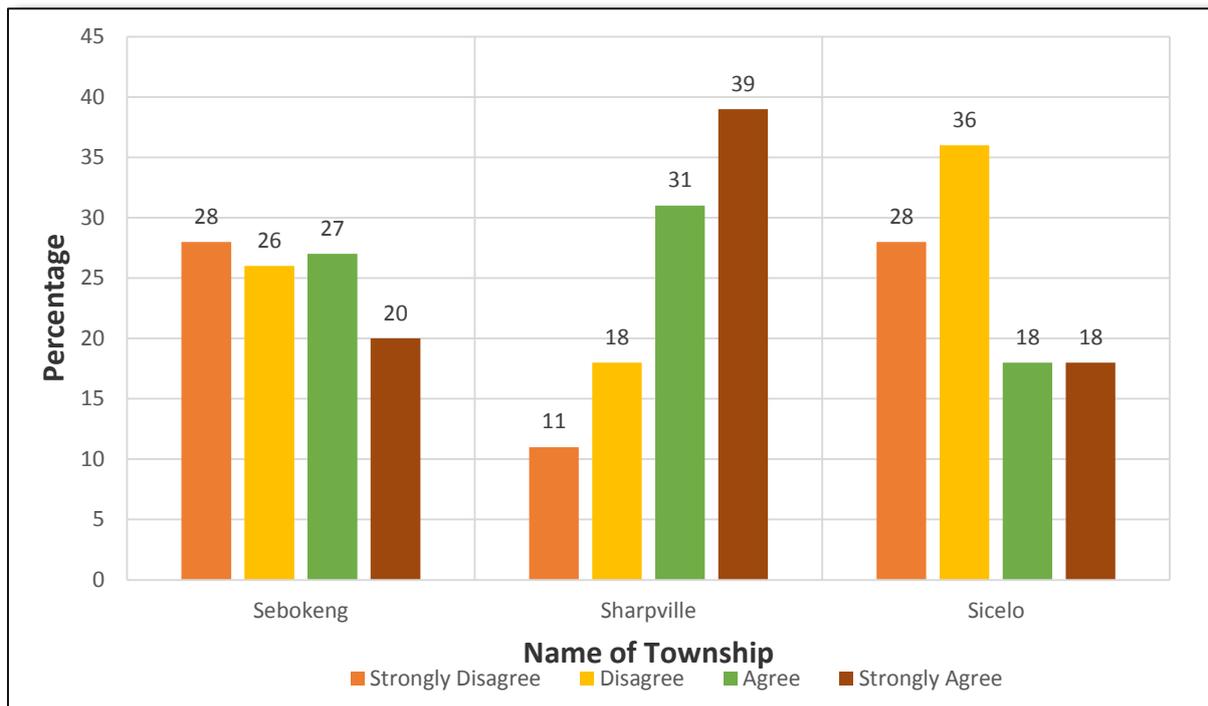
The frequencies and percentages related to the fifth question on the Satisfaction with Life Scale are reported in Table 6.14.

Table 6.14: Frequencies and percentages related to “If I could live my life over, I would change almost nothing”

Item	Name of township	N	Strongly disagree n + (%)	Disagree n + (%)	Agree n + (%)	Strongly agree n + (%)	Mean \bar{x}	Position in mean score rank
B5	Sebokeng	298	84(28.2)	76(25.5)	79(26.5)	59(19.8)	1.76	2
	Sharpville	285	32(11.2)	52(18.2)	89(31.2)	112(39.3)	2.49	1
	Sicelo	402	113(28.1)	144(35.8)	72(17.9)	73(18.2)	1.28	3
Scale: 1= Strongly Disagree; 2= Disagree; 3= Agree; 4=Strongly Agree								

In order to clearly and effectively communicate the important themes emerging from the third question in the Satisfaction with Life Scale, the statistics reported in Table 6.14 were further represented in the form of the composite bar chart in Figure 6.6.

Figure 6.6: Respondents who would not change anything in their lives



An analysis of Table 6.14 and Figure 6.6 discloses that most respondents from Sebokeng and Sicelo townships wished to change the *status quo* in their individual lives. As evidence for this assertion, minority numbers, that is approximately 46% (n=138) from Sebokeng, 29% and (n=84) from Sicelo either agreed or strongly agreed with the statement that given the chance to start their lives all over, they would change almost nothing. This is in contrast with a higher proportion of the respondents from Sharpville (71%; n=201) who indicated that they would not change anything in their lives. Mean scores for the three townships were calculated at $\bar{x} = 1.76$ for Sebokeng, $\bar{x} = 2.49$ for Sharpville and $\bar{x} = 1.28$ for Sicelo. In the ranking of these mean scores Sharpville came first while Sicelo came last. This gives an indication that on the overall, people in Sharpville perceived that their lives were satisfactory and did not merit any changes, while those in Sebokeng and Sicelo perceived that positive changes were still required in order to improve their lives.

6.4.6 Life satisfaction summary for Sebokeng, Sharpville and Sicelo

Table 6.15 reports on the summarised results for life satisfaction in Sebokeng, Sharpville and Sicelo. In the Table, only two categories (dissatisfied vs satisfied) are recognised for the five items in the Satisfaction with Life Questionnaire. To create these two categories, all responses coded as 1 and 2 (strongly disagree and disagree) on the Likert scale were categorised under ‘dissatisfied’

whereas all responses coded as 3 and 4 (agree and strongly agree) on the Likert scale were categorised under ‘satisfied’.

Table 6.15: Summary report for life satisfaction in Sebokeng, Sharpville and Siculo

Item	Name of Township	N	Dissatisfied n + (%)	Satisfied n + (%)
B1	Sebokeng	298	139 (46.6)	159 (53.4)
	Sharpville	285	131(46)	154(54)
	Siculo	402	145(36.1)	257(64.8)
B2	Sebokeng	298	198(66.7)	100(33.6)
	Sharpville	285	122(42.8)	163(57.2)
	Siculo	402	251(62.5)	151(37.5)
B3	Sebokeng	298	191(64)	107(36)
	Sharpville	285	116(40.7)	169(59.3)
	Siculo	402	226(56.2)	176(43.8)
B4	Sebokeng	298	201(67.5)	97(32.5)
	Sharpville	285	137(48.8)	148(51.1)
	Siculo	402	224(55.7)	178(44.3)
B5	Sebokeng	298	160(53.7)	138(46.3)
	Sharpville	285	84(29.4)	201(70.5)
	Siculo	402	257(63.9)	145(36.1)
Totals	Sebokeng	298	59.6%	40.3%
	Sharpville	285	41.0%	59.0%
	Siculo	402	55.0%	45.0%
Scale: 1&2 = Dissatisfied; 3 & 4: Satisfied				

With regard to the first question, (In most way my life is close to ideal), the majority of respondents from all three townships were satisfied. This is supported by the fact that 53% of the respondents from Sebokeng, 54% from Sharpville and 65% from Siculo attested that their lives were close to

ideal. However with regard to question two (The conditions of my life are excellent), only respondents from Sharpville (57%) indicated that they were satisfied with life, while the majority of respondents from Sebokeng (67%) and Sicelo (63%) indicated that the conditions of their lives were not excellent. With reference to question three (I am satisfied with my life) Sharpville was the only township with most respondents (59%) indicating that they were satisfied with life. From Sebokeng, only 36% and from Sicelo, 43% of the respondents, representing a minority, indicated that they were satisfied with life. Consistent with this established pattern, in terms of the fourth question (So far I have got the important things I want in life), only Sharpville had the largest number of respondents (51%) who were satisfied. In contrast, 33% of the respondents from Sebokeng and 44% of respondents from Sicelo indicated that they had not yet got the things they needed in life, which signals dissatisfaction with life in this area. Finally, with respect to question five (If I could live my life over, I would change almost nothing), the response from Sharpville was resounding, with 71% of the respondents affirming the statement. Conversely, a majority of the respondents from Sebokeng (54%) as well as from Sicelo (64%) indicated that given the chance, they were willing to change some aspects of their lives.

An analysis of the overall results (all questionnaire responses on the Life Satisfaction Scale combined) for all five items show that in Sebokeng, almost 60% of the responses indicated dissatisfaction while 40% indicated satisfaction with life. In Sharpville, 41% responses indicated dissatisfaction with life as opposed to 59% that indicated satisfaction with life. In Sicelo, 55% of the responses were inclined towards dissatisfaction as opposed to 45% that were inclined towards satisfaction. By implication, the highest satisfaction with life was found amongst residents of Sharpville (59% satisfaction), followed by Sicelo (45% satisfaction) with Sebokeng occupying the bottom position (40% satisfaction).

6.5 DISCUSSION OF RESULTS ON LIFE SATISFACTION LEVELS IN SEBOKENG, SHARPEVILLE AND SICELO

There were several observations made on the levels of life satisfaction that emerged from the analysis of the collected data in this study. The first observation is the variation in the perceptions of life satisfaction between residents of Sharpeville on the one hand, and those in Sebokeng and Sicelo on the other. While there was an optimistic life satisfaction outlook by the residents of Sharpeville, there was a very negative viewpoint emerging from Sebokeng and Sicelo. The greater number of respondents from Sebokeng and Sicelo indicated that their lives were not close to ideal (imperfect), the conditions of their lives were poor, they still had a lot to achieve and given the

chance they would prefer to change some things in their lives. These perspectives are microcosmic of gross dissatisfaction with life and are at variance with the views of those from Sharpville, who exhibited satisfactory levels of satisfaction with life. This result is interesting in that it demonstrates that individuals residing under similar locations can experience different life satisfaction levels. The major difference between Sharpville and the other two locations lies in historical significance. Sharpville has a special position in South African history in that it is where the Sharpville Massacre of 1950 occurred, in which 69 black people were killed and many were injured during protests against apartheid pass laws. Since 1994, Sharpville Day has been commemorated on the 21st of March, which was declared by the South African government to be the Human Rights Day in the country. Typically, on this day, most of the country's noted political figures converge in Sharpville for the commemorations. Remarkably, the new constitution in democratic South Africa was signed by former president Nelson Mandela in Sharpville in 1996 (South African History Online, 1996:1). Perhaps, the prominence of Sharpville as a national monument could have exerted a certain level of positive impact on the life satisfaction of residents in the township. This matter could present fertile ground for further empirical research on life satisfaction, in order to determine how residing in a place of historical or national significance could impact the perceptions of residents in terms of their satisfaction with life.

The second observation, as revealed through the results obtained from Sebokeng and Sicelo, is that life satisfaction in a township can be depressed, with residents embracing negative feelings about the state of affairs. This can be attributed to several reasons. Many of the homes in South African townships are illegally built on land that is owned by someone else, leading to the non-availability of basic amenities such as electricity, roads, sanitary facilities and clean water, among others (Swart, 2008:112). Since some of the houses are built illegally, formal construction standards are disregarded, making these structures vulnerable during times of natural occurrences such as heavy rainfall and/or flooding (Jeffery, 2010:3). Shack fires are also a common occurrence, while safety issues are a major concern in most South African townships, with frequent, if not regular, bombardments of acts of criminality that claim many lives each year (Managa, 2012:2). For instance, a study by Masitsa (2011:163) found that both teachers and learners are not safe in their schools, either during or after school hours, which tends to compromise the quality of education in townships. Moreover, social and political unrest is also commonplace in townships. For instance, almost all violent service delivery protests that characterise modern-day South Africa are normally concentrated in the townships (Swart, 2013:3). The anti-foreigner campaigns that started in Soweto in January 2015 and later spread to other parts of South Africa, were largely

attributed to poor life satisfaction levels amongst residents (Associated Press, 2015:1). The dense population coupled with unfavourable conditions provides fertile ground for such activities and could have a further detrimental effect on the life satisfaction of residents of such townships. Therefore, the unconducive and undesirable conditions in townships have a counteractive effect on the life satisfaction of residents.

The third observation is that despite the aforementioned views, this empirical research challenges certain traditionally accepted views and stereotypes about township lives. Conventionally, the widely espoused view among many was that township life was substandard, which led to the natural anticipation that there was less satisfaction with life in townships. This view has since changed as noted in this study and cannot be espoused holistically. For example, there have been massive infrastructural developments in townships, with townhouses and other modern cluster houses, as well as state of the art shopping malls that have been built in townships (Chipkin 2012:31). Examples of such developments include Maponya Mall in Soweto, clusters of townhouse developments spread across West Rand in Johannesburg, and Makro and President Hyper shopping facilities whose location is adjacent to Sharpville. The effect of such developments is to alter the social landscape of South Africa in that many black middle class people have moved into such townships in order to take advantage of the availability of such facilities. In addition, for many black South Africans, township life provides encounters of close companionship that is so important to everyday life (Mbembe, 2008:239). This is because people in townships live in close spaces and have an opportunity to share many of the facilities that are available, which provides for the creation of close family and community bonds (Jones, 2013:28). As an example, a common phenomenon is the meetings that are held during weekends where residents have the opportunity to socialise and enjoy grilled meat (braai) together (Jones, 2013:33). Such activities could have a positive effect on the life satisfaction of residents in townships. It also becomes difficult to endorse the traditional view that life experiences for people in townships are characterised by economic depravity and social dysfunction.

Another interesting observation is that on the one hand, residents of Sebokeng and Siculo mentioned that their lives were close to ideal, while on the other hand they refuted that the conditions of their lives were excellent. This scenario is ironic in the sense that it is expected that people who claim to have an ideal life would naturally regard the conditions of their lives to be excellent as well. There are two possible explanations for this phenomenon. First, a closer look at the meanings of the terms ideal and excellent reveals very subtle but important differences whose effect cannot be

underestimated. The Oxford English Dictionary (2000:391) defines the term ideal as perfect, visionary or desirable but unlikely to become a reality. The same dictionary defines the term excellent as ‘extremely good, superior and outstanding’ (p 269). This implies that an ideal state is an imaginary one (only exists in the mind) that does not actually exist (it is what is desired for the future). With reference to Sebokeng and Sicelo, what residents perceive in their minds appears to be the ideal (they have a clear mental picture of what they desire), but they acknowledge that the actual situation on the ground is far from that. A second possible explanation for the variance in the responses given could be that the other question focused on the ‘conditions’ of life, in contrast with the first question which focused on the general idealness of life. Conditions usually refer to the factors or circumstances influencing the manner in which people live or work (Saxby, 2012:8). This possibly implies that as respondents gave answers to the question on conditions of their lives, their primary focus could have been on various external factors such as the economy, resources and living conditions, among others, which are presently in a bad state. Hence their responses on this matter were negative.

Based on the foregoing discussion, it is clear that sources of satisfaction with life vary for different persons depending on the diversity of their needs and wants. The study revealed that residents of Sebokeng, Sharpville and Sicelo, which are all classified as townships, experience different levels of life satisfaction as determined by their different needs and wants. Therefore, township life satisfaction experiences in contemporary South Africa are not homogeneous.

6.6 REGRESSION ANALYSIS RESULTS

Hypotheses were tested using linear regression analysis, which was employed as a means of testing for the contribution of socio-economic factor in predicting life satisfaction. Using stepwise regression, socio-economic factors, which were the independent variables, were regressed against the dependent variable, i.e. life satisfaction. This procedure was done separately for each of the three townships, namely Sebokeng, Sharpville and Sicelo, culminating in three regression models which are illustrated in Tables 6.16, 6.18 and 6.20, respectively. These regression models give an indication of the relative strength of each independent variable in predicting life satisfaction in the specified township.

6.6.1 Assumptions of regression analysis

To ensure accurate results in predicting the relationships between independent variables and the dependent variable, it was deemed necessary to ensure that four major assumptions justifying the

use of a linear regression analysis were satisfied prior to the application of this procedure. As suggested by Freedman (2009:26), these assumptions are of significant importance as they ensure that statistical inferences made, are without bias and are reliable indicators or a true reflection of the views/orientations of the population concerned.

The first assumption was that the variables used in the study were normally distributed. If variables are not normally distributed, there are high chances of distorting relationships and significant tests (Rencher & Christensen, 2012:19). To ascertain that the variables used in this study were normally distributed, a visual inspection of data plots was conducted in order to check for outliers (skewedness and kurtosis). Normal distribution of the data was then improved through the cleaning removal of outlying data. Therefore, all variables were certified as multivariate normal, which implies that the estimation of coefficients as well as the calculation of significance levels was not compromised in this study.

The second assumption made in this study was that there was little or no multicollinearity in this study. Multicollinearity occurs when independent variables correlate (are dependent on) each other, which causes odd results of the relationship between independent variables and the dependent variable (Kock & Lynn, 2012:547). In this study multicollinearity was assessed through the use of a two collinearity diagnostic mechanisms; namely tolerance values and variance inflation factor (VIF) for each data set. Tolerance values measure the strength of the relationship (influence) between one independent variable and the other independent variables, and should be $T > 0.5$ (O'Brien, 2007:673). VIF is a measure of the impact of collinearity amongst the variables under consideration in a regression model and should ideally be: $VIF < 10$ (O'Brien, 2007: *ibid*). In the current study, tolerance and VIF values for all three regression models were within acceptable thresholds and did not indicate any serious multicollinearity threat. Specific tolerance and VIF values are reported in each regression model and discussed thereafter.

The third assumption considered in this study was that the eventual samples for Sebokeng, Sharpville and Sicelo were an accurate representation of the populations in these townships for the inference prediction. To ascertain this, this study used Green's (1991:499) rule of thumb which stipulates that regression analysis requires at least 50 cases per each independent variable. This rule was satisfied in this study since there were 290 cases for Sebokeng, 285 cases for Sharpville and 402 cases for Sicelo, which were all beyond the recommended 50 minimum cases per each regression analysis. Therefore, the sample sizes used in this study were sufficiently representative of their respective populations.

The fourth assumption made in this study was that there existed no autocorrelation. Autocorrelations refer to a scenario in which one regression residual is correlated with another in the same series and residuals are the unexplained portions of each dependent variable (prediction errors) (Chatterjee & Simonoff, 2013:52). When autocorrelations exist, the predictions made may seem to be significant (or not significant) when they may not be (O'Brien, 2007:673). In this study, the presence of autocorrelations was ascertained through the Durbin-Watson test statistic, which tested whether the residuals from the regression model were independent. The Durbin Watson test statistic (d) always ranges between ($0 \leq d \leq 4$), with the value of 2 indicating the absence of autocorrelation in the sample, 0 indicating a positive autocorrelation and 4 depicting a negative autocorrelation (Durbin & Watson, 1951:159). In this study, the majority of the residual autocorrelations in all three samples were within the 95% confidence intervals closer to zero ($0.291 < \text{autocorr} < 0.302$), and a Durbin-Watson autocorrelation statistic of 1.823 was established. This indicated that autocorrelations in the three samples were almost negligible and that the estimations made in this regard were near perfect.

6.6.1.1 Treatment of data during regression analysis

In addition to the abovementioned, the study recognised that the data representing the variables to be tested were in the form of combination of categorical and continuous data. All twelve independent variables were categorical data while life satisfaction was in the continuous data format. In entering the data into the regression models, dummy variables were created for all categorical variables. Categorical variables such as gender, marital status, employment status, service delivery, rural/urban residence, health status and poverty status were entered into the regression models dichotomously (coded 0-1) since only two categories were recognised for each of them in this study. Three categories (no formal education, matric and post matric) were entered into the regression models for the educational level variable, with matric being used as the reference group. The age variable was entered into the regression models in three categories; namely, young adults, middle age (used as the reference group) and senior citizens. Three categories of religion; namely Christianity, African tradition (reference group) and other religions were entered into the regression models. Household size was entered into the regression models in three categories; namely, small family, medium family (reference group) and large family. Three income groups; namely, low income, middle income (reference group) and high income were entered into the regression models. A new variable, (Life satisfaction1) was computed and used to represent the life satisfaction variable in the regression analysis for all three locations.

6.6.2 Hypotheses tests results for Sebokeng

The results obtained in the regression analysis of the data collected from Sebokeng Township are reported in Table 6.16.

Table 6.16: Regression Model 1: Socio-economic factors and life satisfaction in Sebokeng

Independent variables: Socio-economic factors	Dependent variable: Life satisfaction		
	Beta (β)	T (t)	Sig (P)
Educational Level: No Formal Educational Qualification	-0.105	-2.863	0.005
Matric:	Reference Group	3.426	0.000
Post Matric	0.270	0.451	0.652
Marital Status	0.058	1.373	0.170
Health Status	0.132	2.299	0.022
Income Level: Low Income	-0.126	-2.999	0.003
Medium Income	Reference Group	1.989	0.478
High Income	0.101	3.671	0.000
Employment Status	0.528	3.111	0.002
Rural Urban Residence	0.306	3.004	0.003
Household Size: Small family	0.297	3.633	0.000
Medium family:	Reference Group	1.909	0.057
Large family	-0.170	-2.001	0.046
Religion: Christianity	0.424	2.022	0.044
African Tradition:	Reference Group	2.712	0.007
Other religions:	0.214	2.555	0.011
Age Group : Young adults	0.369	2.345	0.019
Middle age:	Reference Group	2.721	0.007
Senior citizens	-0.142	-3.421	0.001
Public Services	0.132	2.800	0.005
Poverty Status	0.151	2.592	0.010
Gender	0.059	1.023	0.307
R= 0.378 Adjusted R ² = 0.327 * Significant at the .05 level			

In the Regression Model 1 (Table 6.16), model fit was measured using the R–square, which is also known as the coefficient of determination. R-squared is a statistical measure of how close the data are to the fitted regression model and this is indicated by the percentage of variance (Friedman, 2012:722). The higher the percentage of variance accounted for by the regression model, the closer it is to a perfect model fit of 100% (Soyer & Hogarth, 2011:695). As reported in Table 6.16, the adjusted R-square value was 0.327, which denotes that the socio-economic factors considered in this study explained approximately 33% of the variance in life satisfaction. In other words, the remaining 67% is accounted for by other extraneous socio-economic factors that were not

examined in this study. The results of the regression analysis linked to the hypothesis proposed for Sebokeng Township are reported in Table 6.17.

Table 6.17: Summary of hypotheses test results for Sebokeng

Variables	Null hypothesis	Alternative hypothesis	Hypothesis decision
Education → Life satisfaction	H ₀₁	H _{a1}	Reject null hypothesis
Marriage → Life satisfaction	H ₀₂	H _{a2}	Accept null hypothesis
Health → Life satisfaction	H ₀₃	H _{a3}	Reject null hypothesis
Income → Life satisfaction	H ₀₄	H _{a4}	Reject null hypothesis
Employment → Life satisfaction	H ₀₅	H _{a5}	Reject null hypothesis
Rural urban residence → Life Satisfaction	H ₀₆	H _{a6}	Reject null hypothesis
Household size → Life satisfaction	H ₀₇	H _{a7}	Reject null hypothesis
Religion → Life satisfaction	H ₀₈	H _{a8}	Reject null hypothesis
Age → Life satisfaction	H ₀₉	H _{a9}	Accept null hypothesis
Public services → Life satisfaction	H ₀₁₀	H _{a10}	Reject null hypothesis
Poverty → Life satisfaction	H ₀₁₁	H _{a11}	Reject null hypothesis
Gender → Life satisfaction	H ₀₁₂	H _{a12}	Accept null hypothesis

The first alternative hypothesis postulated that higher levels of education lead to higher levels of life satisfaction amongst residents of low income townships in South Africa. In this study this hypothesis was supported and subsequently accepted with respect to the results obtained in Sebokeng Township. In validating this result, educational level was entered in the regression model using three categories; namely no formal educational qualification, matric (reference group) and postmatric. People without formal education were found to possess less life satisfaction ($\beta = -0.105$; $P = 0.005$) when compared to those with matric. Those with postmatric levels of education were found to be more satisfied with life ($\beta = 0.270$; $P = 0.652$) than those with matric. The positive beta associated with higher educational levels signifies that life satisfaction increases as educational levels increase. Thus, in that township, it is expected that people with higher levels of education demonstrate a higher satisfaction with life than those who are less educated or are without education.

The second alternative hypothesis proposed that in low income townships in South Africa marriage exerts a positive and significant influence on life satisfaction. In this study this hypothesis did not find support and was consequently rejected for the results that were obtained from Sebokeng Township. This decision was premised on the view that in the regression analysis for Sebokeng, marriage was not statistically significant ($P = 0.170$). The beta value for unmarried people was close to zero ($\beta = 0.058$), which testifies that for residents of Sebokeng, the difference in life satisfaction for unmarried people when compared to married people is very small and not statistically significant, thereby showing that marital status is not linked to higher levels of life satisfaction. It can therefore be taken that married people in Sebokeng do not necessarily experience higher life satisfaction than those who are unmarried.

The third alternative hypothesis presupposed that good health leads to higher life satisfaction amongst residents of low income townships in South Africa. In this study, this hypothesis was supported and was accordingly accepted for Sebokeng Township. This result was based on the fact that the results of the regression analysis for Sebokeng revealed that people with people in good health experienced higher life satisfaction ($\beta = 0.132$; $P = 0.022$) when compared to those with poor health. The positive beta result depicts that life satisfaction increases as health improves while poor personal health is linked to a decline in life satisfaction. Therefore, in Sebokeng, people who are in good health experience higher satisfaction with life than those who are in poor health.

The fourth alternative hypothesis stated that higher levels of income lead to higher levels of life satisfaction amongst residents of low income townships in South Africa. In the current study, this hypothesis was supported and accepted after analysis of the data collected from the residents of Sebokeng. As support for this decision, the results of the Regression Model 1 reveal that people with lower income experience less life satisfaction ($\beta = -0.126$; $P = 0.003$) when compared to those in the medium income group. Furthermore, people in the high income group experienced higher life satisfaction ($\beta = 0.101$; $P = 0.000$) when compared to those in the medium income group. The positive beta score for those with higher income exhibits that higher levels of income lead to higher levels of life satisfaction. For that reason, it is expected that, unlike those with a meagre income, high income earners in Sebokeng are satisfied with life.

The fifth alternative hypothesis underscored that employed residents of low income townships in South Africa tend to experience higher levels of life satisfaction than those who are unemployed. In the current study, this hypothesis was endorsed and accordingly accepted. The results of Regression Model 1, in which data from residents of Sebokeng was analysed and showed that

employed people had higher life satisfaction ($\beta = 0.528$; $P=0.002$) when compared to those that were unemployed. The positive beta result implies that being employed is positively associated with life satisfaction. Accordingly, in Sebokeng, people who are employed enjoy higher levels of life satisfaction than the unemployed.

The sixth alternative hypothesis stressed that in South Africa, residing in rural areas leads to higher levels of life satisfaction than residing in urban areas. This hypothesis found support and was subsequently accepted in this study with respect to Sebokeng Township. Evidence to support hypothesis six originated from Regression Model 1 where it was found that the urban/rural residence factor was a statistically significant predictor of life satisfaction ($P=0.003$). The positive beta result ($\beta = 0.306$) signifies that for residents of Sebokeng, residing in a rural area has a positive stimulus effect on life satisfaction. People who perceived that living in the rural area is better than living in an urban area demonstrated higher life satisfaction than those who thought otherwise. It can therefore be stated that people in Sebokeng, which is an urban location, experience lesser life satisfaction than people who live in rural areas.

The seventh alternative hypothesis highlighted that the smaller the size of the household the greater the life satisfaction of people in low income townships in South Africa. This hypothesis was validated and accepted in the current research. The results of the regression model based on the Sebokeng data showed that people in smaller households had greater satisfaction with life ($\beta = 0.297$; $P=0.000$) when compared to those in medium sized families. Moreover, people in large families had lower life satisfaction ($\beta = -0.177$; $P=0.046$) when compared to those in medium sized families. The negative beta result denotes that the larger the size of the household, the lower the life satisfaction, and *vice versa*. This makes it clear that in Sebokeng, households with fewer individuals are more likely to be satisfied than those with many individuals living at the same place.

The eighth alternative hypothesis stipulated that religious people in low income townships in South Africa experience higher levels of life satisfaction than those who are not religious. In the study at hand, this hypothesis was confirmed and accepted when considering the results from Sebokeng. Three categories of religion (Christianity, African Tradition (reference group) and other religions) were entered into Regression Model 1. The results show that Christianity was both positively associated with life satisfaction ($\beta= 0.418$) and was statistically significant ($P=0.044$) in predicting life satisfaction. This result indicates that Christians demonstrated higher life satisfaction when compared to those of the African Tradition. People in other religions also demonstrated higher life

satisfaction ($\beta = 0.211$; $P=0.007$) when compared to those in the African Tradition. Overall, Christianity exerted a higher impact on life satisfaction than both African traditions and other religions. The positive beta values for Christianity and other religions designate that participating in religious activities tends to actuate higher levels of life satisfaction. This renders it a natural expectation then that in Sebokeng, people who are religious are more satisfied with life than those who are not religious.

The ninth alternative hypothesis specified that older people in low income townships in South Africa are more satisfied with life than younger people. In the study under consideration, this hypothesis did not find support and was therefore rejected with respect to the residents of Sebokeng. The results of the regression analysis communicate that young adults ($\beta = 0.369$; $P= 0.019$) had higher life satisfaction than those in middle age. Senior citizens demonstrated lower life satisfaction ($\beta = -0.142$; $P= 0.001$) when compared to those in middle age. The negative beta associated with the senior citizen age cohort exemplifies that to residents of Sebokeng, life satisfaction decreases as age increases. Under the circumstances, it would be expected that in Sebokeng, younger people experience higher satisfaction with life than older people.

The tenth alternative hypothesis suggested that the improved delivery of public services in South African low income townships leads to higher levels of life satisfaction. In this study, this hypothesis was endorsed and accepted with reference to Sebokeng Township. The regression analysis confirmed that people experiencing satisfactory service delivery experience higher life satisfaction ($\beta = 0.132$; $P=0.005$) when compared to those those exposed to unsatisfactory service delivery. This result implies that life satisfaction decreases as service delivery becomes poorer, while the improved delivery of public services leads to higher levels of life satisfaction. In consequence, it would be expected that the provision of better quality public services in Sebokeng could lead to improved satisfaction with life in the township.

The eleventh alternative hypothesis advocated that the lower the poverty status amongst people in South African low income townships the higher their life satisfaction. In the study at hand, this hypothesis was authenticated and accepted in regard to Sebokeng Township. The results of the regression analysis show that people who were economically advantaged enjoyed better life satisfaction ($\beta = 0.151$; $P= 0.010$) than those who were economically disadvantaged. The positive beta associated with those that are out of poverty serves as an indication that life satisfaction improves when the economic status of an individual improves or that life satisfaction decreases as

poverty increases. For this reason, it is logical to expect that in Sebokeng, poor people experience greater dissatisfaction with life than their more affluent counterparts.

The final alternative hypothesis proposed that in low income townships in South Africa women experience higher life satisfaction than their male counterparts. This hypothesis was not affirmed and was consequently rejected in this study. As shown in the results of the regression analysis, gender, the score obtained for males was not statistically significant ($P=0.307$). The beta was very close to zero ($\beta = 0.059$) thereby portraying that life satisfaction for males was only slightly higher when compared to that for females. Therefore, in Sebokeng the level of life satisfaction is determined by factors other than a person's gender.

6.6.3 Hypotheses tests results for Sharpville

The results obtained in the regression analysis of the data collected from Sharpville Township are reported in Table 6.18.

Table 6.18: Regression Model 2: Socio-economic factors and life satisfaction in Sharpville

Independent variables: Socio-economic factors	Dependent variable: Life satisfaction		
	Beta (β)	T (t)	Sig (P)
Educational Level: No Formal Educational Qualification	-0.039	-0.909	0.364
Matric:	Reference Group	2.864	0.004
Post Matric	0.371	3.777	0.000
Marital Status	0.061	0.963	0.337
Health Status	0.113	2.109	0.036
Income Level: Low Income level	-0.016	-0.234	0.815
Medium Income	Reference Group	0.514	0.608
High Income	0.021	0.930	0.348
Employment Status	0.641	2.790	0.005
Rural Urban Residence	0.189	2.963	0.003
Household Size: Small family	0.238	2.230	0.003
Medium family:	Reference Group	2.001	0.046
Large family	-0.154	-2.455	0.015
Religion: Christianity	0.395	3.124	0.001
African Tradition:	Reference Group	3.000	0.003
Other religions	0.255	2.799	0.005
Age Group : Young adults	0.135	1.468	0.143
Middle age:	Reference Group	0.281	0.779
Senior citizens	-0.116	-1.110	0.268
Public Services	0.101	2.576	0.010
Poverty Status	0.266	2.432	0.016
Gender: Male	0.054	0.352	0.725
R= 0.329 Adjusted R ² = 0.281 * Significant at the .05 level			

Regression Model 2 (Table 6.18), the coefficient of determination (R-square), was also employed in accessing the model fit. The R-square value was calculated at 0.281, signifying that socio-

economic factors explained approximately 28% of the variance in life satisfaction. The residual 72% of the total variance explained is accounted for by other extraneous factors that were not examined in this study. The results of the regression analysis linked to the hypothesis proposed for Sharpville are reported in Table 6.19.

Table 6.19: Summary of hypotheses test results for Sharpville

Variables	Null hypothesis	Alternative hypothesis	Hypothesis decision
Education → Life satisfaction	Ho ₁	Ha ₁	Reject null hypothesis
Marriage → Life Satisfaction	Ho ₂	Ha ₂	Accept null hypothesis
Health → Life satisfaction	Ho ₃	Ha ₃	Reject null hypothesis
Income → Life satisfaction	Ho ₄	Ha ₄	Accept null hypothesis
Employment → Life satisfaction	Ho ₅	Ha ₅	Reject null hypothesis
Rural urban residence → Life satisfaction	Ho ₆	Ha ₆	Reject null hypothesis
Household size → Life Satisfaction	Ho ₇	Ha ₇	Reject null hypothesis
Religion: → Life Satisfaction	Ho ₈	Ha ₈	Reject null hypothesis
Age → Life satisfaction	Ho ₉	Ha ₉	Accept null hypothesis
Public services → Life satisfaction	Ho ₁₀	Ha ₁₀	Reject null hypothesis
Poverty → Life satisfaction	Ho ₁₁	Ha ₁₁	Reject null hypothesis
Gender→ Life satisfaction	Ho ₁₂	Ha ₁₂	Accept null hypothesis

With respect to Sharpville Township, the first alternative hypothesis put forward suggested that higher levels of education lead to higher levels of life satisfaction amongst residents of low income townships in South Africa. As reported in Table 6.19, this hypothesis found support and was accepted with reference to Sharpville Township. As support for this decision, mention is made of the results obtained in Regression Model 2, where individuals without formal education had lower life satisfaction ($\beta=-0.039$; $P=0.003$) when compared to those with matric. Individuals with postmatric qualifications had higher life satisfaction ($\beta=0.371$; $P=0.000$) when compared to those with matric. The positive beta obtained for postmatric depicts that education has a positive influence on life satisfaction. This result indicates that to people in Sharpville, educational level is an enduring determinant of satisfaction with life. Therefore, in Sharpville, people who have

attained higher levels of education are more satisfied with life than people who are either uneducated, or possess low educational levels.

The second alternative hypothesis advanced that marriage applies a positive and significant influence on life satisfaction amongst people living in South African low income townships. With respect to the residents of Sharpville, this hypothesis was not confirmed, prompting its rejection. As support for this verdict, the results reported in Regression Model 2 reveal that marriage did not predict life satisfaction ($P= 0.337$). The beta value ($\beta = 0.061$) for married people is much closer to zero, indicating that the life satisfaction of those who are married when compared to those that are unmarried is almost negligible. This result designates that for residents of Sharpville, there is no relationship between marital status and life satisfaction. Therefore, in Sharpville, satisfaction with life is independent from and cannot be linked to a person's marital status.

The third alternative hypothesis advocated that higher life satisfaction can be expected amongst people with good health than those in poor health. For Sharpville, this hypothesis was endorsed and accepted since the results of the regression analysis conceded that health status was a significant predictor ($P=0.036$) of life satisfaction. The positive beta ($\beta = 0.113$) indicates that those in good health have higher life satisfaction when compared to those in poor health. These results also illustrate that in Sharpville, personal health status is a pointer of the level of life satisfaction. Thus, in Sharpville, residents in a good physical and emotional state are more satisfied with life than those who are in poor health.

The fourth alternative hypothesis hinted that high income amongst residents of low income townships in South Africa promotes higher levels of life satisfaction. Surprisingly, in this study this hypothesis did not find support and was rejected after the results of the regression analysis made it plain that income was, in the case of Sharpville, not statistically significant for all categories that were entered into the regression model ($P= 0.815$ for Low income; $P = 0.608$ for Medium Income and $P = 0.348$ for High Income). The beta value for low income was negative, but was very small and close to zero ($\beta = -0.016$), indicating that the difference in life satisfaction between low income earners and middle income earners was very marginal. Still, the life satisfaction for high income earners was marginally higher ($\beta = 0.021$) than that of medium income earners. These results unmask the interesting notion that higher levels of income may not necessarily lead to higher levels of life satisfaction and that low income does not automatically signal dissatisfaction with life. Along these lines, it is likely that in Sharpville, income status does not determine the levels of satisfaction or dissatisfaction with life.

The fifth alternative hypothesis emphasised that in low income townships in South Africa, being employed accelerates higher levels of life satisfaction while being unemployed triggers dissatisfaction with life. This hypothesis was supported and accepted in this study in regard to Sharpville Township. As confirmation, results of the regression analysis disclose that employment status was significant ($P=0.005$). The positive beta score for employed people ($\beta = 0.641$) shows that employed people have much higher life satisfaction when compared to those who are unemployed. This result further substantiates that having a job inspires higher levels of life satisfaction. In view of that, employed people in Sharpville tend to experience higher life satisfaction whereas unemployed people experience dissatisfaction with life.

The sixth alternative hypothesis postulated that residing in rural areas is associated with higher life satisfaction levels when compared to residing in urban areas. In the current study this hypothesis was affirmed and was subsequently accepted with regard to residents of Sharpville. For endorsement of this decision, reference is given to Regression Model 2, where the rural/urban residence factor emerged as a significant predictor ($P=0.003$) of life satisfaction. The positive beta ($\beta = 0.189$) indicates that those who believed that the standard of living in the rural areas was acceptably high experienced higher life satisfaction than those who upheld that the standard of living in the rural areas was lower. This result demonstrates that residents of Sharpville perceive that residing in a rural area positively propels an individual's life satisfaction to a greater extent than does residing in urban areas. This being the case, it is logical to state that people in Sharpville experience lesser life satisfaction than their rural-based counterparts.

The seventh alternative hypothesis stressed that in low income townships in South Africa smaller households tend to experience higher satisfaction than larger households. This hypothesis was authenticated and accepted in the existing research study. The results of the regression analysis revealed that all household sizes were statistically significant; ($P=0.003$) for small household; ($P=0.046$) for medium family; $P=0.015$ for large family). The negative beta associated with large family sizes ($\beta = -0.154$) indicates that larger households experience less life satisfaction than medium sized households. Those in smaller households exhibited higher life satisfaction ($\beta = 0.238$) than those with medium sized households. This result symbolises that the smaller the size of the household, the higher the life satisfaction and that life satisfaction is bound to be lower when the household size is larger. In consequence, smaller households in Sharpville are more likely to experience higher satisfaction than larger households in the township.

The eighth alternative hypothesis specified that religious people experience higher levels of life satisfaction than those who are not religious. In this research this hypothesis found support and was accepted as regards Sharpville Township. The results reported in Regression Model 2 reveal that Christianity ($P=0.001$), Traditional African beliefs ($P=0.003$) and Other Religions ($P=0.005$) were significant predictors of life satisfaction. The positive beta values ($\beta=0.395$) for Christianity and ($\beta=0.255$) for other religions indicate that these religions positively influence life satisfaction. However, it appears that Christians enjoy higher life satisfaction than those in both African traditions and other religions. This result further expresses that taking part in religious activities has the effect of accelerating higher levels of life satisfaction, which makes it rational to attest that religious people in Sharpville are more satisfied with life than those who are not religious.

The ninth alternative hypothesis specified that older people in low income townships in South Africa have higher satisfaction with life than younger people. In the study under attention, this hypothesis was not supported and was rejected, in regard to the residents of Sharpville. As reported in Regression Model 2, all age categories were not statistically significant ($P=0.143$ for young adults; $P= 0.779$ for middle age and $P= 0.268$ for senior citizens). Senior citizens scored a negative beta ($\beta = -0.116$), which expresses their life satisfaction was less than that of middle agers. Young adults were happier ($\beta = 0.135$) than those in middle age. This result typifies that life satisfaction and age are inversely proportional, to the extent that one increases when the other decreases. Thus, in Sharpville, contrary to the ninth alternative hypothesis, older people are less satisfied with life than younger people.

The tenth alternative hypothesis submitted that improving the provision of public services in South African, low income townships tends to promote higher levels of life satisfaction. In the current study this hypothesis was validated and accepted with reference to Sharpville Township. The results of the regression analysis established that the improved delivery of public services in Sharpville townships significantly predicts life satisfaction ($P=0.010$). The positive beta value ($\beta = 0.101$) implies that those subjected to satisfactory public services delivery experience higher satisfaction with life than those experiencing unsatisfactory public services delivery. This result submits that better-quality delivery of public services actuates improved life satisfaction and that life satisfaction would be lower where service delivery is poor. Based on this result, it stands that the provision of value-added public services in Sharpville could lead to higher life satisfaction levels in the township.

The eleventh alternative hypothesis promoted that life satisfaction amongst people in South African low income townships increases when poverty decreases. In the study under consideration this hypothesis was supported and accepted with regards to Sharpville Township. The results of the regression analysis indicate that people who are economically advantaged had greater life satisfaction ($\beta = 0.266$; $P = 0.016$) than those who are in poverty. The positive beta score portrays that economically advantaged people experience higher satisfaction with life than those who are economically disadvantaged. This result illustrates that life satisfaction increases with a decrease in poverty, while it decreases with an increase in poverty. Hence, in Sharpville impoverished people may experience lowered satisfaction with life than those who are more prosperous.

The twelfth alternative hypothesis advanced that in South African low income townships, women experience higher life satisfaction than their male counterparts. This hypothesis received no substantiation in this study and was consequently rejected with respect to Sharpville. As brought to light by the report in Regression Model 2, gender (male) was not statistically significant ($P = 0.752$). The beta score was very small and close to zero ($\beta = 0.054$), which depicts that the life satisfaction for males was only marginally higher than that of females. For that reason, factors other than gender are the major determinants of life satisfaction in Sharpville.

6.6.4 Hypotheses tests results for Sicelo

The results obtained in the regression analysis of the data collected from Sicelo Township are reported in Table 6.20.

Table 6.20: Regression Model 3: Socio-economic factors and life satisfaction in Sicelo

Independent variables: Socio-economic factors	Dependent variable: Life satisfaction		
	Beta (β)	T (t)	Sig (P)
Educational Level: No Formal Educational Qualification	-0.123	-2.563	0.010
Matric:	Reference Group	2.401	0.017
Post Matric	0.261	3.881	0.000
Marital Status	0.064	1.307	0.192
Health Status	0.123	2.512	0.012
Income Level: Low Income level	-0.251	-2.789	0.005
Medium Income	Reference Group	2.221	0.027
High Income	0.139	2.104	0.004
Employment Status	0.522	2.681	0.007
Rural Urban Residence	-0.035	-0.694	0.488
Household Size: Small family	0.165	3.368	0.001
Medium family:	Reference Group	2.101	0.036
Large family	-0.209	-1.994	0.046
Religion: Christianity	0.411	3.471	0.005
African Tradition:	Reference Group	1.987	0.047
Other religions:	0.243	2.354	0.019
Age Group : Young adults	0.105	1.681	0.094
Middle age:	Reference Group	0.590	0.953
Senior citizens	-0.127	-2.558	0.010
Public Services	0.128	2.638	0.009
Poverty Status	0.199	2.621	0.009
Gender	0.044	0.912	0.362
R= 0.369 Adjusted R ² = 0.298 * Significant at the .05 level			

As reported in Table 6.20, the R-square value for Regression Model 3 was calculated at 0.298, implying that the independent variables accounted to nearly 29% of the total variance explained in life satisfaction. This further gives the hint that an estimated 71% of the total variance is accounted for by other socio economic factors that were deemed unimportant and were not included in this study. The results of the regression analysis linked to the hypothesis proposed for Sicelo Township are reported in Table 6.21.

Table 6.21: Summary of hypotheses test results for Sicelo

Variables	Null hypothesis	Alternative hypothesis	Hypothesis decision
Education → Life satisfaction	Ho ₁	Ha ₁	Reject null hypothesis
Marriage → Life satisfaction	Ho ₂	Ha ₂	Accept null hypothesis
Health → Life satisfaction	Ho ₃	Ha ₃	Reject null hypothesis
Income → Life satisfaction	Ho ₄	Ha ₄	Reject null hypothesis
Employment → Life satisfaction	Ho ₅	Ha ₅	Reject null hypothesis
Rural urban residence → Life satisfaction	Ho ₆	Ha ₆	Accept null hypothesis
Household size → Life satisfaction	Ho ₇	Ha ₇	Reject null hypothesis
Religion → Life satisfaction	Ho ₈	Ha ₈	Reject null hypothesis
Age → Life satisfaction	Ho ₉	Ha ₉	Accept null hypothesis
Public services → Life satisfaction	Ho ₁₀	Ha ₁₀	Reject null hypothesis
Poverty → Life satisfaction	Ho ₁₁	Ha ₁₁	Reject null hypothesis
Gender → Life satisfaction	Ho ₁₂	Ha ₁₂	Accept null hypothesis

Table 6.21 summarises the results of the hypotheses tested for Sicelo Township. The first alternative hypothesis proposed that higher levels of education result in greater life satisfaction. This hypothesis was supported and accepted for Sicelo Township. For confirmation of this decision, reference is made to the results of the regression analysis where the people without formal education were found to have less satisfaction with life ($\beta = -0.123$; $P=0.010$) when compared to those with matric. Individuals with postmatric education were more satisfied with life ($\beta = 0.261$; 0.017) than those with matric. The positive beta score for postmatric illustrates that education exerts a positive influence on life satisfaction. These results denote that in Sicelo, educational level predicts satisfaction with life. Hence, in Sicelo, people who have achieved higher levels of education are more satisfied with life than people who are either uneducated or possess low levels of education.

The second alternative hypothesis suggested that marriage exerts a positive and significant influence on life satisfaction amongst people living in South African low income townships and was rejected. As support for this decision, the results conveyed by Regression Model 3 reveal that marriage did not predict life satisfaction ($P=0.192$). The beta score for the unmarried group was very close to zero ($\beta = -0.064$), indicating a very slim difference in the life satisfaction of the married and unmarried. This result implies that for residents of Sicelo there is no relationship between marital status and life satisfaction, which hints that satisfaction with life is independent of and cannot be linked to a person's marital status.

The third alternative hypothesis promoted that higher life satisfaction can be expected amongst people with good health than those in poor health. For Sicelo this hypothesis was supported and accepted since the results of the regression analysis communicated that health was a statistically significant predictor ($P=0.012$) of life satisfaction. The positive beta value ($\beta = 0.123$) associated with the health category signifies that those in good health have more satisfaction with life when compared to those in poor health and that the influence of poor health on satisfaction with life is negative. These results demonstrate that in Sicelo, personal health status was a determinant of the level of life satisfaction. Thus, in Sicelo residents in a good physical and emotional state are more satisfied with life than those who are in poor health.

The fourth alternative hypothesis specified that high income amongst residents of low income townships in South Africa promotes higher levels of life satisfaction. In this study, this hypothesis was supported and was subsequently accepted since the results of the regression analysis made it plain that income was, in the case of Sicelo, statistically significant for all categories ($P=0.005$ for Low income; $P= 0.027$ for middle income and $P = 0.004$ for high income). The negative beta score ($\beta = -0.251$) associated with the low income group illustrates that those with low income have lower life satisfaction levels than those with medium income. Individuals with high income ($\beta = 0.139$; $P=0.004$) had higher life satisfaction in comparison to those with medium income. These results depict that higher levels of income essentially lead to higher levels of life satisfaction and that low income gives an indication of dissatisfaction with life. Therefore, it is likely that in Sicelo income status is an important determinant of both satisfaction as well as dissatisfaction with life.

The fifth alternative hypothesis postulated that in low income townships in South Africa being employed leads to higher levels of life satisfaction, while being unemployed is associated with dissatisfaction with life. This hypothesis was supported and accepted in this study, with reference to Sicelo Township. As endorsement, results of the regression analysis make known that the unemployment status was significant ($P=0.007$) in predicting life satisfaction. The positive beta value ($\beta = 0.522$) supports that individuals who are employed experience higher satisfaction with life when compared with those those who are unemployed. This result proves that having a job actuates higher levels of life satisfaction and *vice versa*. In view of that, it can be pinpointed that employed people in Sicelo tend to experience higher life satisfaction whereas unemployed people experience dissatisfaction with life.

The sixth alternative hypothesis proposed that residing in rural areas is associated with higher life satisfaction levels when compared to residing in urban areas. In the current study, this hypothesis

was not supported and was subsequently rejected as regards the residents of Sicelo. For ratification of this decision reference is given to Regression Model 3, where the rural/urban residence factor emerged as not statistically significant ($P=0.488$) and a negative beta was observed ($\beta = -0.035$), signifying that individuals who perceived that rural life was better had less life satisfaction with life than those who thought otherwise. This result demonstrates that residents of Sicelo perceive that residing in a rural area has the effect of reducing an individual's life satisfaction. This being the case, it is rational to state that to people in Sicelo, it is better to reside in an urban area than to reside in a rural area.

The seventh alternative hypothesis mentioned that in low income townships in South Africa smaller households tend to experience higher life satisfaction than larger households. This hypothesis was supported and accepted in the current research study. The results of the regression analysis revealed that household size was statistically significant for all categories entered into the regression model ($P=0.001$ for small family; $P=0.036$ for medium family; $P=0.046$ for large family). The positive beta associated with small families ($\beta = 0.165$) indicates that those in smaller families experience higher life satisfaction than those in medium sized families. Individuals in large families experienced lower satisfaction with life ($\beta = -0.209$) when compared to those with medium sized families. This result signifies that the smaller the size of the household, the higher the life satisfaction and that life satisfaction is bound to be lower when the household size is larger. In consequence, smaller households in Sicelo are more likely to experience higher satisfaction than larger households in the township.

The eighth alternative hypothesis indicated that religious people experience higher levels of life satisfaction than those who are not religious. In this research, this hypothesis found support and was accepted as regards Sicelo Township. The results reported in Regression Model 2 reveal that three religions; namely Christianity ($P=0.005$), Traditional African ($P=0.047$) and other religions ($P=0.019$) were significant predictors of life satisfaction. Positive beta scores ($\beta = 0.423$) for Christianity and ($\beta = 0.243$) for other religions were obtained showing that these religions impact positively on life satisfaction. Christians had higher life satisfaction when compared to those in both African tradition and other religions. This result implies that taking part in religious activities has the effect of increasing the levels of life satisfaction, which makes it coherent to attest that religious people in Sicelo are more satisfied with life than those who are not religious.

The ninth alternative hypothesis stated that older people in low income townships in South Africa have higher satisfaction with life than younger people. In the study under attention, this hypothesis

was not supported and was rejected, in regard to the residents of Sicelo. As reported in Regression Model 3, age for senior citizens was statistically significant ($P = 0.010$) and also emerged with a negative beta score ($\beta = -0.127$), which communicates that elderly people were less satisfied with life than those of younger age groups. Young adults had higher life satisfaction ($\beta = 0.105$; $P=0.094$) than middle agers. This result exemplifies life satisfaction and age are inversely proportional to the extent that one increases when the other decreases. Therefore, in Sicelo, contrary to the ninth alternative hypothesis, older people are less satisfied with life than younger people.

The tenth alternative hypothesis mentioned that improving the provision of public services in South African low income townships leads to increases in the levels of life satisfaction. In the current study this hypothesis was validated and accepted with reference to Sicelo Township. The results of the regression analysis established that the improved delivery of public services in Sicelo significantly predicts life satisfaction ($P = 0.009$). A positive beta score ($\beta = 0.128$) was observed, indicating that those under satisfactory public service delivery experience higher satisfaction with life when compared to those with poor public service delivery. This result further exhibits that better quality delivery of public services triggers improved life satisfaction and that life satisfaction would be lower where service delivery is poor. Based on this result, it stands that the provision of value added public services in Sicelo could lead to higher life satisfaction levels in the township.

The eleventh alternative hypothesis promoted that life satisfaction amongst people in South African low income townships increases when poverty decreases. In the study under consideration, this hypothesis was supported and accepted with regards to Sicelo Township. The results of the regression analysis indicate that poverty (economically disadvantaged) was statistically significant ($P= 0.009$). The negative beta score ($\beta = 0.199$) portrays that individuals who are not poor experience higher satisfaction with life than those who are economically disadvantaged. This result shows that life satisfaction increases with a decrease in poverty, while it decreases with an increase in poverty. Therefore, in Sicelo, poor people tend to experience lowered satisfaction with life than those who are more prosperous.

The twelfth alternative hypothesis advanced that in South African low income townships, women experience higher life satisfaction than their male counterparts. This hypothesis received no confirmation in this study and was consequently rejected with respect to Sicelo Township. As revealed by the report in Regression Model 3, gender (male) was not statistically significant ($P = 0.362$). A very small beta ($\beta = 0.044$) was obtained, indicating a very meagre difference in the life

satisfaction of males and females. This result portrays that gender does not have a predictive influence on life satisfaction. For that reason, factors other than gender are the major determinants of life satisfaction in Sicelo.

6.7 ANALYSIS OF OVERALL REGRESSION RESULTS FOR SEBOKENG, SHARPVILLE AND SICELO

When the results obtained in the regression models for Sebokeng, Sharpville and Sicelo are presented together in one table, it is possible to get an overview of the overall permutations in the association between socio economic factors and life satisfaction. In the case of variables that had more than two categories entered in the regression models, the beta value for the reference group was presented in the table. This is presented in Table 6.22.

Table 6.22: Overall Regression Results: Sebokeng, Sharpville and Sicelo

Variables	Location	Overall Results (β)	Overall results (P)
Education → Life satisfaction	Sebokeng	0.270	0.000
	Sharpville	0.371	0.000
	Sicelo	0.261	0.000
Marriage → Life satisfaction	Sebokeng	0.058	0.170
	Sharpville	0.061	0.337
	Sicelo	0.064	0.192
Health → Life satisfaction	Sebokeng	0.132	0.022
	Sharpville	0.113	0.036
	Sicelo	0.123	0.012
Income → Life satisfaction	Sebokeng	0.101	0.000
	Sharpville	0.021	0.348
	Sicelo	0.139	0.004
Employment → Life satisfaction	Sebokeng	0.528	0.002
	Sharpville	0.641	0.005
	Sicelo	0.522	0.007
Rural urban residence → Life Satisfaction	Sebokeng	0.306	0.003
	Sharpville	0.189	0.003
	Sicelo	-0.035	0.488
Household size → Life satisfaction	Sebokeng	0.297	0.000
	Sharpville	0.238	0.003
	Sicelo	0.165	0.001
Religion → Life satisfaction	Sebokeng	0.424	0.044
	Sharpville	0.395	0.001
	Sicelo	0.411	0.005
Age → Life satisfaction	Sebokeng	0.369	0.019
	Sharpville	0.135	0.143
	Sicelo	0.105	0.094
Public services → Life satisfaction	Sebokeng	0.142	0.005
	Sharpville	0.101	0.010
	Sicelo	0.128	0.009
Poverty → Life satisfaction	Sebokeng	0.151	0.010
	Sharpville	0.266	0.016
	Sicelo	0.199	0.009
Gender → Life satisfaction	Sebokeng	0.059	0.307
	Sharpville	0.054	0.725
	Sicelo	0.044	0.362
* Significant at .05 level i.e. the Null Hypothesis is rejected if the P value is less than the significance level			

As revealed in Table 6.22, in Sebokeng, all socio economic factors, with the exception of marital status and gender strongly predicted life satisfaction. In the same township, employment emerged as the strongest predictor of life satisfaction and marital status emerged as the weakest predictor of life satisfaction. In Sharpville, three socio economic factors; namely marital status, income and income did not predict satisfaction with life. Employment status was the strongest predictor of life satisfaction and income was the weakest predictor of life satisfaction. In Sicelo, there were three factors; marital status, rural urban residence and poverty status which did not predict satisfaction

with life. Employment status emerged as the strongest predictor of life satisfaction and rural urban residence emerged as the weakest predictor of life satisfaction.

6.8 ANALYSIS OF MAJOR THEMES EMERGING FROM HYPOTHESES TESTS

This section discusses in detail the major themes emerging from the combined results of the hypotheses tests for Sebokeng, Sharpville and Sicelo Townships. The discussion focuses on two major theme categories. The first theme relates to orthodox results, which are those results that conform to the commonly accepted norms or trends *vis-à-vis* the relationship between a particular socio-economic factors and life satisfaction. The second theme category relates to heterodox (unorthodox) results, which are the results that are contrary to what is traditionally accepted.

6.8.1 Orthodox results

In this study there emerged an apparent stream of results that conformed to traditionally accepted trends. Across all three townships, the influence of education, health, religion, and the provision of public services on life satisfaction was consistent with conventionally accepted trends as presented by the results of previous studies. For instance, the positive influence of education on life satisfaction is consistent with the results of previous studies of authors such as Amaike (2006:266), Cuñado and Pérez-de-Gracia (2012:185), Daukantaite and Zukauskienė (2006:23), Özer and Sackes (2011:513) and Salinas-Jiménez *et al.* (2011:411) in which it was found that education exerts a positive influence on life satisfaction. With regard to health, the results of this study found that good health leads to better satisfaction with life in all three townships. This result is congruent to the results of a number of previous studies (Blanchflower, 2008:1733; Diener *et al.*, 2010:30; Ebrahim *et al.*, 2013:175; Lee & Oh, 2013:381) in which health emerged as a determinant of life satisfaction.

With reference to religion, the results reported in the regression analysis for the three townships attested to the positive and significant influence that actively participating in religious activities has on life satisfaction. These results are synchronous to the results obtained in empirical investigations conducted by scholars such as De Vreese *et al.*, (2009:1181); Filipić *et al.*, (2012:3), Inglehart (2010:351) and Rule (2007:417) who affirmed the positive influence of religious affiliation on life satisfaction. Furthermore, regarding the delivery of public services, this study affirmed that improvements in the delivery of public services has a stimulus effect on life satisfaction. These results are in harmony with those found in previous studies by a number of authors (Amin *et al.*, 2008:23; Harper, 2011:26; Luechinger *et al.*, 2008:476; Tang, 2012:1); In

these studies public service delivery and life satisfaction interconnection was validated. These orthodox results serve as validation of previous studies that produced similar results. Thus, people in the townships surveyed in this study are generally not different from the rest of the world in terms of their beliefs and attitudes towards the life satisfaction and the socio-economic factors mentioned.

A noteworthy result observed in the study is that employment status emerged as the most important predictor of life satisfaction in all three townships. The dominance of the employment issue could perhaps be attributed to the dynamics associated with the issue of unemployment in South Africa. The new ANC government that took over after the emergence of democracy in 1994 promised to facilitate the creation of more jobs to black people (Meyer, 2014:65). However, more than two decades later it appears that this goal is increasingly becoming unsustainable, as presented by existent evidence. For example, as shown in a report by Statistics South Africa (2014:29) in 1994, while the official unemployment rate in South Africa was 22%, the figure has since increased steadily to 25% in December 2014, making South Africa the country with the ninth highest unemployment rate the world. The report further outlines that while the number of employed people has increased by up to 6, 1 million since 1994, the number of unemployed people (the expanded definition) has also increased exponentially by a total of 3, 4 million. This implies that the percentage growth in the number of unemployed people, which stands at 73, 3%, has been greater than the growth in the number of employed people, which stands at 69, 2%. Another report by the International Labour Organisation (2014:6) projected that South Africa is likely to experience the eighth highest unemployment rate in the world in the year 2015. These developments show that whilst the “more jobs to the people” mantra from politicians continues, the actual facts on the ground bear testimony to a different reality.

The unemployment situation in South Africa is exacerbated by the fact that unemployment is higher among the black majority, than among any other race in the country (Statistics South Africa, 2012:32). Given that most of the unemployed are black people who reside in townships, it could be mentioned that they have not been spared by the avalanche of adverse effects that emanate from being unemployed. Examples of such specific negative experiences by unemployed people include feeling that life is empty, financial difficulties, boredom, uncertainty about the future, loneliness, family conflicts, having nothing productive to do, decreased self-worth and self-esteem and social isolation, among others (de Witte *et al.*, 2012:242). Additionally, unemployment in South Africa is accompanied by extreme destitution, which is aggravated by the inability of the South African

government to support such people with social grants and other forms of unemployment benefits (Contogiannis, 2007:39). Coupled with the high unemployment rate, which makes it difficult for people to find jobs, those that find themselves in this predicament are usually left to the clemency of fate (Ribton-Turner & De Bruin, 2006:33). It appears natural then for people in townships the like of Sebokeng, Sharpville and Sicelo, to place employment status on a higher pedestal than other socio-economic predictors of life satisfaction. It is an indication of their attitudes towards the severity of the negative circumstances surrounding unemployment, which they are exposed to daily in South Africa.

6.8.2 Heterodox results

In this study heterodoxy is taken to imply those results that are at variance with or are not consistent with the previously established trends regarding the relationship between specific socio-economic factors and life satisfaction. Heterodoxy was observed in results concerning the influence of five factors on life satisfaction, namely marriage, gender, age, income and rural urban residence. These unorthodox results are discussed from Section 6.7.2.1 to Section 6.7.2.5.

6.8.2.1 Marital status and life satisfaction

An interesting result emerging in this study pertains to the marriage factor. In the current study it was found that marriage had no significant influence on life satisfaction across all three townships. This result is interesting because it contradicts a host of previous studies (for example, Liu *et al.*, 2013:915; Musick & Bumpass, 2012:13; Soons *et al.*, 2009:1254; Stanca, 2009:834) in which it was found that being married has a positive influence on satisfaction with life in different countries worldwide. The current study also contradicts South African studies by scholars such as Botha and Booyesen (2012:150), Møller (2007:389) and Powdthavee (2005:531) who found that married people had better satisfaction with life than those in other marital status cohorts. The divergent results obtained in this study could be attributed to the view that amongst South African blacks, marriage is very complex and the concept of a family is very difficult to define. For instance, the South African society is characterised by sophisticated cultural diversities involving numerous ethnic orientations and age groups, each of which has a different view of marriage and its associated processes (Bordeaux, 2006:11). These different ethnic groups or even age cohorts interpret marriage differently and practice it in varied ways. For instance, a study conducted by Mwambene and Sloth-Nielsen (2011:21) found that marriage was far from universal among black South Africans, with cohabitation more preferable/ prevalent than either customary or civil marriage. The study further found that cohabiting individuals are generally considered to be single,

but the practice is preferable among adults because it is easier to dissolve the relationship should need to do so arise. It is not surprising then that marriage is not accorded much of a high regard among groups who engender such attitudes.

In addition to the aforementioned viewpoint, it also appears that the sanctity of the marriage institution is generally diluted in South Africa, with the high divorce rate in the country serving as practical evidence for this. A case in point is that the number of marriages registered in South Africa has been on the decline since 2008 (Grant, 2015:1). The National Health Marriage Resource Center (2015:4) reports that, although the number of divorces occurring in South Africa has declined steadily over the years, it still has remained very high when compared to other countries, with South Africa being ranked number four on the list of countries with the highest divorce rates in the world. In this regard, while 167,264 marriages were registered by the South African government in 2011, a very high total of 20,980 divorces were recorded the same year, excluding the number of undocumented divorces or spousal breakups that occurred the same year (Statistics South Africa. 2012:3). This high divorce rate signals a lacklustre attitude towards marriage among South Africans, to the extent that people do not hesitate to relinquish the union if convinced that it necessary to do so. In other words, people seem to engender the perception that they have access other sources of life satisfaction other than marriage, which makes marriage less important to them.

Attitudes towards marriage in South Africa have also been negatively shaped by the decimation of South African families by the HIV/AIDS pandemic. According to Shisana, Rehle, Simbayi, Zuma, Jooste, Zungu, Labadarios and Onoya (2014:35) South Africa is the highest ranking country in the world in terms of HIV prevalence, with an average of 400 000 new HIV infections occurring every year and with a high death rate being the outcome. This has resulted in an epidemic of child-headed households and orphan-hood, which has left scores of children having to fend for themselves (Hosegood, 2009:16). Furthermore, in South Africa, there has been an increase in the quantity of absent but living fathers, which makes single-parent households almost the norm in South Africa, with most of the children growing up under one parent who is most likely to be a mother (United Nations, 2011:12). On this subject Women's Wealth (2013;1) reports that about 53% of working mothers in South Africa are single, while a report by the South African Institute of Race Relations (2013:1) states that 67% of children in South Africa do not live with both their parents. Naturally, many such children possibly also grow up with uninspired attitudes towards the marriage institution, because they become accustomed to deriving satisfaction with life from

sources other than the orthodox nuclear family. Therefore, the perception that marriage is an important source of life satisfaction may not exist amongst people who grew up under such fatherless circumstances.

6.8.2.2 Gender and life satisfaction

Most conventional research results have since established that gender is an important predictor of life satisfaction. In certain cases (for example, Blanchflower & Oswald, 2004b:1359; Frey, 2008:53; Tiefenbach & Kohlbacher, 2013:5; Van Praag & Ferrer-i-Carbonell, 2008:16) women were found to be more satisfied with life than men, whereas in other instances (for example, Hayo & Seifert, 2003:329; Schatz *et al.* 2012:1864) men were found to be more satisfied than women. However, the current study offers a unique insight as it was observed that gender did not predict life satisfaction. The result was consistent across all three townships. In order to decipher possible reasons for this result, it is necessary to revisit both the historical and contemporary contexts of gender roles in South Africa and diagnose how these have influenced attitudes towards life satisfaction.

Historically, the existing cultures as well as the apartheid political machinery in South Africa regarded women as either less important or unworthy to enjoy equal benefit with men, leading to their marginalisation (Hutson, 2007:2). The post-apartheid political dispensation came up with a plethora of initiatives to address these historical gender imbalances, leading to a flood of opportunities for black women in South Africa. A report by the World Economic Forum (2013:37) expresses that by 2013, South Africa was ranked 17th out of 136 countries in terms of gender equality, which depicts great strides in equalising gender roles in the country. In addition, many women in South Africa, have been seconded to ministerial, parliamentary positions and other high ranking positions in government and the private sector (International Women's Forum, 2011:24). These positive developments further reflect a steady move towards increased representation of women in public domains as well as and a more equitable sharing of power throughout the country.

Despite these positive improvements it still remains difficult to prove that these improvements apply to all groups of black females in the country. For example, evidence is still needed which shows that that these changes have had an equally positive effect on the lives of women in townships such as Sebokeng, Sharpville and Sicelo. It is paradoxical that on the one hand, some privileged South African females are enjoying the benefits created by attempts to bring about gender parity in the country, while on the other hand, hordes of females in the same country are still impoverished. It is a case of extraordinary opulence in coexistence with extreme

marginalisation in modern South Africa. This is supported by the results of a survey conducted by Smith (2015:1) which reveals that at least 64% of South African women perceive that the government has not done enough to empower women. Smit and Du Plessis (2011:177) further acknowledge that women in South Africa are still subjected to vices that include sexual harassment, forced labour, violence, marginalisation and various other forms of discrimination. It is obvious that, on a balance of probabilities, black women residing in townships are more vulnerable to these depravities than those residing elsewhere. When these circumstances are taken into consideration, it becomes difficult for women themselves to demonstrate greater satisfaction of life than men. It also becomes difficult for men who witness such manipulation and exploitation of women to perceive that the women can be any more satisfied with life than men.

6.8.2.3 Age and life Satisfaction

The dominant perspective in traditional corridors maintains that life satisfaction is high during young ages, dips during middle age before rising again in older age, which is best characterised as a u-shaped (concave) trajectory. In this study the hypothesis that older people have higher life satisfaction than younger people did not find any support in the data collected from all three townships. The present study found that life satisfaction decreased with age, which implies that younger people were more satisfied than older people. These results contradict previous research results by several scholars (Clark, 2007:24; Blanchflower & Oswald, 2008: 1733; Frijters & Beatton, 2008; Blanchflower & Oswald, 2009:486; Gwozdz & Sousa-Poza, 2010:397; Stone *et al.*, 2010:9985; Wunder *et al.*, 2013:154; Yul & Gaibie, 2011:234; Ebrahim *et al.*, 2013:168) that endorsed the “u-shaped” age-life satisfaction relationship. The implication of the results of the current study is that the influence of age on life satisfaction is grossly contextual and the u-shape perspective is not a universal pattern. While in other environments life satisfaction tends to increase with age, the same does not hold true in the lexicon of South African township environments such as Sebokeng, Sharpville and Sicelo.

In order to decrypt the possible reasons why younger people are happier in South Africa, it is necessary to examine the contemporary lifestyle of South African youths. The youths of today enjoy high levels of relative peace and freedoms which were non-existent during the apartheid period. Issues such as discrimination and segregation are not known to these young people because they have grown up in a democratic dispensation where basic human rights are receiving major emphases.

A survey by the Kaiser Family Foundation (2013:1) shows that the majority of youth in South Africa have a plethora of leisure activities at their disposal. The survey reveals that 69 % of young South Africans watch TV at least five days of the week, with soap operas and sports topping the list of favourite programs being watched. The survey further shows that approximately 80% of young South Africans listen to radio programmes at least five times a week. The majority (up to 94%) of youths are either in school or in higher/tertiary education and approximately 53% of the youths have developed a habit of reading a book for studying at least five times each week. With the rise of the Internet and its associated facilities and technologies, up to 91% of South African youths are spending more time surfing the Internet for leisure each week. These activities exclude other life satisfaction boosting activities such as going to church, social networking, exercising or participating in sports as well as dating. Jehpta (2013:1) reports that young people in South Africa emerged as the happiest in Sub-Saharan Africa in a survey and they believe that the country has a bright future and a willingness to invest their efforts for the economic development of the country. Therefore, despite the manifold challenges that the country continues to face, young people in South Africa have at their disposal plenty of activities that enhance their well-being.

Unlike their younger counterparts, older South Africans face several challenges that appear to militate against their well-being. Older South Africans witnessed and experienced first-hand the viciousness of the apartheid apparatus and how these were later subdued. At the dawn of democracy in 1994 many promises were made by government to make life easier for South Africans. However, it has been difficult for the government to deliver on many of its promises, to the disappointment and frustration of many South Africans to whom such promises were made. The failure of the government to deliver is apparent in a number of areas. Service delivery by various arms of government is worse off, and has led to widespread service delivery protests (Shaidi, 2013:157). The high incidence of countrywide electricity load shedding as well as water rationing in some areas serves as critical evidence of this crippling service delivery shortfalls.

South Africa ranks highly on the corruption index worldwide, with some high ranking officials in government, inclusive of the president himself, being implicated on corruption charges involving massive amounts of money (Serfonten & De Waal, 2015:7). The gap between the rich and the poor continues to rise, with South Africa having the highest Gini coefficient in the world, implying that it is the country that has one of the greatest gaps between the rich and the poor or simply the country with arguably the greatest inequality the world over (Harmse, 2013:43). The standards in the public health delivery system continue to deteriorate progressively, showing a disparity with

the private health system in the country (Moyakhe, 2014:80). Similarly, the public education system is renowned for its ineffectiveness with a report by the World Economic Forum (2014:1) showing that South African education was the least competitive in the world in disciplines such as mathematics and science. Furthermore, xenophobic attacks which became prevalent in 2008 as well as early 2015 were to some extent blamed on the government's inability to deal with basic economic issues affecting the masses, compelling South African citizens to redirect their frustrations to foreign immigrants (Swails, 2015:1). The underlying economic dynamics have also placed the social welfare system under severe strain. For instance, although pensioners aged above 65 years of age are entitled to monthly pay-outs from the South African Social Security Agency, the value of the amounts received has been severely eroded through inflationary pressures facing South Africa.

The South African manufacturing industry faces the risk of declining growth which is caused by market related factors such as the acute shortage of critical skills, competition from cheap imports, especially from Asian countries such as China, and the weakening of the South African rand against major currencies (Mohamed, 2014:19). Industrial action is rife in the country, as employers and trade unionists fail to reach consensus on the wage-negotiation table. The 2012 massacre of miners in Marikana in the North West province epitomises this impasse existing between labour and employers (Muswaka, 2014:63; Twala, 2014:61). The once acclaimed RDP Housing Scheme has not been delivered in an effective manner, and recently, president Zuma accused South Africans of harbouring a dysfunctional "entitlement principle" and "Laziness" by expecting to be given free housing (Business Tech, 2015:1). All these are basic examples of the challenges that are troubling the modern day South Africa. The negative effects of these widespread challenges on life satisfaction cannot be over emphasised. Although the entire nation is affected by these challenges, older people are more affected because they understand the history of the country and the promises made to them previously. Some of the older people were active participants in the struggle for democracy, yet they have not been spared the hardships facing the country. It is possible then that the dissatisfaction experienced by such older people will be higher than that experienced by younger people in South Africa.

6.8.2.4 Income and life satisfaction

Another notable observation in this study is the limitation placed on the influence of income on life satisfaction. The conventional perspective on this relationship as shown in previous studies (for example Howell & Howell, 2008: 536; Lucas & Schimmack, 2009:75) is that there is a causal

relationship between money and well-being. This perspective is premised on the view that money can be exchanged for goods and services that enhance the utility enjoyed by an individual. Contrary to this assertions, the results for Sharpville Township show that income did not predict life satisfaction, which depicts that this particular group of people did not draw well-being or happiness from money. It should be noted that people making these assertions in the present study are possibly of low economic means, which denotes that economic depravity did not signal any serious threat to one's life satisfaction. The case of Sharpville validates the Easterlin paradox, which postulates that no interconnection exists between life satisfaction and/or happiness and the economic development of a society (Easterlin *et al.*, 2010:224). As economic well-being decreases in the long run, people may accept their circumstances and tend to rely on non-economic factors such as marriage, religion and social networks, among others, for satisfaction in life (Easterlin *et al.*, *ibid*). It could then be the existent case in places such as Sharpville, some economically deprived people have since accepted their fate and look to other factors as potential sources for satisfaction in life.

Another possible explanation for the unorthodox results obtained in Sharpville could be the influence of relative incomes. As suggested by Stutzer (2004:189), raising *per capita* income is likely to result in very small gains in life satisfaction, but these gains are likely to increase when the individuals begin earning more than their reference groups such as friends or neighbours. Similarly, individuals who earn less than their reference groups are likely to report less life satisfaction (Luttmer, 2005:963). Where incomes of people in a particular geographic location are almost similar, income ceases to exert an influence on life satisfaction (Boyce *et al.*, 2010:471). It is possible that differences in income levels are less significant in some places, as the case of Sharpville proves. Under such conditions the influence of income in life satisfaction likewise becomes almost immaterial.

6.8.2.5 Rural/urban residence and life satisfaction

An additional interesting result was obtained in Sicelo, where rural residence had a negative effect on life satisfaction. This result is rather unusual in the sense that previous research, (for example Combs, 2006:12; Graham & Felton, 2006:237; Haug, 2008:58; Wood *et al.*, 2010:121) established that living in rural areas leads to greater life satisfaction. These unconventional results imply that people living in rural South Africa face challenges that tend to limit their satisfaction with life. Traditionally, a rural home was considered an important part of life in the African family, so important that most black people would have a city home and a rural home (Walker *et al.*,

2010:123). To some extent the recent debacle in which president Zuma is alleged to have siphoned a lot of government funds and channelled them towards the upgrading of his rural Nkandla home (Madonsela, 2014:387). This act serves as a specimen of the importance of the rural home to the African man.

Previously African people held rurality in high regard, to the extent that important festive seasons such as Christmas were spent in the rural areas (Gopaul, 2006:24). People in rural areas were regarded as special family consultants who could be called upon for guidance and direction during times of need (Gardiner, 2008:8). However, with the dawn of the modern age, some of these practices have progressively lost their appeal amongst black people. As more black people adopted the Western culture and its values, they inadvertently unbundled themselves from certain traditionally held values as regards the importance of the rural home and its significance to their modern African culture (Twala, 2012: 214). Urbanisation is considered to be more fashionable by most black people and has even triggered massive rural to urban migration in South Africa. In the 2011 census (Statistics South Africa, 2012:27) lifetime migration patterns revealed that most provinces that were affected by outmigration between 2001 and 2011 recorded many moving from rural areas to urban areas. Another report by Peberdy (2012:15) shows that two thirds of South Africans now live in urban areas. These developments show that urban life and its glitters appears to be more appealing to black people, resulting in the loss of much of the respect and importance they previously attached to rurality and its tenets. Therefore, the dominant attitude among black South Africans is that the urban space offers better satisfaction with life than the rural area.

It is possible that the situation mentioned above is aggravated by the slow pace of rural development in South Africa, making rural life less appealing for many people. Whilst it appears that the South African government has attempted to improve both the available amenities as well as social welfare in rural South Africa, there are still many challenges remaining (Wisborg *et al.*, 2013:49). A recent study by Jacobs and Hart (2014:168) highlights that rural-based South Africans are presently beleaguered by a constellation of challenges related to basic survival. These include the lack of food security, unmet housing needs, ineffective service delivery, infrastructural decay, youth unemployment, among other socio-economic depravities. As a typical case, in 2013, an opposition party known as the Economic Freedom Fighters identified an impoverished family living as neighbours to President Zuma's highly opulent Nkandla home and opted to build a better shelter for that family (Mthethwa & Savides, 2014:1). Theirs was a case of giving publicity of the real picture of rural underdevelopment and misery in South Africa. Still, other important socio-

economic indicators, such as infant mortality rates, death rates, literacy rates and *per capita* income, among others, show a great disfavour to rural South Africa when compared to urbanised South Africa (Parliamentary Monitoring Group, 2012:16). It is not surprising then, that those who dwell in certain urban places, such as Sicelo, who are aware of the adversities associated with residing in the rural areas, will uphold that it is better to reside in urban areas instead. They cannot fathom how those living in rural South Africa are managing to cope with life, in the wake of such manifest hardships. Hence the dominant perception that life satisfaction is less in rural areas than in urban areas.

6.9 CONCLUSION

The purpose of this chapter was to discuss the analysis and interpretation of the data collected from Sebokeng, Sharpville and Sicelo Townships. Analysis of the demographic profile of the respondents gave testimony to the adequate diversity and representativeness of the sample used in this study. In the study it emerged that there were variations regarding the levels of life satisfaction of people in the three townships. However, the general consensus is that life satisfaction levels among people in the townships surveyed are generally depressed. In the regression analysis, it emerged that people residing in similar geographic environments may have different life satisfaction attitudes and experiences. While the results pertaining to were consistent with previous research those pertaining to marriage, gender, age and income and rural/urban residence explicitly contradicted conventional trends. The results of the study make it clear that life satisfaction is a complex concept which should be considered contextually. Observations made in one context cannot be applied universally, but each occasion has to be given individual attention in order to capture its unique results. The next chapter discusses the conclusions, policy implications, limitations and implications for further research.

CHAPTER 7

SUMMARY, CONCLUSIONS AND POLICY IMPLICATIONS

7.1 INTRODUCTION

This chapter is the concluding chapter of the thesis. It follows up on the analyses and interpretations of data that were conducted in the previous chapter and is intended to accomplish eight purposes. The first purpose is to provide a summary review of all the thesis chapters. The second purpose is to discuss conclusions to each objective set for the study. The third purpose is to propose some policy implications that may be adopted and implemented in order to increase the life satisfaction of people residing in South African townships in line with the influence of socio-economic factors on life satisfaction. The fourth purpose is to mention some theoretical and practical contributions made by the study. The fifth purpose is to discuss how each objective was realised in this study. The sixth purpose is to mention the limitations of the study, which are various influences, conditions and weaknesses that were beyond the control of the researcher, because this practice adds some credibility to the results and conclusions of the study. The seventh purpose is to put forward several implications for future research, which provides a picture of any themes emanating from the study that could receive empirical attention in the future. Finally, the chapter by putting forward some concluding remarks is presented.

7.2 SUMMARY OF THE THESIS CHAPTERS

The purpose of the study was to investigate the influence of socio-economic factors on the life satisfaction of individuals residing in different townships in Southern Gauteng. The thesis of the study was partitioned into seven distinct chapters, each serving a different purpose. The first chapter which is the celebrated research proposal of the study, presented an introductory account to the study by providing expositions on the background to the study, the statement of the problem, the primary, theoretical and empirical objectives, a summary of research hypotheses, the delimitation of the study, the research design, statistical analysis and ethical considerations. In the second chapter an extensive review of literature was conducted which focused on the nature of life satisfaction and its relationship with social factors. The chapter reflected on issues such as the conceptualisation of life satisfaction, life satisfaction and subjective well-being, life satisfaction theories and the relationship between social factors and life satisfaction. Regarding the influence of social factors on satisfaction with life, the analysis concentrated on four social factors, namely marital status, religion, age and gender. The third chapter of the study was dedicated to the analysis

of literature focusing on the relationship between economic factors and life satisfaction. The scope of the discourse spanned through a spectrum of eight economic factors which are education, health, income level, employment, rural/urban residence, household size, public services and poverty.

In the fourth chapter attention was directed to the formulation of research hypotheses and the conceptual framework. A concise review of literature culminated in the formulation of a null hypothesis and an alternative hypothesis, the two of which contradict each other, explaining the envisaged relationship between each socio-economic factor and satisfaction with life. The climax of this chapter was the development of a conceptual framework encapsulating the proposed matrix of relationships. In the fifth chapter of the study an in depth analysis of all methodological considerations employed in the study was conducted. This chapter serves as a clear guide of all actions taken from the commencement to the completion of the study. The sixth chapter gave an exposé of the analysis of data as well as the interpretation of the results emanating from the study. In the seventh chapter the study is concluded with a major emphasis on issues such as conclusions, overall policy implications, contributions of the study, realisation of objectives and the limitations of the study and implications for future research.

7.3 CONCLUSIONS BASED ON THE THEORETICAL OBJECTIVES

This section discusses conclusions deduced from the theoretical objectives that were set for the study.

7.3.1 Conclusions drawn from the review of literature on the nature of the concept of life satisfaction

The first theoretical objective was dedicated to discussing literature on focusing on the nature of the concept of life satisfaction and this was addressed in chapter two of this thesis. The study acknowledged the existence of a plethora of definitions for life satisfaction, which depicts the absence of a single universal conceptualisation of the concept. However, after considering the various definitions of life satisfaction, there were several commonalities that were clearly visible in all sub elements. These include the views that life satisfaction refers to a general attitude of an individual towards life, being happy in daily life, feeling physically better-off, economic security and having well-fulfilling social relationships. The study also conceded that life satisfaction is a sub component of the broader construct of subjective well-being. Nevertheless, since a socio-economic approach was adopted in the study, it assumed that life satisfaction, as used in this study, covers all aspects of subjective well-being.

In this study it also emerged that there are various divergent theoretical explanations accounting for life satisfaction. These include whole life satisfaction theories of happiness, cognitive whole life satisfaction theories, affective whole life satisfaction theories, hybrid theories, hedonic treadmill (also known as the set point) theory, the atonement view and the domains of life theory. The study acknowledged that none of these theories is fundamentally erroneous in its approach. Rather, each of these theories has its own pros and cons, and they have different spectrums of applications. The study also accepted that life satisfaction is a topical subject that has received telescopic attention in numerous disciplines that include psychology, sociology, education, economics, employment relations, health and sport, among others. It is therefore concluded that life satisfaction is by its nature a complex concept that has no single universally accepted definition, is associated with a broad array of theoretical explanations, is influenced by numerous antecedent factors and has a far reaching and many-sided impact.

7.3.2 Conclusions drawn from the literature review on the influence of social factors on life satisfaction

The second theoretical objective focused on conducting a literature review on the influence of four social factors on life satisfaction, namely marital status, religion, age and gender. This objective was addressed in the second chapter of this thesis. On marital status, literature emphasised that traditionally being married is generally associated with higher life satisfaction levels and well-being than other similar forms of relationships. This was attributed to the ability of marriage to provide a wide array of benefits that include high self-esteem, social integration, effective financial planning and better emotional and physical health, among others. In terms of religion the literature revealed that the most dominant view is that religion is generally associated with higher satisfaction with life. The major reason why religion support satisfaction in life is that it provides a vertical and horizontal forms of support for people. Vertical support stems from supernatural interventions whereas horizontal support originates from the support from peers. With reference to age, literature showed a mixed bag of results, because some studies conclude that there is no relationship between age and life satisfaction; some reported an insignificant but linear association; some found a weak but inverse relationship; and still others reporting a curvilinear (u-shaped) relationship, with life satisfaction being lowest amongst individuals in middle age. With regard to gender, the commonly recognised position is that women generally exhibit higher life satisfaction than men. However, the results in all cases involving the influence of marital status, religion, age and gender on life satisfaction are deeply circumstantial, implying that contradictory results are still common, depending on the prevailing situation. Therefore, it is concluded that theoretically,

marital status, religion, age and gender exert some influence on life satisfaction, but the strength and direction of influence depends on the existing intervening conditions.

7.3.3 Conclusions drawn from the literature review on the influence of economic factors on life satisfaction

The third theoretical objective focused on conducting a literature review on the influence of eight economic factors on satisfaction with life, namely education, health, income level, employment, rural/urban residence, household size, public services and poverty. This was addressed in the third chapter of this thesis. The reviewed literature on education emphasised that although education appears to have some important indirect effects on life satisfaction, there is no collective consensus on the relationship between education and life satisfaction. With regard to health, literature revealed that better health of mind and body contributes positively to high life satisfaction. With reference to income, contradictory perspectives emerged in the literature. Examples included the absolute income theory, the relative income theory, the ranked income theory and the Easterlin paradox, all of which offer conflicting explanations on the income-life satisfaction nexus. In terms of employment the general view from most literature was that being employed is related with higher life satisfaction. However, exceptions still exist in cases where chances of getting another job are high or when unemployment becomes widespread in a particular location and people accept it as normal. Under such circumstances being unemployed ceases to be a source of dissatisfaction with life.

In regard to rural-urban residence, the literature showed that in most cases living in the rural areas is associated with higher life satisfaction than living in urban areas. This was ascribed to the view that people in rural areas tend to exhibit a combination of positive social and moral values that distinguish them from people in urban areas, the enabling physical context of rural places and the view that rural folk have fewer comparative objects or groups than corresponding adults in urban areas which places less pressure on them. Regarding household size, literature acknowledged whilst there are advantages linked to having larger families, it appears that having smaller or more manageable household sizes results in various pertinent paybacks in various domains of life resulting in higher life satisfaction. In the matter relating to public services, the mutual view emerging from literature is that the improved provision of public services leads to enhanced life satisfaction. This is because public services contribute to quality of life that is not measured in terms of income and are also used to reduce societal poverty. Concerning poverty, the literature generally affirmed that economic misery leads to dissatisfaction with life whereas economic

prosperity is associated with higher satisfaction with life. The overall conclusion therefore is that the economic factors spotlighted in this study all exert some level of influence on life satisfaction depending on the existing situation on the ground.

7.4 CONCLUSIONS BASED ON EMPIRICAL OBJECTIVES

In this section, conclusions drawn from the empirical objectives are discussed.

7.4.1 Conclusions on the levels of life satisfaction amongst residents of Sebokeng, Sharpville and Sicelo

The first empirical objective focused on establishing the levels of life satisfaction amongst residents of Sebokeng, Sharpville and Sicelo townships in Southern Gauteng. To address this objective the Satisfaction with Life Scale was used in eliciting information from selected residents of each township, followed by the use of descriptive statistics in the analysis of data. There was a slightly expectant and positive perception towards life satisfaction in Sharpville, whereas in Sebokeng and Sicelo there was a very negative atmosphere on the same matter. This generates the conclusion that people residing in different townships in South Africa may experience different life satisfaction levels. These variations make it imperative to consider each geographic cluster separately when reflecting on life satisfaction experiences. In addition, the results obtained in Sharpville that indicate somewhat satisfactory life satisfaction levels challenge the view that township life in South Africa is generally deplorable. This attracts the conclusion that residing in a South African township, or one that is usually considered to be a low income area, does not necessarily lead to a miserable life. There are many people in such areas who continue to experience high levels of life satisfaction as shown by the results obtained in Sharpville.

7.4.2 Conclusions regarding the influence of socio-economic factors on life satisfaction amongst residents of Sebokeng, Sharpville and Sicelo

The second empirical objective focused on determining the influence of socio-economic factors on the life satisfaction of residents of Sebokeng, Sharpville and Sicelo townships in Southern Gauteng. This objective was addressed by subjecting the collected data in each township to multiple regression analysis. In Sebokeng, education, health, income, employment, rural/urban residence, household size, religion, public services and poverty emerged as significant predictors of life satisfaction. This leads to the conclusion that in in some South African townships, such as Sebokeng Township, the aforementioned factors exert a positive influence on life satisfaction. Still in Sebokeng, marriage, age and gender did not predict life satisfaction and therefore did not emerge

as predictors of life satisfaction. This triggers the conclusion that in certain South African townships, of which Sebokeng is an example, marital status, age and gender do not determine life satisfaction.

In Sharpville education, health, employment, rural/urban residence, household size, religion, public services and poverty emerged as significant predictors of life satisfaction. This generates the conclusion that in some South African townships, inclusive of Sharpville, these factors exert a positive influence on life satisfaction. Since marriage, income, age and gender were not statistically significant, it is concluded that they do not determine life satisfaction in some South African townships, such as Sharpville.

In Sicelo education, health, income, employment, household size, religion, public services and poverty were statistically significant, which invokes the conclusion that they exert a positive influence on life satisfaction in that township. However, marriage, rural/urban residence, age and gender were not statistically significant. This gives rise to the conclusion that in some South African townships such as Sicelo, marital status, rural/urban residence, age and gender do not determine life satisfaction.

7.4.3 Conclusions regarding the comparison of the influence of socio-economic factors in Sebokeng, Sharpville and Sicelo

The third empirical objective was aimed at comparing the influence of socio-economic factors on residents of Sebokeng, Sharpville and Sicelo townships in Southern Gauteng. Consistently across the three townships education, health, religion and the delivery of public services as were statistically significant. This leads to the conclusion that these factors exert a positive influence on life satisfaction in South African townships. Among the 12 socio-economic factors, employment status emerged as the most significant determinant of life satisfaction in all three townships, as indicated by the beta weights. This fathers the conclusion that in South African townships the influence of employment status on life satisfaction is higher than the influence of other socio-economic factors considered in this study. Furthermore, across all three townships, a common result was that marriage and gender were not statistically significant. This gives rise to the conclusion that in South African townships a shared development is that marital status, age and gender not determine satisfaction with life. Concerning the influence of age on satisfaction with life the study across all three townships showed that life satisfaction decreases with an increase in a person's age. This attracts the conclusion that in South African townships younger people experience higher satisfaction with life that older people.

On comparing the results as regards the influence of income on life satisfaction, the results for Sebokeng and Sicelo were positive whereas those in Sharpville were negative. It is concluded then that the influence of income on life satisfaction in South African townships is dissimilar, depending on the underlying factors on the ground. The same could be mentioned with reference to the influence of rural/urban residence on life satisfaction, where the results from Sicelo were not statistically significant, unlike those from Sebokeng and Sharpville. This attracts the conclusion that the influence of place of residence on life satisfaction in South African townships is not similar but is determined by contextual influences.

7.5 OVERALL POLICY IMPLICATIONS

The results and subsequent conclusions show that there are several challenges that need to be addressed in South African townships regarding the influence of socio-economic factors on life satisfaction. The existence of such challenges make it necessary to put forward some policy implications that could be useful in enhancing the overall life satisfaction of residents of South African townships. However, it has to be noted that the policy implications presented in this section are not restricted to those that are mentioned.

7.5.1 Education policies

Since the study concluded that education exerts a positive influence on life satisfaction, it is necessary for government to continue with initiatives meant to ensure that quality education up to the highest levels is accessible to people residing in South African townships. Whilst this study acknowledges government efforts so far, more could still be done to enhance accessibility of education to black people in townships. To improve literacy rates better or more enhanced training should be given to educators in public schools, many of who are at present inadequately skilled, unprofessional and undisciplined to undertake such responsibilities (Singh & Singh, 2012:169). More schools need to be built in order to decrease the teacher to student ratio in schools in townships, which is currently too high. Security for teachers in township schools should be increased in order to facilitate a better working environment. Dysfunctional practices, such as giving free scores to matric examinations candidates in order to boost the national pass rates, should be dropped, as they only give a false indication of competence and literacy levels. Continuing and lifelong education opportunities should be provided to people in townships in order to satisfy the quest for education amongst people in townships. Government could either provide more learning facilities in townships or ensure that people in townships have access to

”night school”, i.e. schools that open in the evenings for adults to attend at subsidised costs or even free of charge.

To enhance mathematics and science literacy levels it is necessary to reopen the long standing debate on the use of calculators in schools, to determine whether stopping the learners from using such implements can enable them to practice using their cognitive abilities from the early stages of their education. Campaigns should also be held to promote increased interest in mathematics and science subjects as well as technical (engineering) or science-based careers among black South Africans. It is also essential to establish a reading culture in schools, so that learners can develop the interest in reading, which is important for developing writing skills (Navsaria *et al.*, 2011:3). To improve the access to tertiary education more universities as well as vocational training institutions should be built. At universities the current efforts to increase postgraduate scholarship among black students could provide opportunities for the further academic development of black scholars. However, emphases should be directed to competence rather than acquisition of qualifications only, so that the graduates from institutions of higher learning are sufficiently skilled to work productively.

7.5.2 Policies regarding marital status

Regardless of the fact that the study concluded that marital status had no influence on life satisfaction, it is still necessary to promote faithfulness in marriages between people in South Africa, taking into cognisance the long acknowledged benefits of being married and how these have led to increases in life satisfaction in other environments. Since the results obtained in this study were attributed to attitudes that are based on the dominant cultures in African communities in South Africa, the solution then could be to generate initiatives that lead to paradigm shifts and cultural shifts regarding marriage among such groups. This responsibility primarily falls under the jurisdiction of the Department of Social Development, which can partner with Faith-Based Organisations (FBO) (for example, churches), Community Based Organisations (CBOs) and other non-governmental organisations to come up with intensive educational campaigns that promote the virtues of faithfulness in marriage to people in townships. For benchmarking purposes, reference is given to Uganda, where the government collaborated with other organisations with the campaigns leading to a massive reduction in HIV/AIDS infections throughout the country (Genuis & Genius, 2005:615; Green *et al.*, 2006:335; Uganda AIDS Commission, 2013:6). Similar campaigns can, in the case of South African township residents, be directed towards promoting marital faithfulness. Once such values are embraced, more long-lasting marriages are bound to

occur in which people stay faithful to each other and enjoy all of the benefits associated with marriage. Such benefits include *inter alia*, decreased prevalence of HIV/AIDS related infections, emotional support, social support and better financial organisation. In this manner marital status is likely to regain its prominence as a stimulant of higher life satisfaction.

7.5.3 Health policies

The study concluded that health exerts a positive influence on life satisfaction, which denotes that life satisfaction can be enhanced when people have better health. A need for drastic but positive changes in the provision of public health exists, since most residents of South African townships receive health services from public health amenities. This calls for increased budgetary allocations from the fiscus. The allocated funds can then be channelled towards upgrading the facilities, equipment and other resources needed to improve the efficiency of public health centres throughout South Africa. The service conditions and the skills of employees working in public health centres need to be improved continuously in order to keep such a critical workforce motivated enough to provide a satisfactory service to the public. A more consistent system for the provision of medication to those that suffer from chronic illnesses should be put in place. In particular, anti-retroviral (ARVs) drugs should always be available to those in order to reduce the number of deaths associated with HIV/AIDS.

It is essential to promote healthful living among people living in South African townships. This healthful living encompasses practices that include the consumption of a balanced diet, adequate exercise, sufficient rest, getting clean air, partaking in recreational activities and having a meaningful social life, among others (Escaron *et al.*, 2013:9). This will effectively lead to a decline in dreadful diseases such as cancer, diabetes and coronary heart ailments which have become prevalent in South Africa in recent times (Albrecht, 2013:2). To reduce respiratory infections anti-smoking campaigns should be increased. The role of interventionist organisations such as Narcotics Anonymous should be emphasised in assisting those who wish to quit smoking. Companies such as Acerlor-Mittal and Sasol in the Vaal Triangle Region, which release dangerous substances into the atmosphere, should be monitored strictly in order to limit the amount of such toxic emissions which affect the health of both their own employees as well as surrounding communities. To reduce alcohol related health problems there is a need for the sustained promotion of responsible consumption of alcoholic beverages. In addition, awareness of the role of Alcoholics Anonymous, a non-governmental organisation that offers assistance in cases of alcohol-related challenges, should be increased in township communities.

Since some of the existing health challenges are actuated by addiction to illicit drugs, it is necessary that arms of law reinforce their activities at all ports of entry in order to minimise the entrance of illicit drugs into South Africa. Anti-drug trafficking laws should be strengthened and publicised and stiffer penalties should be imposed on those found guilty of peddling controlled substances. To assist those who are already addicted to drugs, government should set up its own drug rehabilitation centres nationwide, where those affected can be assisted free of charge. Further improvements in health can likewise be achieved through improving both the availability as well as the quality of water that is provided by South African municipalities as this can help in minimising water-borne diseases.

7.5.4 Employment policies

In order to create more employment opportunities it is necessary for government to focus on initiatives that continuously grow the South African economy. One such initiative is to stimulate more foreign direct investment (FDI), a practice in which foreign investors are encouraged to invest in another country (Sandrey, 2013:1), in this case South Africa. FDI can be enhanced through practices such as enacting tax concessions in such areas as corporate tax as well as individual income tax, financial subsidies for investment, preferential tariffs, government support for research and development projects assistance with relocation and expatriation, among others (Van der Lugt *et al.*, 2011:17). With such foreign investments additional employment opportunities will be created, thereby decreasing the unemployment rate.

It is also necessary for the South African government to avoid at all costs, populist policies and strategies such as nationalisation of industry as well as the compulsory acquisition of productive land currently owned by minorities. Instead, privatisation of ailing government enterprises should be considered ahead of nationalisation. With regard to this matter, reference can be made to Zimbabwe where such policies have proved to be very costly and catastrophic, forcing the near collapse of the country's entire economy (Asante, 2013:32; Munangagwa, 2009:110). Further employment opportunities can be created by protecting the South African industry by minimizing the importation of cheap imports, especially from China, which are harming the local industry by creating unfair competition (Woltmann, 2013:75). For example, the South African government managed to protect the automotive industry in the country by prohibiting the importation of cheap Japanese cars (Mguni, 2009:1). The same strategy can be employed in other sectors of the economy which are already operating efficiently in order to safeguard these industries and the employment opportunities they create.

Instead of delegating the creation of jobs to the private sector, the South African government should create more employment opportunities by increasing government spending in national projects such as infrastructural construction and rehabilitation (for example, bridges, roads, government buildings). Many people, both skilled and unskilled, can be employed in such projects. Additionally, the influx of foreign immigrants into South Africa cannot be overlooked. There is need for more stringent regulation of immigration so that only those foreign nationals with required critical skills to limit the structural unemployment existing in South Africa are employed in the country. This will prevent the competition for jobs between South Africans and foreign immigrants. It is also important for government to nurture entrepreneurial spirit amongst black South Africans so that they may venture into business, thereby creating more employment opportunities for the country. In doing so, it is important that industrialisation (manufacturing) rather than the mere retail of goods and services (commodity broking) is encouraged, because it has a greater impact on economic growth. A more transparent mechanism for availing financial support to small enterprises should also be developed. The debate surrounding the issue of labour brokers should be resolved once and for all as it can make or break the availability of employment opportunities in South Africa. According to Meyer (2014:71) other possible solutions to employment creation include (1) active labour market incentives and policies that focus on young people and lowly-skilled people with various incentives and intensified training; (2) improving the quality of education as well as training; (3) integrated housing development which brings people closer to economic opportunities; (4) modification of monetary policy in order to promote a balance between low inflation and economic growth; (5) social welfare safety nets should remain in place in order to protect the poor and unemployed (6) industry sectors that show high development potential should be supported; (7) export promotion and increased competitiveness, and (8) improved policy implementation throughout the numerous arms of government. These initiatives are likely to create further employment opportunities, resulting in both the increase in income as well as a decrease in poverty

7.5.5 Poverty eradication policies

The South African government could seek financial support from Bretton-Woods institutions such as the International Monetary Fund (IMF) and the World Bank. Together with budgetary allocations from the fiscus, the funds obtained from these funding institutions could be channelled towards poverty alleviation programs that include, amongst others, addressing gender inequality, dealing with diseases that include HIV/AIDS, tuberculosis, pneumonia and others that are prevalent amongst poor communities, improving the social welfare system and rural reform

mechanisms. Another important initiative could be to encourage good governance in state institutions in South Africa. This could be attained by monitoring the activities of government officials in order to ensure that corruption is addressed. The efforts of non-governmental organisations (NGOs) could also be harnessed such that they complement government efforts towards poverty reduction in South Africa.

The fiscal policy needs further modifications in order to make it more pro-poor. Income tax brackets should be widened so that low income earners are subjected to less income tax. The current situation in which people earning between R0 and R181 900 per annum are subjected to a blanket income tax of 18% for each R1 (South African Revenue Service, 2015:1) is undesirable since it imposes a heavy income tax penalty on even the lowest of income earners. A further assessment of poverty status in South Africa is necessary, in order to clearly distinguish between those that are poor and those that are not poor. For instance, the poverty datum line in the country is not very clear, since South Africa does not have a single poverty line but uses three poverty metrics namely the food poverty line, as well as upper- and lower-bound lines to assess the total cost of living in the country (Statistics South Africa, 2008:14). It is therefore not very easy to determine who is poor and who is not poor amongst South Africans although the reality is that poverty does exist in the country.

Certain commodities that are used by low income earners should be added to the basket of products that are exempt from value added tax. These include, among others, commodities such as sanitary ware for women, used clothing, education instruments such as pencils and writing pens and common medicines. The Reconstruction and Development Program (RDP) Housing Scheme should be maintained in order to provide free housing to poor South Africans, but efforts should be made to address current glitches facing the program. For example, multiple ownership of RDP houses should not only be discouraged, but outlawed so that perpetrators of such practices are brought to book. The possibilities of free education, free health care and free transportation or other public services could be explored. However, caution is necessary in order to limit the possibilities of engendering of the entitlement mentality amongst South Africans.

7.5.6 Income policies

Sustained public campaigns must be put in place to encourage more of an income saving culture amongst South Africans. These campaigns must be targeted towards encouraging people to adopt a paradigm shift regarding the spending/consumptive culture that currently characterises the bulk of the citizens in the country. Instead, government should put in place interventions that force

people to spend less and use their money wisely. Opportunities exist for the South African Reserve Bank to raise interest rates for new borrowers, as this may scare away those that are contemplating to get new loans. However, educational campaigns are necessary to inform people about interest rates and their implications to borrowers. The proliferation of micro-lending institutions should also be strictly monitored, since some unscrupulous dealers encourage impulsive borrowing which often leads to poverty amongst the borrowers.

People should also be encouraged to limit their credit transactions to major assets such as real estate and to some extent, new automobiles. It would be more desirable should all merchandise of lesser value be acquired for cash. This denotes that the vision should be to progressively transform South Africa from being a largely credit driven economy to being one in which there is a balance rather than a mismatch between credit and cash transactions. People should also be encouraged to invest their income in financial instruments such as unit trusts and the stock market where they can either earn some interest or handsome dividends as income in the long run. Government could also embark on a drive to encourage people, even those that are employed, to start their own income generation projects, which could be a potential source of either second or third-stream disposable income.

7.5.7 Policies focusing on rural/urban residence

The key to altering the prevailing impression that living in South African rural areas leads to dissatisfaction with life, lies in improving the standard of living in rural South Africa. People living in rural areas should enjoy similar comforts and privileges as those living in urban areas. Rural areas in South Africa still merit better schools, modern road networks, improved sanitary facilities, improved health centres, modern shopping centres, better access to clean tap water and access to electricity, as well as other public utilities. Private sector investment in rural areas should be encouraged such that companies can build manufacturing plants, depots, warehouses and other facilities, which can help to create jobs and bring improved services to rural areas through urbanisation. With such developments in place it is possible that those in South African rural areas will become more satisfied with life than those in urban areas, which is the typical pattern.

7.5.8 Policies regarding household size

The study also unearthed that smaller household sizes have a positive influence on life satisfaction. This makes it necessary for the South African government to generate initiatives for encouraging township dwellers through public education campaigns implemented through methods such as

legislation, public statements and commitment of funds in order to influence their choice of family size. The focus on such promotions can be on the socio-economic benefits of having smaller families. Government can also influence the accessibility of both family planning as well as primary health care services by increasing the variety of contraceptives that are offered in the country in order to encourage smaller households.

7.5.9 Policies focusing on the provision of public services

Since the improvement of the delivery of public services is associated with higher satisfaction with life, it follows that life satisfaction in South African townships can be improved, among other things, by improving the quality of public services rendered there. Stricter policing of public officials is imperative to reduce cases of corruption in the awarding of tenders. In cases where some are convicted of such crimes, stiffer penalties have to be enforced, which can send warning signals to those intending to participate in corrupt activities as well. Since much of the delivery of public services is conducted at local government level, it is crucial to focus specifically on challenges facing municipalities which are affecting their smooth operations.

It is also recommended that the public procurement system, as characterised by the Preferential Procurement Policy Framework (Broad Based Black Economic Empowerment) be streamlined to make it more effective towards the provision of services to the public. In order to ensure that civil servants are committed to the eight Batho Pele principles which are consultation, service standards, redress, access, courtesy, information, transparency and value for money (KwaZulu Natal Department of Works, 2014:3), continuous training and development of civil servants who work in government is required. Furthermore, various motivational strategies need to be implemented in order to intensify the morale of these civil servants in their role of dispatching services to the public. In this manner public servants will be able to be consistently dedicated to rendering an effective and efficient service to the public.

7.5.10 Policies focusing on age

Since the study unearthed that younger people seem to be more satisfied with life than elderly people, it is necessary to generate initiatives for increasing satisfaction with life amongst the elderly in South African townships. A more acceptable scenario would be to have satisfactory life satisfaction across all age groups in South Africa. The financial support given by government to elderly people in the country should always be inflation-adjusted as this will ensure that it has sufficient value to sustain their livelihoods. In addition, the system used in the disbursement of

such aid should be more equitable, catering even for those who are eligible to receive these funds, but are somehow not currently receiving these funds. The concessions received by the elderly should traverse other domains of life, such as massive discounts, and sometimes even free service in such areas as public transport, health and social support through free accommodation at nursing homes and government-paid care-givers. Some European countries, with the United Kingdom being a specific example, have managed to implement such systems successfully (Windle *et al.*, 2011:10). Through such arrangements the welfare of the elderly becomes the primary responsibility of government, and this, coupled with the actions of responsible family members, is bound to make the lives of elderly people more comfortable, leading to higher life satisfaction.

7.5.11 Policies focusing on gender

Although the study showed that gender does not exert an influence on satisfaction of life, it is recognised that more still needs to be done to ensure gender parity in South Africa. The study acknowledges the efforts made so far by the South African government to improve the status of black women in the country. From a legislative angle, these strides include The Choice of Termination of Pregnancy Act of 1997, the Domestic Violence Act and the Maintenance Act of 1998, the Customary Law Act of 1998, the Customary Marriages Recognition Act of 1998, the Basic Conditions of Employment Act of 1998, The Employment Equity Act of 1999, the Skills Development Act of 1999 and The National Policy Framework on Women's Empowerment and Gender Equality of 2000 (Gauteng Provincial Government, 2013:6). However, despite such considerable progress made concerning the legal status of women, and despite gender equality being entrenched in the Bill of Rights of the Constitution of South Africa of 1996, it is noted that South African women and men still do not enjoy equal rights in practice, more than twenty years after the emergence of democracy in the country. This study advances that it is not the lack of policy engineering but rather the lack of an effective policy implementation, monitoring and evaluation that continues to hamper progress in the issue of gender equality in South Africa. This makes training and development on policy implementation, monitoring and evaluation an imperative for all individuals and groups in government. Where such training and development has been implemented but the lack of willpower is found to be the problem, it is necessary for the culprits to be relieved of their duties for the benefit of the nation.

This study contributes to both theory and practice in several ways. These contributions are reported in Figure 7.1 and Figure 7.2, which illustrate the influence of social and economic factors on life satisfaction and suggest a few interventions for improving satisfaction with life. Two separate images have been provided in order to capture the distinct influences of social factors and economic factors separately. Figure 7.1 focuses on social factors whilst Figure 7.2 focuses on economic factors.

As mentioned in the first and second chapters of this thesis, there are several theories that account for the concept of satisfaction with life. Examples include the Christian concept of atonement, hedonism, whole life satisfaction theories of happiness, the emotional state theory, and hybrid theories. Hybrid theories, which were chosen as the research theory underpinning this study, explain life satisfaction by combining the canons of each of the other theories to the extent that they explain life satisfaction in terms of supernatural inclinations, pleasant experiences, holistic satisfaction as well as emotional state (Krueger *et al.*, 2009:14). This study provides evidence to the credibility of hybrid theories as a nominal model for explaining the dynamics surrounding the concept of life satisfaction. As demonstrated by the results of the study, particularly the variability of the results in each township with respect to the influence of socio-economic factors on life satisfaction, it would be inappropriate to allocate any specific theory to all scenarios. Take for instance the case of religion which exerted a positive influence of life satisfaction in all three townships. Since Christianity seems to be the most dominant religion in these locations, it may be stated that Christian concept of atonement should naturally be the dominant life satisfaction perspective in these locations. However, a closer look at the results concerning the influence of other social factors on the satisfaction with life of the groups of respondents will show that other theories also have a place in the entire matrix. The hybrid model provides a rational explanation when approaching this matter from a holistic point of view. In other words this study validates the importance of integrating various theoretical perspectives when investigating life satisfaction issues amongst complex entities.

Life satisfaction research is not new in various South African situations, as demonstrated by the existence of other studies (for example, Bookwalter *et al.*, 2011; Botha & Booysen, 2012; Ebrahim *et al.*, 2013; Schatz *et al.*, 2012) that investigated the concept in different settings and circumstances. However, the current study is ground-breaking in the sense that it is arguably the first research study of such a scope or magnitude which covered twelve distinct socio-economic

factors in three township locations in South Africa. Most previous studies were limited from only one to just a few social or economic factors and concentrated on one demographic/geographic background. In addition, this study made comparative analysis of the results obtained in each specific township which facilitates a reflection of the permutations in the different groups surveyed. Thus, by manipulating these existing research gaps, this study provided fresh perspectives that are broad enough to cover certain issues that hitherto have been disregarded in scientific research.

Figure 7.1: The influence of social factors on satisfaction with life

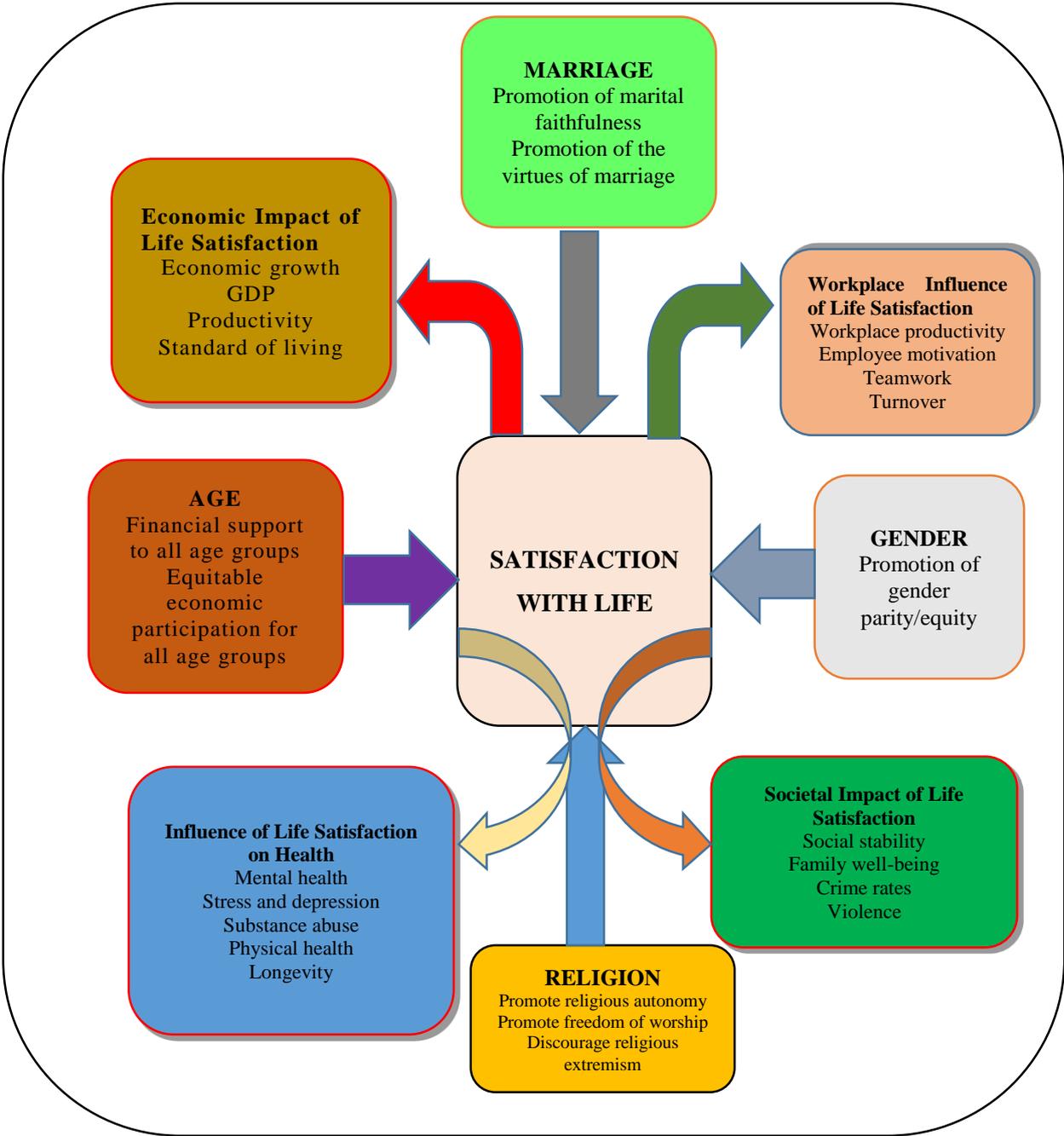
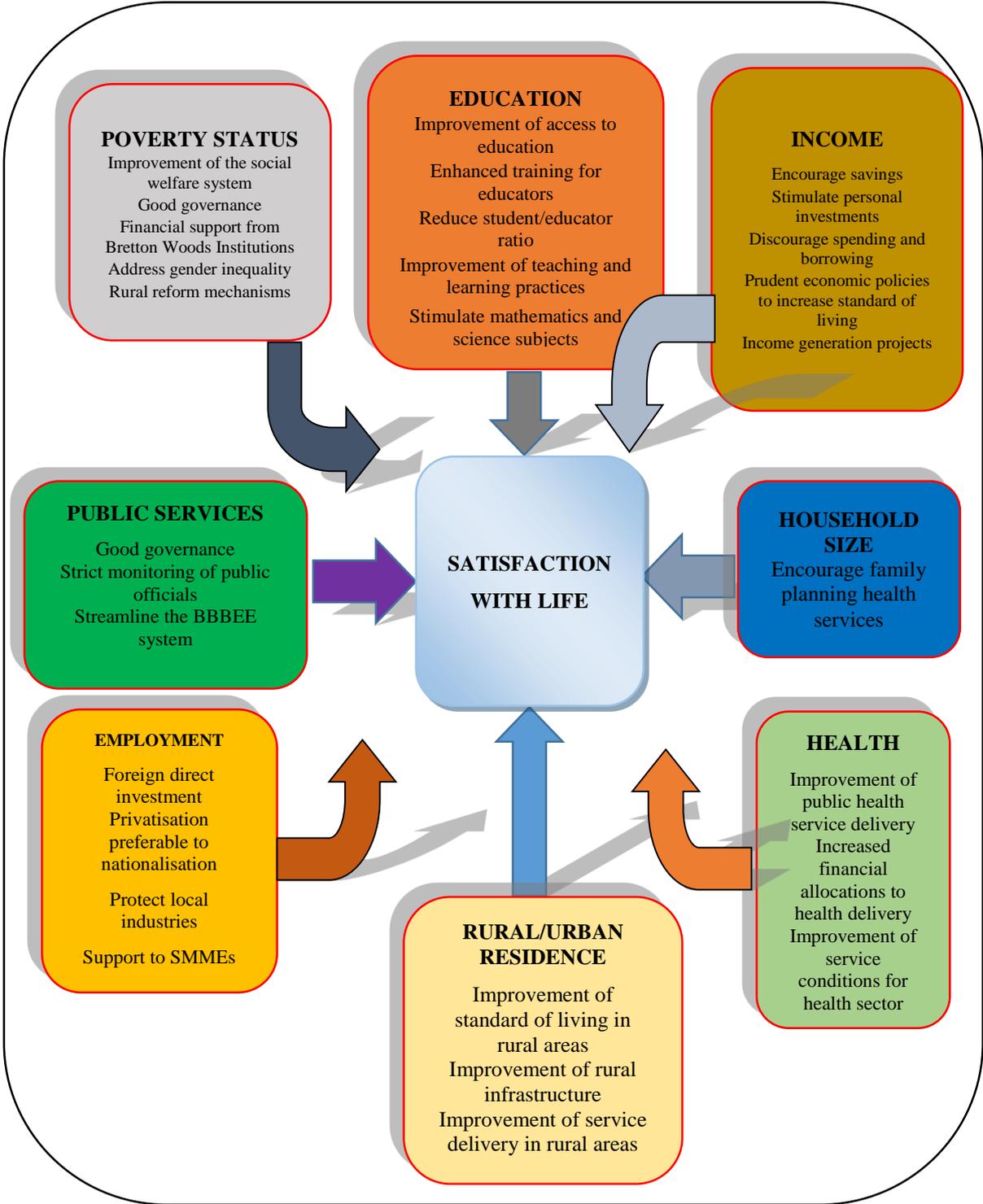


Figure 7.2: The influence of economic factors on satisfaction with life



It can also be stated that this study contributes to the body of knowledge in the area of development economics by providing current insights on both literature and research methodologies. In this manner the composite chapters of the resultant thesis may be used as a reference source by future researchers on similar matters. Furthermore, in terms of the influence of socio-economic factors

on satisfaction with life, the study contributes to the long-standing controversies directed to the interplay between each socio-economic factor considered in this study and satisfaction with life. The study reminds academics that it is unscientific to generalise the influence of each factor on satisfaction with life, since there are contextual factors that should be considered. Thus, whilst the subject may be inundated with domineering theoretical formulations, none of them has universal applicability.

The contribution of this study to practice in development economics is notable. Given that life satisfaction is an important indicator of socio-economic well-being (Oswald & Powdthavee, 2008:1062) it is important for those in positions of socio-economic governance to have a more informed understanding of the levels of life satisfaction amongst the people they govern, as this facilitates improved decision-making. Decision making that is based on assumptions may not be effective in addressing societal and economic problems. This being the case, this study provides social and economic development planners in government with prototypical insights on the existing levels of life satisfaction in South African townships. Other non-governmental organisations such as churches and aid institutions can also refer to the study for information on the life satisfaction of people in townships. This information provides the ammunition that is requisite in formulating policies and other initiatives requisite in meeting the socio-economic needs of township communities. The study also provided samples of possible interventions that can be implemented by government (refer to Section 7.5; Figure 7.1 and Figure 7.2) in order to improve life satisfaction levels amongst the surveyed groups. Should such initiatives be implemented, a ripple effect becomes inevitable which is higher satisfaction of life in South Africa and a better reputation for the country at large, which preserves the legacy of "The Rainbow Nation".

7.7 REALISATION OF THE OBJECTIVES OF THE STUDY

The current study managed to achieve the three sets of objectives that were formulated in the first chapter of the thesis. These were the primary objective, theoretical objectives and empirical objectives.

7.7.1 Realisation of the primary objective

The primary objective of the study was to investigate the influence of socio-economic factors on the satisfaction with life of individuals residing in different townships in Southern Gauteng. This objective was realised through the testing of the twelve sets of alternative and null hypotheses that

were formulated for the study. These hypotheses were stated in the first chapter but were extended to Chapter Four where they were derived from literature. Testing of the hypotheses was conducted in Chapter Six where regression analysis was conducted to test the relationship between the dependant variable (life satisfaction) and the independent variables. The results of the analysis indicate that there is no universal conclusion to the issue since each socio-economic factor is unique and its influence on life satisfaction is determined by various extraneous factors.

7.7.2 Realisation of theoretical objectives

In this study three theoretical objectives were formulated in the first chapter of the thesis. These are:

- to conduct a literature review on the nature of the concept of life satisfaction;
- to conduct a literature review on the influence of four social factors, namely marital status, religion, age and gender on life satisfaction;
- to conduct a literature review on the influence of eight economic factors, namely education, health, income level, employment, rural/urban residence, household size, public services and poverty on satisfaction with life.

The first theoretical objective was realised in the second chapter of the thesis. This chapter used an extensive review of literature to discuss the conceptualisation of life satisfaction, differentiate between life satisfaction and subjective well-being, give an exposé of the various theories accounting for life satisfaction, highlight the factors influencing life satisfaction as well as the generally known outcomes of life satisfaction. The second chapter of the thesis was also dedicated to fulfilling the second theoretical objective since extensive reviews of literature were made to discuss the influence of four social factors, namely marital status, religion, age and gender on life satisfaction. The third theoretical objective was realised in Chapter Three in which the influence of eight economic factors, namely education, health, income level, employment, rural/urban residence, household size, public services and poverty on satisfaction with life was discussed. In addition, the formulation of hypotheses in Chapter Four was also instrumental in the attainment of all theoretical objectives, since the process was based on a review of literature on the proposed relationships.

7.7.3 Realisation of empirical objectives

The following empirical objectives which were set for the study are hereby restated:

- to establish the levels of life satisfaction amongst residents of Sebokeng, Sharpville and Sicelo Townships in Southern Gauteng;
- to determine the influence of socio-economic factors on the life satisfaction of residents of Sebokeng, Sharpville and Sicelo Townships in Southern Gauteng;
- to compare the influence of socio-economic factors on life satisfaction among residents of Sebokeng, Sharpville and Sicelo Townships in Southern Gauteng.
- to put forward some policy suggestions for the enhancement of life satisfaction amongst low income groups in Southern Gauteng

Realisation of all empirical objectives hinged on the manner in which primary data were collected in each township and how the data were subsequently treated. The process of data collection is well-articulated in the fifth chapter of the thesis, where the research methodology followed in this study is detailed. More specifically, the sixth chapter of the study deliberates on the statistical tools used to manipulate the collected data in order to achieve the first, second and third empirical objectives. The first empirical objective was realised through the use of simple descriptive statistics such as frequencies, percentages, graphical illustrations and mean-scores to determine the levels of satisfaction amongst the respondents. In order to realise the second and third empirical objectives, data were analysed using multiple regression analysis in the testing of all hypotheses formulated for the study. Policy implications necessitated by the fourth empirical objective were highlighted extensively in Chapter Seven, where suggestions were made regarding how the study could be translated into various policies meant to enhance life satisfaction amongst township dwellers in the South Africa.

7.8 LIMITATIONS OF THE STUDY

Similar to all studies, this study has limitations that have to be highlighted. Firstly, it is important to mention that the sample sizes used in this study were fairly small (n= 298 for Sebokeng; n= 285 for Sharpville; n=402 for Sicelo). In addition, restricting the study to three South African townships limited the scope of the study. Due to these restricted scope and sample sizes, restraint should be observed when generalising the results of this study to other contexts. Secondly, although attempts were made to maintain representativeness within the sample, the non-probability and cross-sectional nature of the current data makes it important that the interpretation of the results be limited to the townships that were examined in this study (Cortes *et al.*, 2008:38). Since the questionnaire used in the surveys were self-administered the researcher had no control of the

manner in which the respondents completed the questionnaires. This placed concerns in cases where respondents misunderstood some of the questions, gave untruthful responses, and could not respond to all questions (missing data).

7.9 IMPLICATIONS FOR FURTHER RESEARCH

The current study has implications for future research. Future studies could be conducted using enlarged sample sizes as well as more diverse scopes. The later can be attained by including other regions within South Africa and beyond that are yet to be surveyed. Room exists to conduct similar comparative studies along other demographic categories such as *inter alia*, gender, age group, race, settlement or places of residence and specific income groups in the future. Comparative studies could also be conducted along other dimensions that were excluded in this study. Similar studies can also be conducted using the mixed method approach which combines both quantitative and qualitative methods. This could extend the results of this study by ensuring that certain insights that could not be captured in this study are revealed. Additionally, future studies could also focus on the relationship between life satisfaction and other socio-economic factors that were left out of this study. The interesting results obtained regarding higher life satisfaction in Sharpville as opposed to Sebokeng and Sicelo attracted the question whether the fact that Sharpville is a place of historical significance could have impacted positively on the life satisfaction of respondents. In view of this, future research could be conducted to ascertain whether historical significance of the place of residence has any influence on life satisfaction.

The current study resulted in a number of unconventional results, such as in the influence of factors such as income, marriage, age, gender and rural residence on satisfaction with life. Although satisfactory explanations were formulated for such eccentric results, it would be interesting to conduct further research that addresses the relationships between these specific factors and satisfaction with life. This could help to either refute or validate the probable reasons given for all unorthodox results. Since this study was conducted using the cross sectional mode, other research modes could also be used in the future. For instance, time series studies could be conducted in order to monitor changes in the same relationships over different periods of time. Panel studies could also be conducted which combine both cross sectional and time series designs by collecting repetitive measures from the same sample (cross sectional) at different points in time (time series). *Ex post facto* studies could reveal life satisfaction changes after the occurrence of certain significant events in various socio-economic domains.

7.10 FINAL REMARKS

The purpose of this study was to conduct a comparative investigation of the influence of socio-economic factors on life satisfaction in three South African townships. Levels of life satisfaction in society are rarely constant, and this attracts the need to monitor them on a continuous basis. This study is arguably amongst the first to examine these constructs at such a scope, magnitude and dimensions within South Africa. Residents of South African townships are a sensitive cohort who does not hesitate to express themselves in matters regarding their welfare. The current study offers a picture of unsatisfactory or depressed satisfaction with life in three South African townships which are Sebokeng, Sharpville and Sicelo. The study also shows both a conformance as well as a non-conformance in the relationship between socio-economic factors and life satisfaction. The later aspect adds to the novelty in the results of this study. The study compares the results obtained from each township and mentions the implications for both policy and strategy formulation and implementation.

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APPENDIX A
RESEARCH QUESTIONNAIRE



NORTH-WEST UNIVERSITY
YUNIBESITI YA BOKONE-BOPHIRIMA
NOORDWES-UNIVERSITEIT
VAAL TRIANGLE CAMPUS

Dear Respondent

A research project is currently being undertaken that focuses on the factors affecting the extent to which you are satisfied with your life as a resident of this township. The research is being conducted for academic purposes only and is not intended to harm you in any way. It will be greatly appreciated if you could assist by completing the attached questionnaire. It will take you about 15 minutes of your time to do so. Be assured that your responses will be treated in the strictest confidentiality and your name will remain anonymous at all times. Thank you for your time and effort in completing the enclosed questionnaire. Should you have any questions do not hesitate to contact the undersigned:

Chengedzai Mafini

E: mail: mafini2000@yahoo.com

Cell: 0617522439

SECTION A: BACKGROUND INFORMATION

This section seeks some background information about you. It is important to obtain this information because this will have a bearing on the results of the survey. This information will be used for comparative purposes only. Please indicate your answer by crossing (X) on the correct block or by filling in your answer.

1. Indicate your highest educational qualification

No formal education	
Matric	
Post matric	

2. Indicate your marital status

Not Married		Married	
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3. How would you classify the status of your health

Poor	
Good	

4. Indicate your income group per month

Less than R5000 per month	
R5000 to R7500 per month	
More than R7500 per month	

5. Indicate your employment status

Unemployed		Employed	
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6. In your view, what is the standard of living in South African rural areas?

Unacceptable	
Acceptable	

7. Indicate the Size of Your Household

2 or less members	
3 to five (5) members	
More than five (5) members	

8. Please indicate your religion

Christianity	
African Tradition	
Other/ please indicate	

9. Indicate the age group to which you belong

18 – 35		36 – 50		Above 51 years	
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10. What is your opinion of the quality of service delivered by the municipality in your area?

Unsatisfactory	
Satisfactory	

11. Indicate your gender

Male	
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Female	
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12. Indicate your type of dwelling

Informal settlement	
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Formal settlement	
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SECTION B: SATISFACTION WITH LIFE

In this section you will find five statements describing how satisfied you are with different aspects of your life. You are requested to indicate the extent to which you agree or disagree with each statement by crossing (X) on the suitable number on the right hand side of each statement. There are no right or wrong answers and you are encouraged to respond in your own way. The scale that you should use is shown below.

Strongly disagree	Disagree	Agree	Strongly Agree
1	2	3	4

Now you may respond to the five questions listed below:

		Strongly Disagree		Strongly Agree	
B1	In most way my life is close to ideal.	1	2	3	4
B2	The conditions of my life are excellent.	1	2	3	4
B3	I am satisfied with my life.	1	2	3	4
B4	So far I have got the important things I want in life.	1	2	3	4
B5	If I could live my life over, I would change almost nothing.	1	2	3	4

Thank you for your responses. Your views are appreciated

APPENDIX B
LANGUAGE EDITING LETTER

DECLARATION

I, Clarina Vorster (ID: 710924 0034 084), Language editor and Translator, and member of the South African Translators' Institute (SATI member number 1003172), herewith declare that I did the language editing of the thesis of C Mafini (student nr 25932594), for the degree

PHILOSOPHIAE DOCTOR

in

Economics

at the

North-West University, Vaal Triangle Campus

Title of the article: Investigating socio-economic drivers of life satisfaction: A comparative study of low income groups in Southern Gauteng

C Vorster

19 October 2015

C Vorster

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