

**SOURCES OF CONTENTMENT IN LIFE OF PEOPLE FROM DIFFERENT
INCOME CLASSES AND BACKGROUND**



BY

Syed Aon Mehdi

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SUPERVISED BY

Dr. Asghar Ali Shah

Department of Psychology

Faculty of Social Sciences

International Islamic University Islamabad, Pakistan

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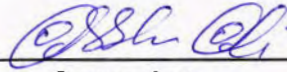
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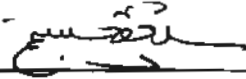
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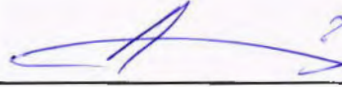
By



Supervisor



Internal Examiner



External Examiner



Chairman Department of Psychology



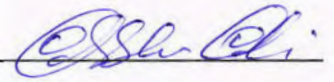
Dean Faculty of Social Sciences

**INTERNATIONAL ISLAMIC UNIVERSITY, ISLAMABAD
(PAKISTAN)**

SUPERVISOR'S CERTIFICATE

It is certified that Syed Aon Mehdi student of MS in Clinical Psychology has been working under my supervision. I have gone through the dissertation and have found it satisfactory for submission to International Islamic university Islamabad, in partial fulfillment of the degree of MS in clinical psychology.

Supervisor



Asst. Prof. Dr. Asghar Ali Shah

International Islamic University Islamabad

Pakistan

STUDENT'S DECLARATION

This dissertation is the result of an independent investigation where my work is indebted to others. I declare that this has not been accepted in substance for any other degree, nor is being submitted in candidature for any other degree or examination.

Syed Aon Mehdi

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DEDICATION

This research report is dedicated to my family and all who gave me guidance & encouragement to complete and achieve this level in the field of Psychology

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Abstract

The objective of the study was to find out determinants of contentment in life of people belonging to different income segments and age groups in Lahore. A sample of 60 participants was selected based on their age, living conditions and income. Mix method research design was used to gather the data for this research. Satisfaction with Life Scale developed by Emmons, R. A., Larsen, R. J., & Griffin, S. 1985 used for quantitative measurement of contentment in life showed positive results with the findings of the study. Responses on life contentment and satisfaction were in line with scores obtained by respondents on satisfaction with life scale. Results of the study, measured qualitatively, show that contented people have a positive thinking style and show gratitude over what they have. Findings show that having enough means to meet the basic needs of life work is one of the key determinants of contentment. Age and income levels have impact on determinants of contentment. Young, middle and older age people state different determinants for current and future contentment. Living conditions, marital status, children and their personal life status also affect determinants of contentment in life of people. Relevance of the results and analysis prevails for the population of Lahore in particular and for people of Pakistan in general. Results and discussions carry learnings, thinking styles and defence mechanisms people use to stay contented. Similarly the study also explains thinking patterns, living conditions that lead to discontentment.

Chapter One

Introduction

These days stresses and anxieties are increasing. common factors that lead to these emotional distresses are many and include economic issues, increasing cost of living and less support to the needy from Government. A research by (Rojas, 2011) was conducted in America to assess the stress level of Americans it was found that most Americans are suffering from moderate to high stress, 44 percent reported that their stress levels have increased over the past five years. Major drivers of stress were concerns about money, work and the economy.

Contentment is becoming essential to a healthy life. To feel good about ones circumstances leads to satisfied life. But the secret to feeling good is unconditional self-acceptance. Life conditions can become hard during the life journey, having courage to face them and taking them as challenge brings resilience. People should assess life conditions realistically, without being negatively biased, and should not compare themselves with those who belong to higher financial levels. One of the contributions to growing stresses is consumerism. People are constantly under social pressures which lead to wanting for more. The wanting more brings dis-satisfaction over what people currently have. Use of antidepressants is increasing due to pressures consumerism is putting on people (Knapp, 2005).

Discontentment in life is also an outcome of trying to control future or start having negative thoughts about it. Under the current circumstances where cost of living is increasing and future planning involves pressure on earning more in this sort of uncertain environment

the uncertainty leads to a lot of distress and doubts for humans in particular (Grupe & Nitschke, 2013).

Fear, another common emotion, brings anxiety over what we want to happen and what may happen. These and other emotions effect the mood and ultimately bring discontentment and unhappiness (Hermans & Meuret, 2015).

Because of prevailing stressors, contentment is a blessing to have. Contentment is often sought through religious beliefs and practices, particularly those who promote simple living and encourage looking at people belonging to lesser economic levels. Result of contentment is that when a person is contented he/ she will be satisfied over just the way life is, and therefore will not be under stress or anxiety. Being contented also brings gratitude and thankfulness over all the good things has in life.

Concept of Quality of life

Researchers started exploring the concept of contentment in life and life satisfaction. it was discussed and explored through 19th century as a tool for guiding people with good life elements and facts. By the late 20th Century, keeping in view the components of good quality life and its measurable components, intellectuals strived to find a proper definition of Life Satisfaction. In continuation of research work on life contentment and satisfaction the term Quality Of Life (QOL) was presented in the 1960s (Lenderking, 2005).

However, social indicators substituted the previously used economic criteria of well-being and satisfaction by mid 1980's it was found as common belief that money alone cannot buy happiness. The thought behind this idea was that humans evaluate life contentment more with other things than material gratification.

Hence looking at the history, life contentment and satisfaction as a research topic has been a focus of philosophical debates and speculations. Due to non-availability of tools to measure life contentment and satisfaction the empirical evidence could not be produced to substantiate theories. Though with the availability of tools and survey methods now we can measure life contentment and satisfaction quite fairly but we cannot measure it yet precisely and identify the fit to all life contentment and satisfaction determinants. However the studies have certainly unfolded basic building blocks of life contentment and happiness. Research work in this direction has revealed basic needs of humans for a contented life in general (Chaturvedi & Sangwan, 2016).

In the past twenty years the research on mental well being has increased tremendously. It is not only limited to population of certain cities and countries but included the comparative analysis for measuring life contentment and satisfaction between nations and continents. Means to contented life have varied components for different people. Satisfaction for life comes for different people with various priorities and needs. The term quality of life is related to contentment in life. Quality of life refers to having essentials of life such as food, shelter and means to fulfil the necessities of life (Engdahl, 2010).

Quality of life does not necessarily be rated high by being rich, problems and issues in life can have direct impact on one's response on quality of life he/she is living. There can be many issues relating to health, relationships and self-actualization which may negatively impact quality of life despite having good financial resources. Measuring contentment in life in a certain community gives a reflection of general conditions and environment in which a community is living and how the environment is having an impact on contentment in life of the people. Conditions may not be ideal but can be acceptable to community to function

normally in daily life. There have been various studies to measure the contentment and satisfaction in life (Publishing, 2015).

Major outcomes of the studies on life contentment and satisfaction have been identification of internal thoughts, beliefs over what gives contentment in life and external factors which affect life satisfaction. Findings have been helpful in guiding and helping people to streamline and reorganize their thoughts on positive patterns to attain contentment in life. There are two theories on life satisfaction; one theory states that life satisfaction is relative which means that contentment in life can be achieved by achieving certain things and improvements in life. The second theory states that being contented with life and living a satisfied life is a personality trait. This means that regardless of life circumstances people with this trait will live a happy life and change in life circumstances will not have much effect on their satisfaction level (Veenhoven, 1996).

Evaluating contentment in life

The scope of evaluating contentment in life covers overall evaluation of contentment in life. Overall evaluation of conditions of life involves how happy one feels, how likely are expectations to be met and how people are meeting aims and responsibilities of life. People do respond to their evaluation of contentment of life in view of life lived in past. If the life lived in past has great satisfaction level then it has positive effect on current evaluation of life. Some people give more weightage to life at present and some base their life satisfaction on future outlook they see for themselves. The period of present life may cover past few years, not necessarily the current passing times (McKenzie, 2015).

Though a comprehensive list of factors leading to contentment in life and factors which lead to un-contented life will be difficult to compile. Such a list may be objected due

to personal beliefs, economic conditions and conditions prevailing in the country i.e. war zone or sufferings due force majeure. But there can be some traits present in satisfied people which can be identified and discussed, similarly common traits/ habits/ thinking styles of unhappy people can also be stated and discussed for awareness and sharing purpose.

Sources of Contentment in life

It is an established fact that determinants of contentment vary from individual to individual, the objective of studies has been to identify the determinants of contentment of survey population to benefit the target population in particular and others in general. Determinants of contentment have a link with mental reaction to events happening in life. The studies on contentment also help find out certain personality traits which play an underlying role in assessing happenings of life and establishing their impact on contentment/ satisfaction. Researches which involve assessing life contentment/ satisfaction levels across different nations establish that different nations have different life satisfaction levels, hence there is a link to a person's contentment in life to geographic location he/ she is born in (For contentment and composure, 2017).

The factors which affect individuals in different nations are, economy, political freedom, human rights, protection against injustice and assault. However individual differences in personality type/ traits lead to dealing with issues and challenges of life and appear in difference in satisfaction level of people belonging to same community. Much of the studies on life contentment and satisfaction are conducted with a hope to find reasons behind happiness and satisfaction and sharing the reasons for larger population to increase their levels of contentment and satisfaction in life (Banjare, Dwivedi & Pradhan, 2015).

Course of Events in Life

(Feldman, 2008) stated in his research that in order to measure life contentment and satisfaction, course of events in life are very important. People experience different incidents in life. Some face layoffs, broken relationship and illness, some get lucky and get pleasant experiences in life, get promoted, end up with good spouses etc. So the course of events is not the same for everyone in life.

The life events do happen in some balanced way, if people see ups in life they also go through the downs in life. So it's upon the people how they balance out and look at life in totality. As the longitudinal studies have shown that change in life circumstances leads to change in life satisfaction level, so the satisfaction depends on how individuals take the issues/ challenges of life and balanced them with happier happenings in life.

Personal likes and dislikes

Personal likes and dislikes are deep rooted, they are part of both nature and nurture. More can be said about the roots of personal likes and dislikes. And it will remain always open to research the causes of difference in reactions to similar events. That is why contentment and satisfaction in life will have different meaning for different people and satisfaction levels may vary in somewhat similar life/ work conditions (Westaway, 2005).

1. Theories of life Satisfaction

Researchers have proposed theories for life satisfaction and contentment. These theories have also been criticised and challenged by counter researches and empirical evidences. In order to create better understanding of the research subject some of the major theories are given below.

1.1 Life satisfaction is relative.

The theory states that people evaluate life satisfaction in relative way i.e. they compare their lives and life circumstances with those of others in their circle. As per this theory contentment and satisfaction in life is temporary. It keeps changing with time and people set criteria for themselves in comparison to others and opportunities around. Even in the case of achieving the aims and ambitions one sets for living an ideal life, the aims and ambitions change once these are achieved and people set other goals for themselves (Proto & Rustichini, 2012).

On the contrary study conducted by (Dohmen, 2003) indicates that the assumption of temporary effect of good or bad incidents of life on life satisfaction is not true. One may not overcome the loss of a spouse or a child. As the theory of relative life satisfaction states that increase in income also increases the level of satisfaction is also not true because correlation of contentment and satisfaction in several rich countries is close to zero. The theory that life satisfaction is relative also has one flaw, which is that it assumes that life satisfaction is purely cognitive and life experiences do not play much role in it.

As per this theory, individuals assess the life satisfaction in piece meals by being grateful to what they get what they desire for in relative comparisons. On the other hand needs are not relative, they are required by humans as basics of their life. Being able to meet the necessities of life leads to need gratification which also plays a major role for contentment in life.

1.2 Is life satisfaction a trait

This theory states that personal traits of finding happiness in life lead to satisfied life. This theory includes the individuals and society in its domain.

Individual Character Trait

At individual level the tendency to have higher satisfaction in life is a personal characteristic which is either inherited or developed with time through life experiences. The overall evaluation of life is dependent on this personal trait and differences in individuals' satisfaction levels are present due to this personal trait. As per this theory that efforts to achieve greater satisfaction will be futile cause of this personal trait, and this trait plays a major role in interpretation of life experiences (Kaczmarek, Bujacz & Eid, 2014).

Improvement in living conditions will not bring a higher impact on satisfaction levels of individuals. Analysing the trait theory, it can be summarised that contentment and life satisfaction almost remain the same over the period of time. People re-evaluate their lives over the period of time. Internal thoughts approach plays a major role in calculating the effects of happenings of life. One objection to trait theory is that life is not insensitive to changes that happen in life. Certain happy and sad events do have their impact on life and lead to change in contentment and satisfaction level. Widowhood, promotion or a new job would certainly have their impact on contentment and satisfaction level, despite having trait of not celebrating happiness or rubbing off effects of sad incidents, these events would have their effect on the individuals (Veenhoven, 1994).

National/ Community Character Trait

It is stated that nations have certain national character of keeping a happy attitude towards life. Some keep gloomy picture of life and some celebrate small joys of life. There are communities who have a culture of celebrating joys of life and there are cultural traits in communities of being introvert and keeping the emotions low on moments of joy. National character of US population is more optimistic, recreational and towards celebrating joys.

Whereas French culture restricts people from taking more pleasures. Major qualities which lead to subjective life contentment and satisfaction for a nation are economic affluence, social quality, political freedom and access to knowledge. These qualities are found in strong correlation with increased average life satisfaction. Studying life satisfaction with a population of 150 University students, the results showed that students associated life satisfaction to various elements of their life which include; family relations (32%), romantic life (18%), relationships with friends (20%), academic life (20%). This shows multiple factors play a role in college students and not one factor is associated with attaining satisfaction in life. Low rating (10%) was given to financial situation which is a strong indicator that North America being an economically better region and citizens have been provided facilities by the Government, financial situation does not come as top item as driving life satisfaction and contentment (Kim, 1997).

1.3 The Affective theory

(Heininga, Van Roekel, Ahles, Oldehinkel & Mezulis, 2017) state that as per affective theory life satisfaction is an individual's conscious experience as to the dominance of their positive emotions over their negative emotions. In recent research conducted by these researchers life satisfaction is assessed as the degree of the positive emotions experienced. For instance the head of a cooking school may have a satisfying meal at the hands of a student whilst being dissatisfied with the meal: perhaps the assignment called for something different.

1.4 Bottom-up theory

(Cole, 2005) defined bottom up theory of happiness as a sum of many small pleasurable and positive moments. Our well-being is based on an accumulation of the amount

of pleasurable and un-pleasurable moments we experience. This may include our work, marriage, level of income, where we live, and any other objective life-circumstances. Though, when it comes to making lasting changes in our level of well-being, there is another theory that contends happiness is more of an internal process. Bottom up theory says that person evaluates contentment and satisfaction in life by considering aspects which are important to him or her. One can be contented or satisfied with life if one feels that he/ she is keeping good social relationships, enough money or an interesting job. In bottom-up approach, life contentment and satisfaction comes from history of accumulated happy, life experiences and events.

Bottom-up impacts comprise of external events, and broad situational and demographic aspects, including but not limited to health and marital status. Bottom-up approach is based on the idea that there are universal basic human needs; contentment and satisfaction in life are an outcome of their accomplishment. To substantiate this view, the evidence is taken from daily pleasurable events which create positive affect, and daily unpleasant events or hassles which create negative affect (Foulkes & Domhoff, 2014).

However some researches show that external events bring much smaller change in self-reports of SWB than do the top-down factors, such as personality and its traits. In this regard a theory explains the limited impact of external events on SWB is hedonic adaptation. Based primarily on the concept of "hedonic treadmill", the theory suggests that positive or negative external events temporarily increase or decrease feelings of SWB, but as time goes by people tend to become used to their circumstances and have a tendency to go back to personal SWB "set point" or baseline level (Neff & Olsen, 2007).

The hedonic treadmill theory proposed that majority of the people return to their neutral level of SWB (i.e. neither happy nor unhappy) as become used to good or sad life events. On the other hand some researches have shown that for most people, the baseline level of SWB is at an extent mildly positive, as most people often report being at least somewhat happy in general and incline to experience pleasant mood when no adverse events are occurring. Additional updates to this theory have shown that people do not adapt to all life proceedings equally, as people tend to adapt quickly to some events (e.g. imprisonment), slowly to others (e.g. the death of a loved one), and not at all to others (e.g. noise and intimate relationships).

1.5 Top-down theory

(Brief, Butcher, George & Link, 1993) integrated the top down and bottom up theories, state that as per Top-down theory happiness is based on a person's tendency to interpret and evaluate experiences as positive or negative. We all have a typical way we respond to situations. Some may tend to respond more negatively and others more positively. From this perspective happiness is explored from one's personality, attitude, beliefs, and overall self-perception and self-esteem. In top-down approach features of personality affect the way a person evaluates and perceives life events. As per top down approach individuals are considered to have tendency to take life in a consistent positive or negative manner, depending on their personality type and traits.

Top-down theories of SWB imply that people have a genetic tendency to be happy or unhappy and this tendency regulates their SWB "set point". Set Point concept implies that a person's baseline level of SWB is a result of hereditary features and traits which are almost entirely predetermined at birth. Evidence for genetic predisposition derives from behaviour-

genetic studies that have found that positive and negative affectivity each have high heritability (40% and 55% respectively in one study). Numerous twin studies confirm the notion of set point theory, however, they do not rule out the possibility that it is possible for individuals to experience long term changes in SWB.

Further evidence for a genetically influenced character to SWB comes from findings that personality largely influences life satisfaction on long term basis. This theory led to foundation of *dynamic equilibrium model* of SWB. This model suggests that personality gives a baseline for emotional responses. External events may lead people away from their baseline of positivity or negativity in a bigger manner, but these movements live a short duration, and most people return to their baseline set point (Durayappah, 2010).

In short top down theory reflects that an individual's level of satisfaction is dependent on personality influences. A neurotic person may rate his/ her life low on satisfaction due to personality influences.

There are many researches on life contentment and satisfaction, different theories have been proposed and researchers backed their findings with their researches and data. Similarly the aim of the study is to find out determinants of contentment in the life of people in Lahore within various age & income groups. The study will help to understand how people comprehend contentment, how much value do they give to it and how have contented people learned to have contentment in their lives and how does contentment helps them face the tough incidents of life.

Theoretical Framework

In this research Mixed Research Method has been used. Mixed Research Method is a recently developed approach. This method is considered as combined qualitative and quantitative research, data collection and analysis, and inferences (Sommer Harrits, 2011).

As per mixed research method qualitative and quantitative methodologies have been utilized, quantitative methods provided quantifiable levels of life satisfaction, whereas qualitative method identified and explained personal beliefs and thought level information. Combining qualitative and quantitative methods allowed to utilize representativeness of quantitative findings. Narratives of qualitative data lent meaning to unexplained numerical data used in quantitative portion. Conversely, quantitative findings gave precision to qualitative data to develop linkages with relevant demographic information through statistical analysis.

Research Method in Mixed Research Approach

There are three general mixed-methods designs – two are sequential and one concurrent. For this research concurrent research method has been used. In concurrent research design both the qualitative and quantitative studies are conducted during the same period of time. General rules of sampling, data collection, and analysis are used in mixed-methods study.

Concurrent Approach

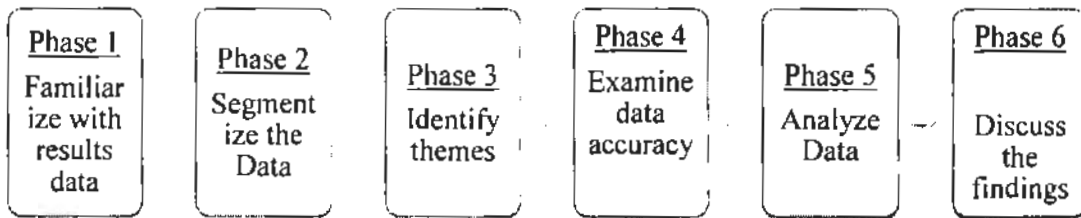
As per concurrent approach both qualitative and quantitative data were collected and were analyzed. Qualitative and quantitative studies are used to complement each other to provide a broader and deeper understanding to current research (Koskey & Stewart, 2013).

The analysis was conducted separately. Subjects were asked in interviews to explain their responses to open ended questions on contentment in life.

Shaping the Analysis

To analyse the data six phase approach is utilized in mixed research method. (Johnson & Onwuegbuzie, 2004). Figure 1 below shows the flow of steps for analysis.

Figure 1



Views on Contentment

(Oxford Learner's Dictionaries, 2016) Contentment has been defined as “a feeling of happiness or satisfaction. Contentment is the state of being happy and satisfied”

Research findings have also shown that people who report being satisfied and self-fulfilled were the ones who were happy with life and made peace with its conditions.

Research findings of (Grohol, 2013) mention that “Individuals classified as self-fulfilling — having high positive emotions and low negative emotions — were the ones who showed lower levels of depression, tended to be happier, and were more satisfied with their lives”.

A review of the various definitions reveals that some people see contentment as a cognitive evaluation, while others see it learning through life experiences. Cognitive

definitions (Rojas & Veenhoven 2011) describe life-contentment as “a Personal assessment of one’s condition compared to an external reference standard or to one’s aspirations”.

1. Definitions

Defining life contentment and satisfaction has multiple angles and individual perceptions play in role in varied definitions. (Neugarten, 1984) stated Life Satisfaction as “an operational definition of ‘successful aging’”. (Boelhouwer, 1975) defined life satisfaction as "A positive evaluation of the conditions of your life, a judgment that at least on balance, it measures up favourably against your standards or expectations."

Life satisfaction includes various domains such as work domain, family domain, and personality traits. (Veenhoven, 2014) has best summarized Life Satisfaction; “Life satisfaction is the degree to which a person positively evaluates the overall quality of his/her life as-a-whole.”

Life satisfaction has been defined by many researchers. They have tried to elaborate what life satisfaction precisely is. Reviewing various definitions reveals that this concept is frequently linked to cognitive processes hypothetically involved, definitions of happiness reflecting life contentment and satisfaction are given below.

1.1 Affective definitions

Some definitions depict life satisfaction as an affective phenomenon. (Nowlis, Wessman, & Ricks, 1967) Writes: “Life satisfaction comprises as an overall evaluation of the nature of an individual’s own experience in the flow of his/ her important life affairs. Hence, happiness represents a conclusion drawn from the learnings of affective life, comprising a derived balance or positive affects over long periods of time in one’s life”.

1.2 Cognitive definitions

Life contentment has also been defined as a cognitive factual picture, which means, it is an outcome of thoughtful evaluation process. (Theofilou, 2013). Describe life-satisfaction as a “Personal assessment of one’s conditions compared to an external reference standard or to one’s aspirations”.

1.3 Attitudinal Definition

Contentment in life has also been described as a happy character and as a positive attitude one has towards life. (Lieberman, 1970) wrote “at some point in life before achieving the age of 18, an individual becomes geared to a certain stable level of satisfaction, which – within a rather broad range of environmental circumstances – he/ she maintains throughout life”.

Literature Review

Contentment and life satisfaction have always been researchers' interest area. People in general look for tips and guidance to attain satisfaction and contentment in life. There have been researches on what are the drivers of contentment and satisfaction in the life of people. Researches have not only done research in this area with local population but also have done comparisons of various nations having different economic conditions. As it is said, contentment comes from within not from without. It is stated that drivers of happiness also include knowing yourself, how the brain works how it perceives things and interacts with outer world – knowing self helps to know thinking patterns and one can decide if his/ her approach towards life is rationale Wooden, M., & Li, N. (2016).

Some personality traits & life principles have also been reported to be helpful in attaining contentment, satisfaction and happiness in life. Gratitude, ability to forgive, positive thinking and having a purpose in life lead to contentment in life Watkins, P. C. (2013). Practicing gratitude and counting blessings keeps positive and healthy thoughts in mind. People who count their blessings and remain thankful on what do they have and what happens with them they show greater overall feelings of well-being better health signs as compared to those who have a complaining attitude and keep negative thoughts in mind (Santner, 2011).

Financial status and economic conditions also have an effect on contentment and satisfaction level of individuals. Having enough means to meet ends of life brings contentment. Maslow's hierarchy of needs also point towards that and the first step is towards meeting physiological needs. In a study conducted in Europe for over 600,000 Europeans life

satisfaction was found negatively correlated with unemployment and inflation rates (Tella, Macculloch, Oswald 2001).

Having healthy relationships and keeping a support group provides strength and makes life easier at times of need and struggle. People having a partner, spouse or friend with whom they can share life happenings are reported to stay happier and better manage their times of stress and anxiety, effects of positive and significant relationships have been reported to cast positive impact on life satisfaction (Froh, Fives, Fuller, Jacofsky, Terjesen, & Yurkewicz, 2007). Having enough resources to meet the needs of life brings contentment and satisfaction in life. Financial independence, economic prosperity and income levels have positive relationship with contentment and satisfaction in life (Hasberg, 2014).

To find contentment and satisfaction in life people do search for purpose of life and set goals which not only benefit them but serves others as well. Having a purpose in life brings contentment and satisfaction. People who set a purpose and meaning for their life and work towards its direction live a contented a happier life. Connecting the purpose with larger meanings, relating it to spiritual and religious beliefs brings deeper satisfaction and lasting contentment affects (Hooker & Siegler, 1993).

Optimism is also one of the factors that keep contentment and satisfaction in life. People who are optimistic keep a positive picture for their future and believe that good things will happen to them in future. Health is one of the key life satisfaction factors in general and especially for older people. Physical functioning and maintaining independence to carry out daily activities keep the life contentment and satisfaction levels high and unchanged, (Martin Seligman, 2016).

Concepts in life contentment and satisfaction

Much of the literature available on well-being uses terms like contentment, life satisfaction and subjective well-being (SWB) interchangeably. The word subjective well-being came to use if wellbeing is assessed by individuals themselves. Understanding the psychology of life satisfaction and concept of subjective well-being was introduced by Blanchflower, D. G. (2008). Encyclopaedia (1987) of Aging defines life satisfaction as subsidiary construct of subjective wellbeing, encompassing happiness, mood and morale. It is contentment with one's life in general. It is said that subjective well-being is due to individual differences in people, and people individually sense wellbeing in life.

(Diener, E. 2009) in his research found positive relation between income and life satisfaction. In addition to consideration of financial status, health, and job satisfaction, together with leisure satisfaction were found as the four most important correlates.

(Gärling, & Gamble, 2017) there are social factors as well which lead to satisfaction in life, whereas income, health also have impact on life satisfaction. In his study on older Korean immigrants Kim observed that those who reported loneliness in their lives they had low life contentment and satisfaction levels and reported health problems.

When it comes to evaluating contentment in life, the criteria for this evaluation differs in individuals. Some people evaluate life as a whole and some people relate it to certain happenings in life. (Strack, Schwarz, & Wänke, 1991), analysed that general feeling about life and life experience creates an impact on general evaluation of contentment and satisfaction in life. There can be an overall feeling of satisfaction with job or family relationships which can lead a person to say that he/she is satisfied with life by giving less consideration to some un-wanted events in life.

(Hughes, 2014), in study of life satisfaction among the poor in South Africa, found positive relation between employment and life satisfaction. Respondents who reported that they were formally employed were found to have a positive coefficient, which indicates that being formally employed increased the probability of reporting higher level of life satisfaction. Respondents who were in informal employment had a negative coefficient, meaning not having formal and regular employment increased the probability of reporting dissatisfaction with life.

(Esmailinasab, Khoshk, & Makhmali 2016), life satisfaction with respect to gender is also an important study to see gender factor on life satisfaction. Stating the reasons of life satisfaction and contentment among women. The study describes that women have average level of life satisfaction at all age levels. It is also reported in the study that with an increase in age, the overall life satisfaction of women decreases; whereas, with an improvement in personal financial status, the overall life satisfaction increases. Furthermore with an increase in family income, the overall life satisfaction also increases.

(Janoff & Timko, 1987) said that evaluation of life contentment is based on recalling the events of life chronically. This theory highlights three variables on evaluation of life satisfaction, first is the immediate effect of surroundings on a person's mood, second is the overall judgement of person with life events. Overall judgement of life events has great impact on life contentment and thirdly it's about recalling elements in life which bring contentment i.e. income or relationship with spouse etc.

(Proto & Rustichini 2015) briefed in a cross country analysis an interesting fact was found about US population is that per capita income doubled in the period of 1974-2004 but

average level of happiness shows insignificant level of increase. A probable explanation of this paradox is that people adapt themselves as per the environment and living conditions. Neuroticism decreases elasticity between increase in income levels and life satisfaction. Neuroticism is a personality type and affects the levels of life satisfaction and elasticity between happenings of good events in life and increase in life satisfaction.

1. Factors Related to Life Satisfaction

(Gärling & Gamble, 2017), did studies aiming at increasing knowledge for contentment in and life satisfaction by exploring its less studied areas. Subject matter was evaluated with sample population and its relationship with childhood adversities and various psychological comorbidities. Major findings are summarised below

1.1 Sociodemographic Factors

As per these factors older people's life satisfaction has a greater link with health, they attach greater value to health in their current level of life satisfaction. They also relate stable family and income source to life satisfaction. However poor health condition has a greater effect on their response to life satisfaction. With respect to negative emotions linked to a hard and bad incident in memory it has a negative effect on satisfaction level of older people. Comparing older and younger people, positive emotions prevail higher in older groups as compared to youngster who appear to joy small happenings of the daily life. Impact of higher income is stated to be reflective on higher evaluation of life but it does not improve emotional well being as other factors play an important role to uplift emotional well being of individuals. On the other hand employment plays an important role in emotional well being of individuals (Fernández, Zamarrón & Ruíz, 2001).

1.2 Social Support

People with greater life satisfaction levels and well-being tend to have more prosocial behaviour. Prosocial behaviour provides them more social support and engages them in positive gatherings and relationships. Marital status and its quality also falls in social relationships, a better relationship leads to higher satisfaction level (Yuh, 2017).

1.3 Childhood Adversities

Adversities related to childhood have a direct link with life satisfaction. Adverse childhood experiences lead to negative emotional well being. People having adverse childhood memories tend to have a reflection of past memory in their evaluation of satisfaction in life (Kendall, 2007).

1.4 Personality Features

Personality features refer differences of individuals in thinking, behaving and feeling. Neurotic featured personality tends to underestimate the blessings and joys of life. Optimistic personalities tend to be positive towards future outlook of life and see opportunities in current challenges of life.

1.5 Health Behaviour

Better health practices and habits have been linked to life satisfaction. Heavily drinking alcohol and smoking has been inversely related to life satisfaction. Whereas moderate doze of alcohol and smoking has been reported to have less negative effect on life satisfaction. Keeping healthy life style and quitting smoking and drinking has had positive effect on life satisfaction of respondents (Katja, 2002).

1.6 Mental Health

Mental health is said to have direct link with person's life satisfaction, psychiatric patients have less life satisfaction. Mental disorders have been cause of suicides and ischemic heart disease. Depression is one of the diseases that projects a negative life image and causes less life satisfaction (Chang, 2014).

Distribution of Life Satisfaction.

Humans around the world are found satisfied with their life (mean 6.6, scale 0 – 10). Regional differences do exist and national averages of life satisfaction vary among nations. In OECD countries approximately 76% of the population reported to have positive experience in an average day. Whereas in developing and under developed countries the response rate on average happy day experience is low. Basic factors such as economic conditions, cultural factors, and other social characteristics play an important role in life satisfaction differences. (Graafland & Lous, 2017).

The current research study conducted in Lahore helps to understand the determinants and drivers of contentment for selected sample group living in this city. The in-depth open ended interviews helped to cover contentment determinants in detail; what factors bring contentment for different income segments and age groups.

Rationale of the study

The purpose of this research is to understand and analyze the factors in people's lives that play a role to determine contentment in their life. This research is intended to explore thoughts, habits, thinking styles and beliefs that establish a level of contentment. These days contentment and life satisfaction is becoming important to un-necessary stresses and anxieties. There are studies available which are done abroad on factors that play a role in life

satisfaction levels, this study done in our local and cultural context will be more relevant for the reader and its findings will be more adoptable. The research also focuses on various factors such as age, income, education, marital status etc. to see their relationship and bonds on life contentment. The research is designed to provide profile of people who keep high life satisfaction level and the ones who have low life satisfaction levels. Contentment in life will be assessed quantifiably, adoptable practices to attain high levels of contentment in life of the most contented people will also be explained and summarized for the benefit of people.

Chapter Two

Research Design and Method

For the purpose of data & information collection sample of 60 was decided to be chosen as per sample selection criteria. Mix research approach was adopted, current contentment and satisfaction level was ascertained through Life Satisfaction (L.S.) score on Satisfaction with Life Scale developed by Emmons, R. A., Larsen, R. J., & Griffin, S. (1985) (Appendix A), there is open permission to use that scale. It is five questions seven likert scale, scores range is as follows

- 31 - 35 Extremely satisfied
- 26 - 30 Satisfied
- 21 - 25 Slightly satisfied
- 20 Neutral
- 15 - 19 Slightly dissatisfied
- 10 - 14 Dissatisfied

Scores of the respondents were used to ascertain their current satisfaction and contentment level. These scores are also used in analysis to discuss factors behind low and high scores. For the sake of maintaining fair understanding of the questions, these questions were translated in local language. Interviews for the qualitative study were conducted from sample of people who belonged to different age groups and income segments. Six income segments (Table 1) were taken to cover the income classes from low to high, reference Estimating the Middle Class in Pakistan 2011, Pakistan Institute of Development Economics (PIDE, Appendix B).

Research Questions

In order to gather qualitative responses on sources of contentment open ended questions were used. These questions helped to establish; current level of contentment, how people perceive contentment, what are gives them contentment at present, how did they learn to be contented, have there been any tough incidents in life, how do they cope with tough times in life, and what are the future sources of contentment. The questions are as follows.

1. Currently do you consider yourself a contented person
2. How do you perceive contentment in your life
3. What gives you contentment in life
4. How did you learn to be contented
5. Bad/ sad Incidents in life which you faced
6. How did you cope up with hard events in life
7. What gives you contentment at present in your life
8. Future contentment depends on which things to happen

Sample Selection

Sample was selected on the basis of income levels and age groups. Following tables show the qualifiers in selection of respondents.

Table 1

Sample Selection Income Segment

	Lower	Lower	Lower	Middle	Upper	Upper
	Lower		Middle	Middle	Middle	
Daily Income	<\$1.25	<\$1.25 – 2	\$2 - \$4	\$4 - \$10	\$10 - \$20	>\$20

Source: Pakistan Social and Living Standards Measurement survey 2007 -2008 Appendix B

Table 2

Adjustment in Income Segments to make the suitable to Lahore community

	Lower	Lower	Lower	Middle	Upper	Upper
	Lower		Middle	Middle	Middle	
	<\$3	<\$3 – 8	\$8 - \$16	\$16 - \$40	\$40 - \$80	>\$80
Daily Income	<9,000	9,001 – 24,001	24,001 – 48,001	48,001 – 120,001	120,001 – > 240,001	
PKR		24,000	48,000	120,000	240,000	

The daily average income of income segments was raised to make it suitable to the people of Lahore. Defence Pakistan, (2012) Average per capita income per day at is Lahore \$15, for this reason the average monthly income for the selection of targeted income class was raised to get appropriate responses.

For this research five age groups were chosen and these are given below.

Table 3

Age groups of sample population

Age Groups in years				
20 – 30	31 – 40	41 – 50	51 - 60	61 +

A sample test of 5 interviews was carried out to validate the questions selected for qualitative study. As per the results of sample test the questions selected were used in interview for this study. In addition, demographic information was taken to analyse the link of age, financial status and marital status etc. to current and future life contentment.

The interview questions were in English but were translated as per the understanding level of respondents (Urdu/ Punjabi). Interviews were conducted at convenient time of respondents, where possible an advance appointment was taken to meet the respondents at their free time.

Interviews were semi-structured; A Satisfaction Assessment tool was part of study along with demographic details and qualitative questions. For lower income segments with either no education or basic education the rationale of the study and concept of contentment was explained in detail to establish their understanding and obtaining relevant responses to questions.

The main areas explored in the interviews were; are they currently contented, how do they perceive contentment, what gives them contentment, how did they learn to be contented, any hard incident in life, how do they cope with hard events in life, what gives them contentment at present, what are their future contentment sources. Questionnaire used to collect the responses of the respondents is given in Appendix D.

Chapter Three

Results and Discussion

The present study aimed to find out the sources of contentment in life of people. For this purpose in-depth interviews were carried out and responses were analysed and grouped for presentation of data. The study highlights the factors which bring satisfaction and contentment in life of people from different age groups and income segments. Data was analysed with respect to responses given by certain age and income segments. Responses given on open ended questions were categorized in sub groups. Before input of respondents on qualitative part of research, scores on life satisfaction scale were calculated. Each interview was analysed to incorporate variety of responses, sub Findings of the study have also been summarised for quick reference.

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Table 4

Demographics of participants (n = 60).

Variables	Categories	N
Age		
	20 – 30	12
	31 – 40	12
	41 – 50	12
	51 – 60	12
	60+	12
Gender		
	Male	50
	Female	10
Occupation		
	Employed	27
	Self Employed	30
	Retired	2
	Not Working	1
Education		
	Not Educated	18
	Matric and Below	14
	Graduate	10
	Masters & Above	18

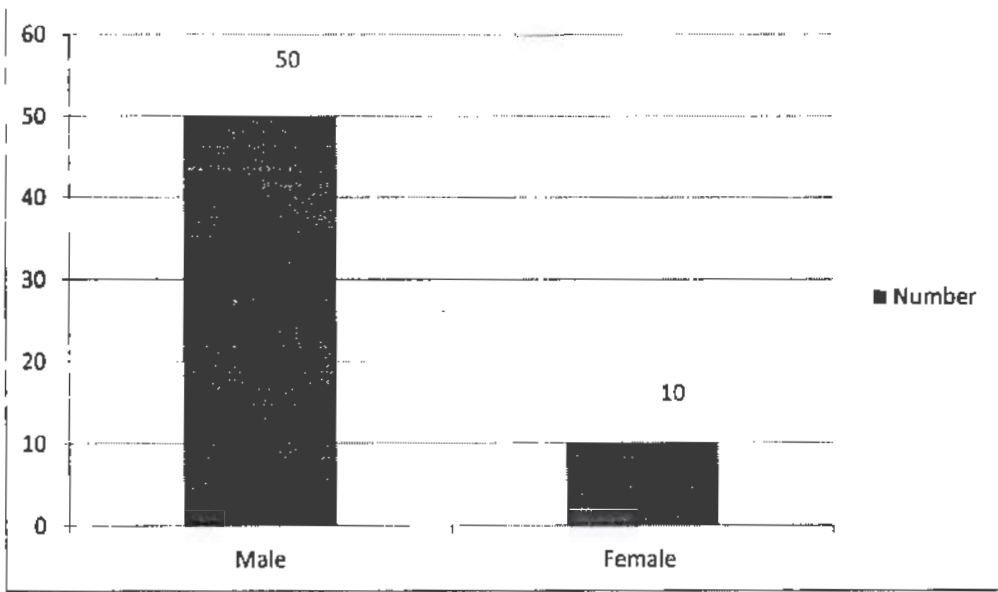


Figure 2. Graphical representation of gender status of study population (n=60)

Total number of sample was 60, out of the total sample 50 were male and 10 were female respondents.

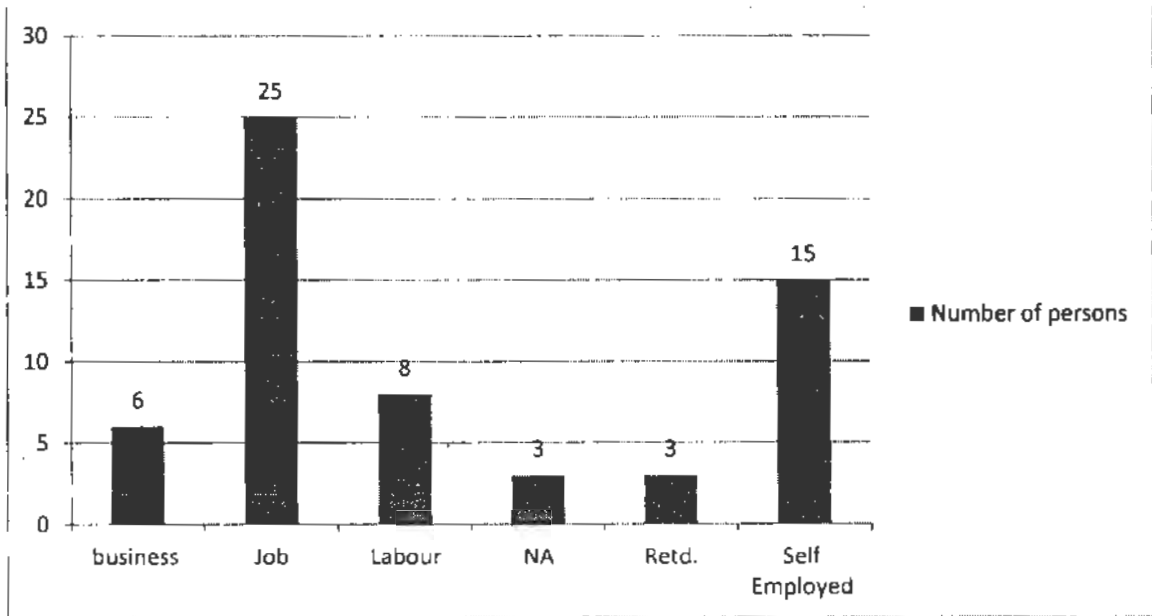


Figure 3. Graphical representation of profession of study population (n=60)

Of the total 60 respondents 25 (42%) are work as employees, 15 (25%) are self-employed in some kind of small services business, 8 (13%) belong to labour class, 6 (10%) are doing business, 3 (5%) are retired and 3 (5%) were neither working and nor are involved in any professionally paid activity.

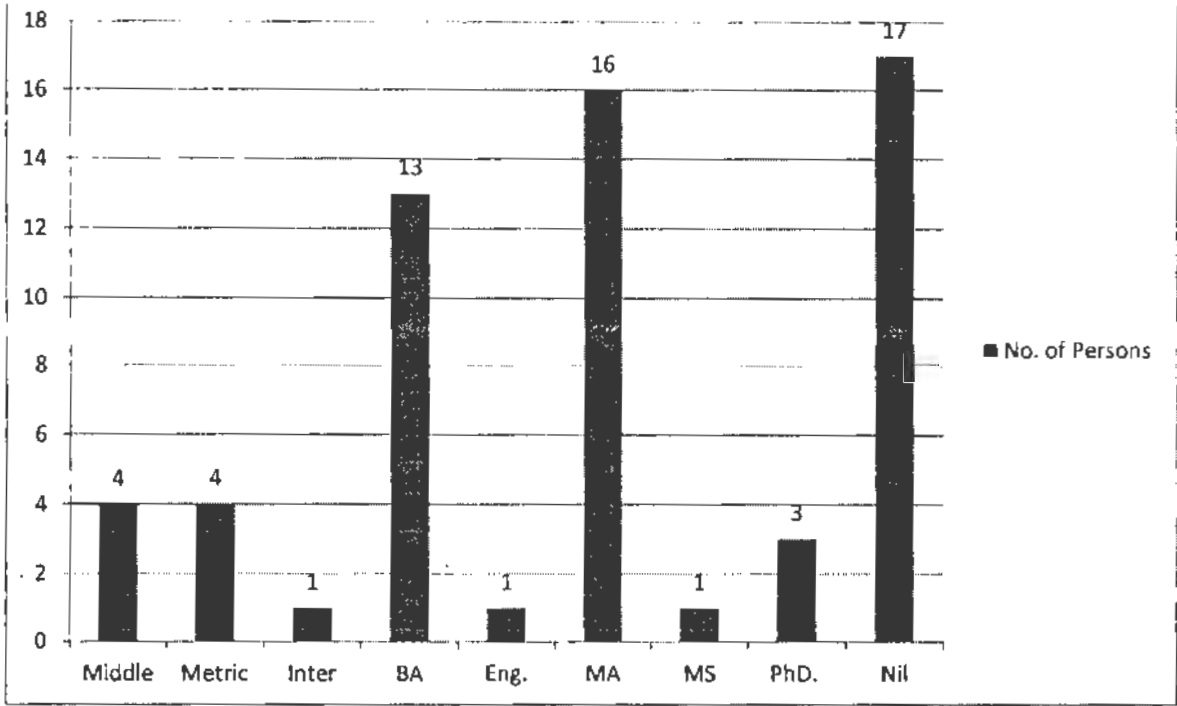


Figure 4. Graphical representation of education status of study population (n=60)

Education level of the respondents was mixed, 17 (28%) of the respondents did not have any formal or informal education, 16 (27%) had masters degree, 13 (22%) had done Bachelors, 4 (7%) were matriculate, 4 (7%) got education till middle level, 3 (5%) were PhD. 1 (2%) was intermediate, 1 (2%) was engineer and 1 (2%) was MS.

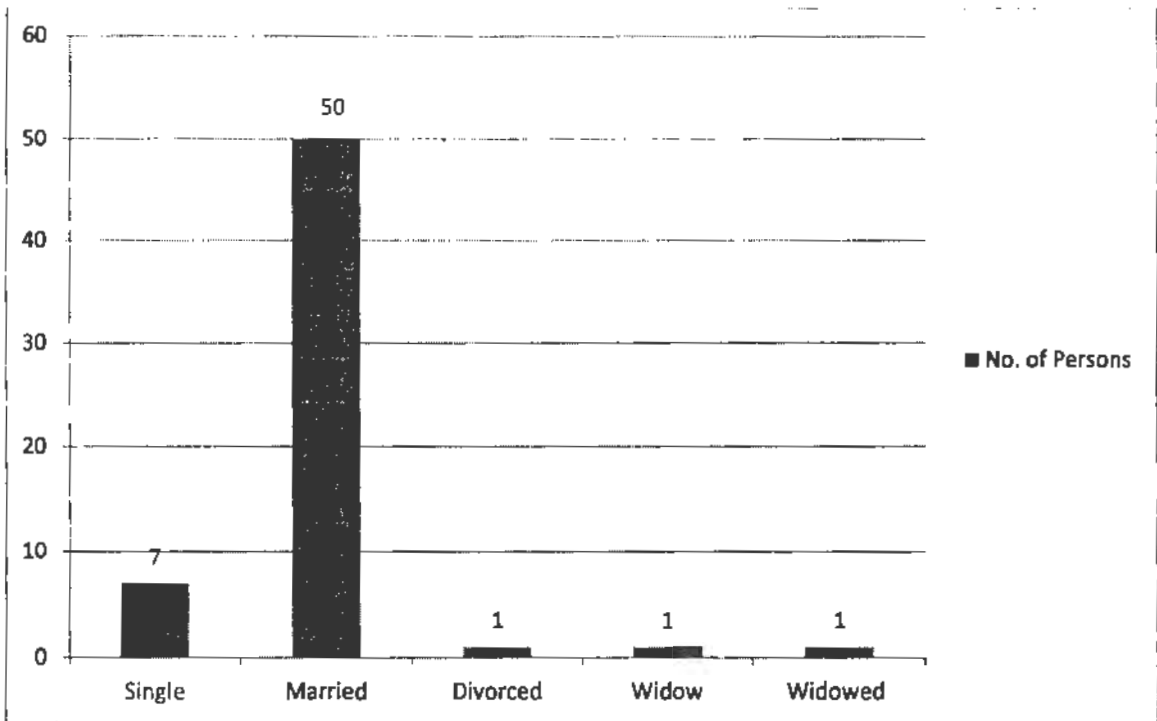


Figure 5. Graphical representation of marital status of study population (n=60)

As per marital status of the respondents, 50 (83%) of the respondents are married, 7 (12%) of the respondents are single, 1 (2%) each are single, widow and widowed.

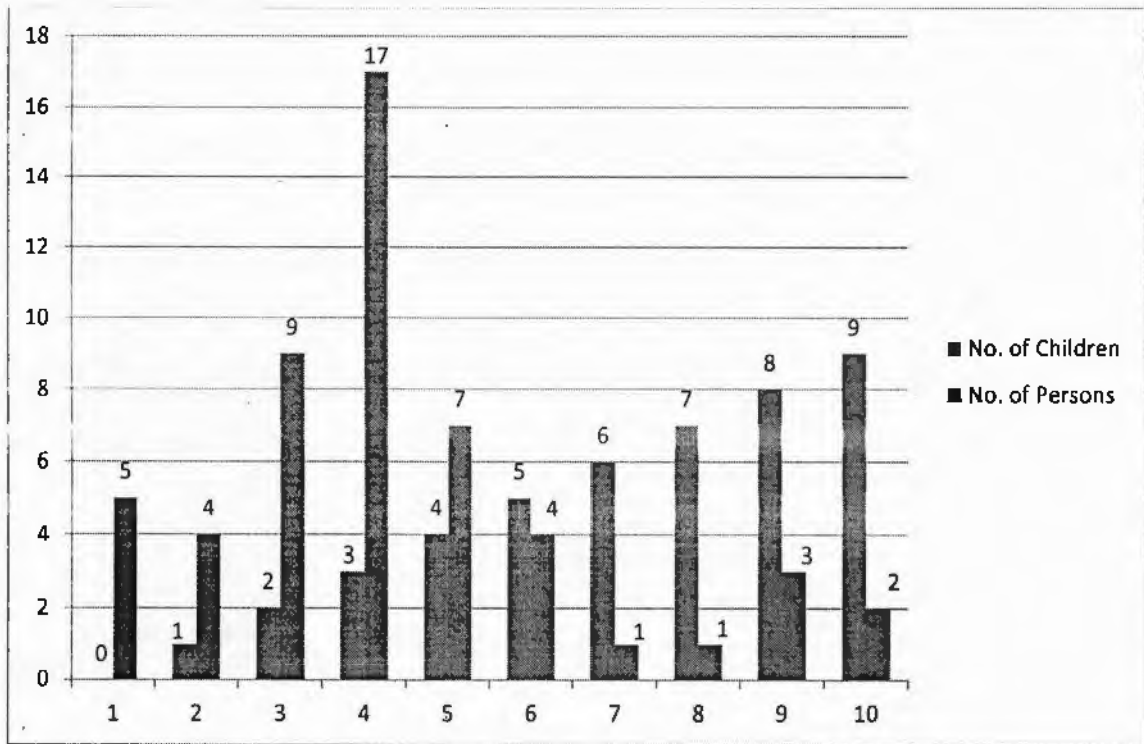


Figure 6. Graphical representation of having children in study population (n=60)

Number of children of the married persons (53) were also analysed, most the people 17 (32%) have 3 kids, 9 (17%) have 2 kids, 7 (13%) have 4 kids, 5 (9%) have no kids, 4 (7%) have 5 kids, 4 (7%) have 1 kid, 3 (6%) have 8 kids, 2 (4%) have 9 kids, 1 (2%) have 6 kids and 1 (2%) have 7 kids.

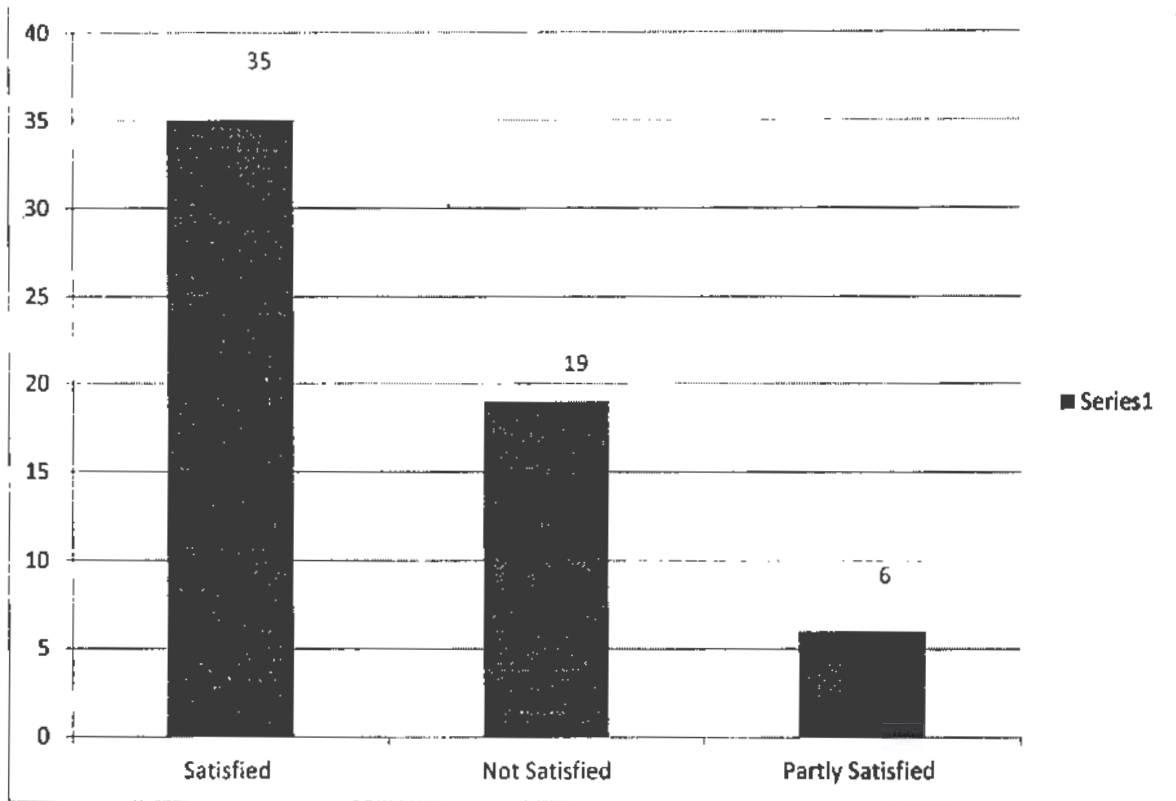


Figure 7. Graphical representation of satisfaction level of study population (n=60)

Majority of the respondents 35 (58%) stated that they are satisfied, 19 (32%) said they are not satisfied and 6 (10%) said that they are partly satisfied.

Participants Responses on do they consider themselves a contented person

The respondents of the chosen sample were asked to give their response to the question of do they consider themselves contented. The responses varied due to income levels, current happenings in life, current responsibilities and future perception of current challenges to settle. Summarised responses as per income segments are as follows.

Lower - Lower Income Segment. Majority of the respondents eight out of ten in this category said that they are not contented and satisfied with current life circumstances.

Lower Income Segment. In this income segment four respondents said that they are not contented, three said they are and three said that they are partly contented and satisfied.

Lower Middle Income Segment. Eight respondents said that they are contented and two reported that they are partly contented.

Middle - Middle Income Segment. In this income segment six respondents reported that they are contented and 4 said that they are partly contented

Upper Middle Income Segment. Of ten respondents 8 said that they are contented and 2 said that they are partly satisfied

Upper Level Income Segment. In this income group eight people said that they are contented and two said that they are partly contented.

Participants Responses on how do they perceive contentment

Responses were taken on the understanding of how do they perceive contentment. Summary of how respondents explained contentment is given below.

Lower - Lower Income Segment. All ten respondents said that having adequate monthly income to meet expenses and basic needs of life is how they take contentment and life satisfaction.

Lower Income segment. Having adequate financial means to meet basic needs of life i.e. education for children, having own house were taken as what contentment is by this segment

Lower Middle Income Segment. Financial means to meet needs, being thankful over what you have, religiously on right path, own home were commonly understood as contentment and satisfaction. In older age groups maintaining good health was also reported as what contentment is.

Middle - Middle Income Segment. Being financially alright, maintaining good relationships, satisfied over what you have, living religious life and helping others were taken as contentment by this income segment.

Upper Middle Income Segment. Satisfaction over what you have and living religious life were stated as how this income group perceives contentment.

Upper Level Income Segment. Being satisfied and thankful over what you have, looking at people below your standard of living and living within your means were stated as their perception of contentment.

Participants Responses on what gives them contentment

Participants were asked to talk about what gives them contentment and satisfaction in life. Responses are given below

Lower - Lower Income Segment. The lower - lower income segment mentioned that earning well at the end of the day for themselves and their family is what gives them contentment and satisfaction.

Lower Income segment. Money and peace at home by having understanding partner were reported as what gives them contentment at the moment to this income segment.

Lower Middle Income Segment. Being financially well, having peace at home, offering prayers gives contentment to respondents of this income group.

Middle - Middle Income Segment. Being financially stable, happy moments with family & friends and following religion were stated as current factors that give them contentment

Upper Middle Income Segment. Peaceful life, current profession, helping others and positivity were stated as what currently gives contentment to this income segment. Having good friends and settled kids were stated as sources of contentment by younger and older people respectively.

Upper Level Income Segment. Being resourceful, good living standards, helping others, being religious were reported as sources of contentment by respondents of this income group. Health and settled kids were stated as what gives them contentment in life by older people.

Participants Responses on how did they learn to be contented

This question was asked to those who were contented, responses were recorded, analysed and are summarised below.

Lower - Lower Income Segment. Contentment in this income was not reported by respondents, but one respondent in this income group said that by going for Friday prayer and listening to the sermon he learned to be contented.

Lower Income segment. In this income segment two respondents said that by supporting family and surviving hard times they learned to be contented. Being giving their contribution to family and facing challenges brought contentment in them.

Lower Middle Income Segment. Having a person in family to counsel them in difficult times and tell them how to be contented was one factor reported by this income group. Other factors reported were self-pondering and believing in fate led them to learn contentment.

Middle - Middle Income Segment. From own thoughts, looking at people below their income levels, religious teachings, parents and own pondering were stated as reasons of learning contentment by this income group.

Upper Middle Income Segment. Being financially stable, guidance from family, sitting in likeminded crowd, facing hard times and by following religious teachings were the factors that led to learning contentment by this income group.

Upper Level Income Segment. By looking at people with lesser means, family teachings, spiritual experiences, staying positive, and religious teachings guidelines were stated as factors for learning contentment by this income group.

Summary of how learned to be contented. To summarise the findings of those who reported to be contented and how did they learn it, the major points are given below.

- **Planning and faith in God:** The idea behind this reason was that facing the challenges of life and believing that God will help in addressing the problem.
- **Looking below:** This was the second most stated reason behind learning contentment. Looking below at people living with lesser means helped respondents to realize and appreciate what they have in comparison to those who don't have those facilities.
- **Learned with time – facing hard events:** Learning with time by facing hard events of life also helped respondents to accept what they can't change and started accepting the realities of life.
- **Not thinking about material gains:** Not focusing on material things which are beyond means also led to contentment and helped keeping anxiety and stresses away.
- **Grand parents/ Parents:** Learning from family, shows the influence of family over thinking/beliefs of the children. The most stated reason behind learning to be

contented was “learned from family”. In the family respondents either learn from grand parents, mother or from the environment of their home.

Participants Responses on how do they cope tough times in life

Respondents were asked to tell about how they cope with hard incidents in life. Income segment wise responses are given below.

Lower - Lower Income Segment. Participants from this group stated that praying to God and help from community serves them in their time of distress.

Lower Income Segment. Prayers and family support were stated as what helps in going through difficult times to respondents from this income segment.

Lower Middle Income Segment. Facing the incidents, prayers and family support were stated as support factors in tough times by respondents from this income segment.

Middle - Middle Income Segment. Seeking help from God, sharing with family, facing the problem and solving it helps respondents in this income group in tough times.

Upper Middle Income Segment. Being patient, seeking help from God, sharing with family, facing the problem and solving it helps respondents in this income group in hard times.

Upper Level Income Segment. Taking this as God’s will, being patient, seeking help from God, sharing with family, facing the problem and solving it helps respondents in this income group to handle tough times.

Participants Responses on what gives them contentment at present

Participants were asked what gives them contentment at present, their response are summarised below.

Lower - Lower Income Segment. As dis-contentment in this income group was reported by majority, majority of the respondents said that being able to have money for food and basic needs gives them contentment.

Lower Income segment. Respondents from this group were also not contented in majority, the fewer contented said that spending time with family gives contentment. That too came from youngest age group 20-30 yrs. Contentment driver was having money to meet the daily needs.

Lower Middle Income Segment. Job at hand, time with family and looking after kids and parents were reported as what gives contentment to respondents of this income segment.

Middle - Middle Income Segment. Living within means, current job, friends circle and following religion were stated as common factors of contentment at present by respondents. Older age group mentioned that seeing kids settled and progressing gives them contentment at present.

Upper Middle Income Segment. Recreational plans, family, career, following personal goals, practicing religion were stated as common factors of contentment at present. Grand kids were mentioned as source of contentment by respondents belonging to 61+age group.

Upper Level Income Segment. Living standards, family, recreation, following religion, peace in life were mentioned as current sources of contentment in life. Respondent from age group 61+ also mentioned that no regrets from past and having enough finances give contentment at present.

Participants Responses on what will give contentment in future.

Participants were asked that what they think will give them contentment in future. Responses are given below.

Lower - Lower Income Segment. Having home, more money, better & stable source of income were stated as sources of contentment in future. Two respondents said that he doesn't see any improvement happening in future.

Lower Income segment. Better job, happy siblings, money for kids' education were stated as common factors for future contentment. Older age groups 61+ stated that maintaining health and continuing to work would be a factor for contentment in future.

Lower Middle Income Segment. Better job, achieving goals, **kids' future** and **current good things continue to happen** would lead to contentment in future for this group.

Middle - Middle Income Segment. Better married life, **kids' education** and settlement (professionally/ personally), having caring and dependable spouse are reported as factors which would lead to contentment in future.

Upper Middle Income Segment. Good career, better business, kids' education & better future, better married life, achieving aims/goals were stated as what would lead to contentment in future. Older groups age 60 and above mentioned that maintaining health would provide contentment in future.

Upper Level Income Segment. Fulfilling religious responsibilities, kids' education, travels, maintaining what currently have, and financial stability were stated as factors for future contentment.

Analysis of highest and lowest scores

Lowest and highest scores of respondents in all income groups were analysed and reasons behind their high and low scores are summarised below.

Lower – Lower income segment

Lowest score 5: the respondent who scored 5 in life satisfaction scale had average monthly income of Rs. 2,500/-, had two children & a wife to look after. The less income had severe impact on his life satisfaction which reflected on lowest score.

Highest score 28: the respondent who scored highest in this income segment had average monthly income of Rs. 9,000. He didn't have children, just one wife to look after. He had strong faith in God and was thankful to Him for earning his living.

Lower income segment

Lowest score 8: In this income segment the lowest score 8 was reported by respondent who was eldest in his family and their father left them in childhood after second marriage. The respondent had to take care of family financially. He sells toys on road. He is married, has two daughters, lives in a rented house and wasn't satisfied with life conditions.

Highest score 29: Respondent scoring highest in this income segment is single, he is not the only earner of the family, sees himself as contributor and is being recognised by his father for the contributions he makes.

Lower middle income segment

Lowest score 20: Responded having lowest score in this segment had issues at home, he is living in joint family system. His current concern was fights at home over domestic issues. That's why he stated that having own home will bring contentment in his life.

Highest score 33: Respondent who scored highest was thankful for noble source of earning, had own home and was managing expenses within his means. He had strong faith in God as provider and solving problems. He always looked at people who are living with lesser means as compared to him.

Middle – Middle Income Segment

Lowest score 17: Respondent is a divorced lady, she is living with her sister. She believes that she needs a shelter and a protector. She is not hopeful that she will get a good match. She thinks that whoever is available so far wants to marry her is because they want to fulfil any of their short coming in life.

Highest score 35: Respondent is a widow, husband died after 45 years of marriage, she did PhD. in chemistry, retired as principal of girls college, had excellent support from her husband and she is proud of her achievements in education and professional career. At this stage she enjoys the memories and feels happy that her kids take good care of her.

Upper – Middle Income Segment

Lowest score 20: Respondent who got lowest score had ambitions to grow in his profession. His satisfaction level was low amongst the others because his gratitude towards what he has was low and focus was on what he wants more in life.

Highest score 32: Respondent scoring highest in the category believes that whatever one has is enough for him/her, he believes in trying to get more. Likes to spend time with family, helps the needy. He was taught don't see people having spoon of gold and rely on own efforts to get things in life

Upper Income Segment

Lowest score 25: Though the score is not very low but in this category two respondents scored 25. They were found happy over what they have but the first respondents wanted to do things which could get him appreciation and the other respondent had general slight dis-satisfaction over conduct of people.

Highest score 33: The person having highest score was greatly satisfied with his professional life and achievements, he had letters of appreciation, after his retirement he is

working on contract. Financially doing well and is thankful for health and financial independence. Kids are settled and spouse is also financially independent.

Impact of income segment on life satisfaction

The results show that income had direct impact on overall life satisfaction of selected sample. In the first two income segments i.e. Lower – Lower and Lower the average L.S. scores are the lowest 14 and 15 respectively. With increase in income scores improve, the trend is visible in table below.

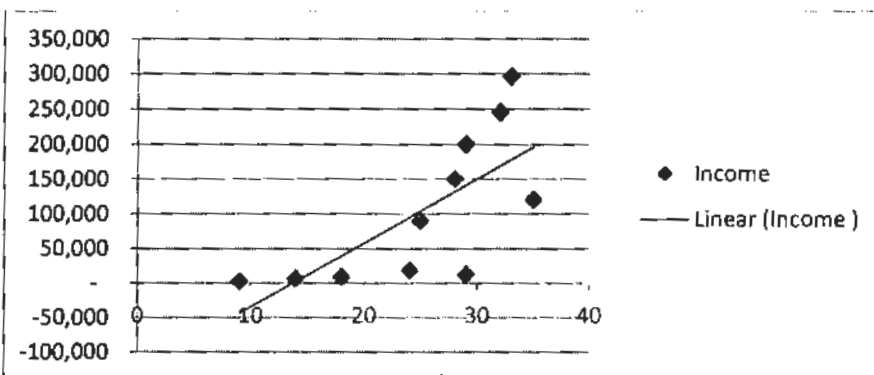
Table 5

Income segments and average score on life satisfaction scale

Income Segment	Income Range	Average L.S. Score
Lower - Lower	Upto 9,000	14
Lower	9001 – 24000	15
Lower middle	24001 – 48,000	29
Middle - Middle	48,001 – 120,000	27
Upper Middle	120,001 – 240,000	28
Upper	240,001 +	29

Figure 8

The trend line also shows that positive correlation between income and life satisfaction.



Present and Future Sources of Contentment by age group.

In order to analyse present and future sources of contentment by age groups the responses were grouped and are given in summarised in tables given in (Appendix E & F)

Age group 20 - 30

Present Sources of Contentment. Respondents belonging to this age group, apart from first two income segments (Lower-Lower & Lower) enjoy family, career and life standards. In first two income segments the struggle for meeting means surpasses other sources of contentment.

Future Sources of Contentment. Future determinants of contentment for Lower-Lower & Lower income groups are linked to earning more, regular source of income. Respondents of lower-middle and above income group stated career progression and happy marriage as future sources of contentment.

Age group 31 – 40

Present Sources of Contentment. Respondents of Lower-Lower & Lower income groups keep focusing on earning more, the other groups see family, **practicing religion**, family time, career and helping others as current sources of contentment & satisfaction.

Future Sources of Contentment. In the first two groups (Lower-Lower & Lower) the future contentment is stated to be having own home, business and means for kids education and marriage. Lower middle class respondents mentioned kids' bright future and wanted continuation of what they have. From middle-middle to upper class, career progression, kids' education, recreation & family bonding were stated means for contentment in future.

Age group 41 – 50

Present Sources of Contentment. The lower income groups (Lower-Lower & Lower) report on more earnings as sources of contentment and satisfaction whereas respondents from

other income groups state being able to meet needs, family time and peace at home as their source of present contentment.

Future Sources of Contentment. First two income groups (Lower-Lower & Lower) stated future contentment in having own home, business and means for kids education, marriage and health. Lower middle respondents mentioned kids' settlement and wanted continuation on what they have. From middle-middle to upper class, career progression, kids' education, recreation & family bonding were stated means for contentment in future.

Age group 51 – 60

Present Sources of Contentment. Lower income groups response is not different here they mentioned financial stability containing contentment in future. Income groups from lower middle and above report religious practices, having own home, settled kids & grand kids as their source of contentment at present.

Future Sources of Contentment. Respondents of this age group belonging to first two income groups stated that having own home, business and means for kids' education and marriage would bring contentment in future. Lower middle segment mentioned performing Haj and keep earning the way they are earning currently would lead to contentment in future. From middle – middle income to upper class **happily settled family, grand kids and continuation in job were stated as drivers of contentment** and satisfaction in future.

Age group 61+

Present Sources of Contentment. Time with family, good memories, professional achievements and stable family were reported as sources of contentment by people of this age group belonging to income groups from lower middle to upper class. The respondents of this age group from first two income groups, lower- lower and lower, mentioned that when they get good earnings it gives them contentment.

Future Sources of Contentment. Being able to perform haj and keeping good health were stated as factors to keep contentment in future by this age group from first two income segments. Settlement of family issues, good news from children, keeping good health, improvement in cash flows were given as factors that lead to contentment in future for middle-middle income group to upper class. Summary of the findings is also given in table 1 &2.

Correlations

Life satisfaction with income and age group

Table 6

			Income	Age
Life Satisfaction		Pearson Correlation	.545(**)	.105
	Score	Sig. (2-tailed)	.000	.423
		N	60	60

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

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

N Shows sample size = 60

$\rho = \text{Correlation}$

$$H_0: \rho = 0$$

$$H_1: \rho \neq 0$$

Level of Significance (α) = 0.05

Critical Region: Reject H_0 if p - value is less than α

Pearson Correlation is used for continuous variables. Value near to 1 shows positive correlation, value near to -1 shows negative correlation (Relationship) and value equal to zero means no correlation between the variables.

Significance means whether the relationship / correlations are statistically valid or not on the basis of sample data.

Sig (2-tailed) also known as p-value shows maximum probability of rejecting the correlation statistically. Sig (2-tailed) < 0.05 will lead to reject the null hypothesis and lead us to conclude that there is correlation between the variables.

Conclusion: We took 5% margin of error for the test and the results show that correlation between life satisfaction score and income is statistically significant and the two variables have positive relationship between them. Correlation between life satisfaction score and Age is statistically insignificant.

Correlations

Life Satisfaction with children, Marital Status and Education

Table 7

		Children	Marital Status	Education
Life Satisfaction	Kendall's tau_b Coefficient	.081	.069	.466(**)
	Sig. (2-tailed)	.403	.517	.000
Score	N	60	60	60

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

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

N Shows sample size = 60

$\rho = \text{Correlation}$

$H_0: \rho = 0$

$H_1: \rho \neq 0$

Level of Significance (α) = 0.05

Critical Region: Reject H_0 if p - value is less than α

Kendal Tau_b is used for measuring correlations/ relationships between continuous and discrete variables. Value near to 1 shows positive correlation, value near to -1 shows negative correlation (Relationship) and value equal to zero means no correlation between the variables.

Significance means whether the relationship / correlations are statistically valid or not on the basis of sample data.

Sig (2-tailed) also known as p-value shows maximum probability of rejecting the correlation statistically. Sig (2-tailed) < 0.05 will lead to reject the null hypothesis and lead us to conclude that there is correlation between the variables.

Conclusion: We took 5% margin of error for the test and the results show that correlation between life satisfaction score and Education is statistically significant and positive relationship exists between the two variables. Correlation between life satisfaction score and marital status is statistically insignificant. Also Correlation between life satisfaction score and Children is statistically insignificant.

Correlations

Life Satisfaction on Scale and Verbal Responses

Table 8

		Response
Kendall	Correlation	
		0.606(**)
Tau_b	Coefficient	
	Sig. (2-tailed)	.000
	N	60

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

N Shows sample size = 60

$\rho = \text{Correlation}$

$H_0: \rho = 0$

$H_1: \rho \neq 0$

Level of Significance (α) = 0.05

Critical Region: Reject H_0 if p - value is less than α

Kendal Tau_b is used for measuring correlations / relationships between continuous and discrete variables. Value near to 1 shows positive correlation, value near to -1 shows negative correlation (Relationship) and value equal to zero means no correlation between the variables.

Significance means whether the relationship / correlations are statistically valid or not on the basis of sample data.

Sig (2-tailed) also known as p-value shows maximum probability of rejecting the correlation statistically. Sig (2-tailed) < 0.05 will lead to reject the null hypothesis and lead us to conclude that there is correlation between the variables.

Conclusion: We took 5% margin of error for the test and the results show that correlation between life satisfaction score and overall Satisfaction is statistically significant and positive relationship exists.

Table 9

Current Contentment Determinants with respect to age groups and income segments

Age Group	Lower	Lower	Lower	Middle	Upper	Upper
	Lower		Middle	Middle	Middle	
20-30	Good daily wages	Happy family	Happy family	Family & friends, solve own problems	Peaceful personal & professional life	Life standards
31-40	Earning at where you live	Higher income	Namaz, own home, kids, understanding spouse,	Worship, positivity-fate, friends	Career, spouse, helping others	Helping others, team, work, friends, Religious places
41-50	Higher earning, daily income	Understanding spouse	Peace at home, income to meet expenses	Religious practices & son	Qualification, family, financial status	Able to meet needs (haj), living within means,
51-60	Daily earning	Better company,	Own home & business, able to meet expenses	Remembering God, live within means	Helping others, family and grand kids	Being able to meet needs, spiritual experiences, Practicing religion, own home
61+	Talking to	Shelter and		Time with	Positivity,	Health,

God,	food, earning	family, friends	spouse, kids,	finances,
wages,	by myself	& namaz,	kids' spouses	settled family,
		excellent	& finances	ethical living,
		memories,		current job,
		supportive		home etc
		husband,		
		professional		
		and Edu		
		achievements		

Table 10

Future Contentment Determinants with respect to age groups and income segments

Age Group	Lower	Lower	Lower	Middle	Upper	Upper
	Lower		Middle	Middle	Middle	
20-30	Better income	Better job/biz	Better job	Better marriage, remain positive	Progression in career	Establish own business
31-40	Own business	Own home, Kids Edu & marriage	Settled kids, own home, current blessings continue	Career progression, Kids Education	Career, Kids Edu, own home, aims, spouse bonding	More religious, Kids Edu, Travel,
41-50	Higher earning, health	Kids Edu, recover loss, death, own biz, home	Better biz, home, keep earning this way	Settled kids,	Kids edu, career progression, home, stability in business	Kids Edu, maintain what I have. happy on God's will,
51-60	Double the earnings, keep earning	Better/regular source of income,	Faith in God remains, keep earning & Haj	Husband's protection, Fate,	Seeing happy moments of grand kids, Kids & own Edu	Don't commit big sins, kids Edu and they settle, continue my job
61+	Death, more wages, Haj	Current goes on		Issues with daughters are	Health	Continue have I have,

and people
to cry over
my death,
health &
God's
blessings

resolved, Good
on happening
and I get good
news from kids

consolidate
assets, improve
cash flow,
health

Conclusion

Money has been mentioned as one of the primary factors that bring contentment in life but other factors such as belief on fate, doing religious practices, looking at people living with lesser means, having a supportive spouse, positive thinking, being thankful and professional achievements have also been stated as factors that bring contentment. It has also come out in the results part that people in same income segment have different satisfaction levels. It is found that positive thinking has a strong link with contentment in life, as mentioned by contented people they remain thankful for what they have and compare themselves with people who live with lesser means.

The sources of contentment vary between lower income groups and higher income groups. People belonging to lower- income groups mention that having resources to be able to meet their needs leads to contentment. On the other hand higher income groups mention faith, gratitude, being resourceful, social, professional and family factors as sources of contentment. Age factor also has effect on sources of contentment. Older age respondents mentioned health, settled family and living with grandkids as prime factors for their contentment. Whereas younger people talk about siblings, friends, financial gains, travel and career progression as what gives them contentment.

Future contentment factors were reported differently by participants, factors varied due to income and age groups. For married people kids' education and their settlement was the most stated reason for contentment in future. Across all income groups, age 40 and above, having own home was strongly mentioned to achieve contentment in future. Educated respondents from younger age groups (20 – 40) mentioned that if they are able to achieve their future plans with respect to career and finances they will be contented. Older people in

low income levels stated performing religious obligations (Haj etc.) will give them contentment in future. Older people in higher income levels reported that maintaining health will lead contentment in future.

It has also been reported by respondents that facing life challenges and untoward events with courage and faith brings contentment and satisfaction in adversity. From the study it comes quite clear that people who fail to see good things happening to them in life get stressed, depressed and live in anxiety should consult a reputable counsellor to get professional help.

Limitations

Limitations were faced with respect to interviewing females. It was difficult to approach and involve females in study without having a female partner to interview them. This limitation can be overcome in future studies by including a female partner to approach and female population. Due to time and resources constraint the study could only be conducted in city of Lahore with a sample of 60, with more time and resources the study could be conducted with larger sample and with more geographical coverage in different cities.

Recommendations

Similar study can be conducted with larger number of respondents and bigger geographic spread. This will help to compare sources of contentment of people living in different cultures and environments. Furthermore inclusion of more female respondents by having a female person to conduct survey with them will bring more insight and information on how females see determinants of contentment and satisfaction in life. Younger age groups can also be included to ascertain the contentment factors at younger age groups. Comparison of contentment sources of people living in rural areas and urban areas may also show different and interesting findings. Similarly people living in war struck areas (war on terror) will report different sources for contentment. Findings of the study can benefit people in finding contentment and satisfaction by following and adopting practices of the people belonging to similar background and living conditions.

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Appendix A

Self Report Measures for Love and Compassion Research: *Satisfaction*

SATISFACTION WITH LIFE SCALE

Reference:

Diener, E., Emmons, R. A., Larsen, R. J., & Griffin, S. (1985). The Satisfaction with Life Scale. *Journal of Personality Assessment*, 49, 71-75.

Description of Measure:

A 5-item scale designed to measure global cognitive judgments of one's life satisfaction (not a measure of either positive or negative affect).

Participants indicate how much they agree or disagree with each of the 5 items using a 7-point scale that ranges from 7 strongly agree to 1 strongly disagree.

Scale:

Instructions: Below are five statements that you may agree or disagree with. Using the 1 - 7 scale below, indicate your agreement with each item by placing the appropriate number on the line preceding that item. Please be open and honest in your responding.

- 7 - Strongly agree
- 6 - Agree
- 5 - Slightly agree
- 4 - Neither agree nor disagree
- 3 - Slightly disagree
- 2 - Disagree
- 1 - Strongly disagree

___ In most ways my life is close to my ideal.

___ The conditions of my life are excellent.

___ I am satisfied with my life.

___ So far I have gotten the important things I want in life.

___ If I could live my life over, I would change almost nothing.

Scoring:

Though scoring should be kept continuous (sum up scores on each item), here are some cut-offs to be used as benchmarks.

□ 31 - 35 Extremely satisfied

□ 26 - 30 Satisfied

□ 21 - 25 Slightly satisfied

□ 20 Neutral

□ 15 - 19 Slightly dissatisfied

□ 10 - 14 Dissatisfied

□ 5 - 9 Extremely dissatisfied

Appendix B

Estimating the middle class in Pakistan

Estimation of the Middle Class in Pakistan by Various Existing Definitions

Class	Size of Classes by Definition Used (%)	
	Proportion (%)	Middle Class in Number (in Millions) ¹
<i>Definition One: 75% - 125% of the Median income</i>		
Lower	32.8	
Middle	29.5	55.2
Upper	37.7	
<i>Definition Two: Quintile approach</i>		
Lower	20.0	
Middle	60.0	112.2
Upper	20.0	
<i>Definition Three: Income of PPP \$12- \$50 per person per day</i>		
Lower	98.1	
Middle	1.8	3.4
Upper	0.1	
<i>Definition Four: Expenditure of PPP \$2- \$13 per person per day</i>		
Lower	56.1	
Middle	42.9	80.2
Upper	1.0	
<i>Definition Five: Income of PPP \$10 per person per day but not in the Top 5%</i>		
Lower	97.3	
Middle	0.0	0.0
Upper	2.7	
<i>Definition Six: Double the poverty line of PPP \$2 per person per day</i>		
Lower	87.3	
Middle + Upper	12.7	23.7
<i>Definition Seven: Double the national poverty line</i>		
Lower	80.7	
Middle + Upper	19.3	36.1
<i>Definition Eight: Income from PPP \$2 to \$20 per person per day</i>		
Lower lower (< \$1.25)	30.1	
Lower (<\$1.25- \$2)	28.2	
Lower Middle (\$2- \$4)	28.5	
Middle Middle (\$4- \$10)	10.5	76.7
Upper Middle (\$10- \$20)	2.0	
Upper (>\$20)	0.8	
<i>Definition Nine: Expenditure of PPP \$2- \$10 per person per day</i>		
Lower	56.1	
Middle	42.2	78.9
Upper	1.7	
<i>Definition Ten: Double the median income</i>		
Below	83.5	
Above	16.5	30.9
<i>Definition Eleven: Three times the median income</i>		
Below	92.1	
Above	7.9	14.8
<i>Definition Twelve: Annual HH income between PPP \$13,500 to 113,000</i>		
Lower	93.9	
Middle	6.1	11.4