

Life satisfaction: A comparative study between informal and formal workers

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Abstract

The life satisfaction of workers is measured by objective and subjective indicators, the latter not always considered by the governments of the countries. The objectives of this research were to analyze the relationship between the perception of having money, free time, health and a peaceful old age with the life satisfaction of informal and formal workers; and to compare the perception of the aforementioned variables, according to the type of worker (informal and formal). The methodological approach was correlational-exploratory, with surveys of 200 workers. The variables correlated as expected for the total sample, that is, positively and significantly between money, free time, health and old age with life satisfaction. When correlations are made by type of workers, the results are different. Through the application of Student's t test, no significant differences were found between the two types of workers, as expected by the political and economic area of Chile, believing that a formal worker and with objective welfare conditions, could present greater satisfaction with life, even in one item of the scale, informal workers have a higher perception. These results contribute to the science of subjective wellbeing and reaffirm its postulates on this side of the world.

Keywords: Life satisfaction, Subjective well-being, Informal workers, Formal workers

1. INTRODUCTION

To measure people's well-being, objective indicators have been used, such as having a job, having income to cover basic needs, owning one's own home, having access to health and education, among others (Bharadwaj and Wilkening, 1977; Knack and Keefer, 1997; Agostini and Brown, 2010; Barahona, 2011).

Another form of measurement is related to subjective well-being, which does not require predefined indicators, but rather, as described by Diener et al. (1999), consists of the person's own definition of his or her state

of well-being, stating that "The happy person is endowed with a positive temperament, tends to see the good side of things, and does not ruminate excessively on bad events, and lives in an economically developed society, has social confidantes and adequate resources to make progress in achieving their goals" (p. 295).

Due to the above, several countries have constructed an indicator of subjective well-being that complements the objective indicators in order to have a real scenario of the well-being of their people and from there,

build public policies that contribute to the progress of society and its inhabitants (Diener, 2000).

In recent years, in Chile, the number of informal workers has increased, reaching double digits in some quarters, which has generated concern in the political, economic and academic world, for various reasons ranging from precarious working conditions, lacking social protection, to non-payment of taxes (Bertranou, 2007 and Bravo, 2017), generating a "belief" that these (informal) workers have a "bad life" because they do not have the minimum objective conditions defined by the State to be able to survive and that formal workers, having these objective living conditions such as formal employment, stable economic income, social security, among others, have a good life and are satisfied with it.

The following questions arise: What will be the relationship between the perception of variables such as money, free time, health and peace of mind in old age with life satisfaction of informal and formal workers? And, will there be differences in life satisfaction and the perception of variables such as money, free time, health and peace of mind in old age of workers according to the formality or informality of their work?

This research aims to answer the above questions, establishing as objectives to analyze the relationship between the perception of having money, free time, access to health and a peaceful old age with life satisfaction of informal and formal workers; and to compare the perception of having money, free time, access to health, a peaceful old age and life satisfaction, according to the type of worker (informal and formal) for which the following hypotheses are proposed:

- H1: The relationship between the perception of having money, free time, access to health and a peaceful

old age with life satisfaction of informal and formal workers is positive and significant.

- H2: There are significant differences between satisfaction with life and the perception of having money, free time, access to health and a peaceful old age among informal workers with formal workers.

2. LITERATURE REVIEW.

2.1 Positive Psychology: Foundations for Life Satisfaction

Achieving and maintaining a satisfactory life is pointed out as a key aspect shared by all human beings and society as a whole, which considers aspects such as happiness, leisure, reduction of problems and disorders, among others. Psychology from its traditional prism has been strongly in charge of the characterization and resolution of negative aspects which influence the development of a satisfactory life, to the neglect of positive aspects of the human being (Park et al., 2004).

Faced with this scenario, psychologist Martin Seligman, when in 1998 he assumed the presidency of the American Psychological Association (APA), formally praised the beginnings of the Positive Psychology movement and in his inaugural speech alluded to the fact that psychology is not just a branch of the health system, nor an extension of medicine and is certainly more than "a tenant in the exploitation of health schemes based on profit". He speaks of psychologists' mission being greater. That they have misplaced the original and most important mandate: To improve the lives of people, not just the mentally ill (Ibañez, 2011).

A strong impetus to this thinking involved the signing of a manifesto by several

important researchers who in January 1999 attended the First Congress of Positive Psychology held in Akumal, Mexico. In this manifesto, known as the "Akumal Manifesto", Ken Sheldon, Barbara Frederickson, Kevin Rathunde, Mike Csikszentmihalyi and Jon Haidt, together with Martin Seligman, laid the foundations of this new way of understanding psychology.

In short, positive psychology is a movement that promotes the scientific study of positive emotions, positive characteristics of people and positive institutions (Seligman and Csikszentmihalyi, 2000).

2.2 Relationship of positive psychology to life satisfaction.

The purpose of life is not only related to overcoming obstacles on a daily basis, but also consists of seeking a satisfactory, healthy and fulfilling life in all areas. As previously stated, positive psychology, through scientific study, seeks to enhance or strengthen the positive emotions of people in order to obtain satisfaction with life (Park et al., 2013 and Prieto-Ursúa, 2006). But how are these two criteria related?

Satisfaction with life is understood as "the degree to which a person evaluates the overall quality of his or her life as a whole in a positive way" (Veenhoven, 1994). Satisfaction with life involves the study of two aspects, first the objective aspect and a more subjective one (Moyano and Ramos 2007). In the beginning, the term focused primarily on topics related to socioeconomic characteristics of individuals, such as income, education and employment, but the main differences between levels of life satisfaction are centered on socio-emotional and psychological aspects (Schnettler, et al., 2014; Velarde and Avila, 2002 and Veenhoven, 1994).

2.3 Emotions, Well-being and Happiness

According to Frjda (1986), emotions are people's responses to various events that happen to them. In an effort to classify them for study, from the affective valence there are the positive emotions, which are those that are pleasant and are sought to experience, such as joy, pride, love, hope, among others; and the negative emotions that are those that avoid experiencing or are unpleasant, such as fear, grief, anger, hatred (Ibañez, 2011).

As already mentioned, positive psychology studies positive emotions and how they make people experience "Flow" (Csikszentmihalyi, 1997).

Furthermore, since the first studies on well-being, one of the conclusions is that if a person experiences more positive emotions than negative ones, he/she can get closer to life satisfaction (Seligman and Csikszentmihalyi, 2000).

According to Fredrickson (2001), positive emotions solve problems related to personal growth and development. Experiencing positive emotions leads to mental states and modes of behavior that indirectly prepare the individual to successfully face difficulties and adversities to come. This author claims the importance of positive emotions as a means to solve many of the problems generated by negative emotions and how through them the human being can overcome difficult moments and come out of them stronger.

Seligman (2014) expounds that positive emotions are one of the measurable elements of well-being, the others being: engagement/involvement, positive relationships, meaning/meaningfulness and achievement.

In a study in which several workers participated, it was established that emotional intelligence is positively and significantly related to subjective happiness, life

satisfaction and resilience, meaning that a person who has positive emotional experiences is more likely to perceive his or her life satisfactorily (Veloso-Besio, et al., 2013).

Veenhoven (1991) pointed out that happiness does not depend on the actual quality of life, that changes in life conditions to the good or bad have only a short-lived effect on happiness and that people are happier after difficult times.

Happiness is usually achieved through positive emotions because there is more openness and expression, the opposite case for negative emotions (Retana-Franco and Sanchez-Aragon, 2010).

In summary, positive psychology points out that the correct regulation of emotions (positive and negative) is the key to achieve wellbeing and satisfaction with life, which will end up generating happiness in people, as a positive emotion that is sustained over time to face the various moments that all people have in life (Ibañez, 2011).

2.4 Happiness and Work

For Lyubomirsky, King and Diener (2005), there is cross-sectional evidence that reveals that happy workers have advantages over less happy workers. People with higher levels of subjective well-being are more likely to get job interviews, to be evaluated more positively by supervisors once they get a job, to show superior performance and productivity, and to handle management jobs better. They are also less likely to be burned out or misbehave in the workplace.

The authors found evidence showing that happy individuals succeed in multiple life domains, including marriage, friendship, income, job performance, and health, and suggest that the happiness-success link exists not only because success makes people

happy, but also because positive affect breeds success.

People work to obtain an income that allows them to live, in this line Cid, Ferrés and Rossi (2008) did a study in Uruguay where they conclude that workers, when their income is adequate for their standard of living, report themselves as happier.

Ahn and Mochón (2010) studied the determinants of happiness and the work-related items gave positive results, showing that there is a relationship between them.

The main results of the economics of happiness regarding the role of income show that income plays both a need satisfaction function and a placeholder function, thus relative income is important for happiness (Rojas, 2009).

3. METHODOLOGY

3.1 Type of Study

The study was quantitative and non-probabilistic. The surveys were applied by people trained for this purpose, in person between July and September 2021. By means of convenience sampling, 100 surveys were first obtained from informal workers and then, in order to achieve the research objectives, 100 formal workers were surveyed, which were homologated to the informal workers by sex, age and educational level. Fifty-four percent of the respondents were women; 50% were over 50 years old; 25% were between 42 and 49 years old; 14% were between 34 and 41 years old; 7% were between 26 and 33 years old; and 4% were between 18 and 25 years old.

3.2 Instruments

Satisfaction with life. The scale proposed by Diener et al. (1985) was used. For the present work, the Spanish translation of Atienza, Pons, Balaguer and García-Merita (2000) was used, which presents the items as follows: "In many aspects, my life is close to the ideal",

"My living conditions are excellent", "I am satisfied with my life", "So far, I have achieved the important things I want in life" and "If I were born again, I would change very little about my life". The overall internal consistency of this scale for this study was $\alpha = 0.71$.

In addition to the above, a scale was generated with 4 statements referring to independent variables that could explain life satisfaction, referring to money (Diener and Biswas-Diener, 2002), "I have enough money to meet my needs." Leisure time (Ryan et al., 2010), "I have time for activities other than work"; and social security issues (Pacek and Radcliff, 2008) such as health, "I have resources to deal with health problems"; and resources for old age, "I will be able to live peacefully in my old age". The overall internal consistency of this scale for this study was $\alpha = 0.91$.

The response options range from 1 (strongly disagree) to 7 (strongly agree).

3.3 Procedure and statistical analysis

The questionnaires were answered in person, freely, autonomously and voluntarily by the workers. After data analysis in an Excel file, statistical analysis was carried out using SPSS software.

To answer the study hypotheses, a correlation analysis was performed between the variables using Pearson's coefficient and the workers' means for each variable were compared using Student's t test, reporting the corresponding effect sizes. The correlations were interpreted as large ($r = .50$), medium ($r = .30$) and small ($r = .10$), and the effect sizes for the difference, as large ($d = 0.8$), medium ($d = 0.5$) and small ($d = 0.3$) as proposed by Sink and Mvududu (2010).

4. RESULTS

The results obtained for the total sample of workers are presented below. First, the correlations between the different variables

under study are presented, followed by comparisons of the variables according to the type of worker (informal and formal).

Table 1. Correlations between life satisfaction (and each of the statements of the scale) with the perceptions of money, free time, health and old age.

	Money	Time	Health	Age
Satisfaction with life	,393**	,392**	,594**	,687**
My life is close to my ideal	,303**	,345**	,394**	,577**
Excellent living conditions	,342**	,282**	,550**	,621**
I am satisfied with life	,216**	,309**	,425**	,460**
I have achieved important things	,390**	,238**	,441**	,453**
I would change almost nothing	,266**	,324**	,477**	,505**

** The correlation is significant at the 0.01 level (bilateral).

Source: Own elaboration.

As shown in Table 1, the correlations for the total sample among the variables indicate that the increase in the perceptions referring to money, free time, health and old age, are related in an expected way according to the literature (Diener and Biswas-Diener, 2002; Ryan, Bernstein and Brown, 2010; Pacek and Radcliff, 2008), thus, the perception of having a peaceful old age shows a positive, significant and large correlation with satisfaction with life in general and with three of its five dimensions. On the other hand, the perception of having money to satisfy needs also shows a positive and significant correlation, but of medium size for satisfaction with life in general and for three of the statements, since in two of them the effect size is small.

Based on Simpson's (1951) statement that the relationship between two variables can be modified or inverted when the data are disaggregated according to underlying confounding variables, and because our study sample can be disaggregated by type of worker (informal and formal), the correlations between the variables were carried out separately.

Table 2. Informal workers: Correlations between life satisfaction (and each of the statements of the scale), with perceptions of money, leisure time, health and old age.

	Money	Time	Health	Age
Satisfaction with life	,427**	,397**	,609**	,697**
My life is close to my ideal	,348**	,331**	,435**	,645**
Excellent living conditions	,549**	,342**	,672**	,731**
I am satisfied with life	0,178	,273**	,427**	,400**
I have achieved important things	,416**	,278**	,492**	,608**
I would not change almost anything	,308**	,406**	,517**	,522**

** The correlation is significant at the 0.01 level (bilateral).

Source: Own elaboration.

As in the correlations of the total workers, the informal workers present positive, significant correlations (with the exception of the statement "I am satisfied with my life" with money) and of large size for the perception of having a good old age with satisfaction with life in general and in each of the statements, with the exception of one, which is median.

Table 3. Formal workers: Correlations between life satisfaction (and each of the statements of the scale), with perceptions of money, free time, health and old age.

	Money	Time	Health	Age
Satisfaction with life	,469**	,384**	,628**	,674**
My life is close to my ideal	,397**	,366**	,391**	,436**
Excellent living conditions	0,158	0,165	,409**	,413**
I am satisfied with life	,357**	,385**	,455**	,587**
I have achieved important things	,353**	,264**	,429**	,435**
I would not change almost anything	,352**	0,136	,485**	,473**

** The correlation is significant at the 0.01 level (bilateral).

Source: Own elaboration.

Formal workers present correlations different from those of the total sample and informal workers, with some statements of the life satisfaction scale not even having a significant correlation with the perception of having money and free time; moreover, the

effect sizes vary for this sample. In any case, as can be seen in Table 3, the correlations are positive and significant.

As can be seen up to this point, there are differences in the correlations of the total sample of workers with those by type of worker.

With these results, the second objective of this research, which is related to comparing the perceived levels of having money, free time, access to health, a peaceful old age and satisfaction with life of the two types of workers included in this research, gains more strength, for which a comparison of means is presented below.

Comparison of averages

Table 4 shows that there are significant differences between the means of the two types of workers only for the perception of having enough money to cover needs, with the perception of informal workers being higher with a large effect size (d=0.92).

Table 4: Comparison of means of perceptions regarding money, free time, health and old age, by applying ANOVA

Dimension	Type of worker	M	DE	t	p
Enough money to cover needs	Informal	4,91	1,62	4,190	0,00
	Formal	3,99	1,47		
Time for activities other than work	Informal	3,27	2,15	-0,802	0,423
	Formal	3,49	1,70		
Resources to address health problems	Informal	4,10	1,97	1,447	0,150
	Formal	3,72	1,72		
Future perception of living peacefully in old age	Informal	3,75	2,32	-1,122	0,263
	Formal	4,08	1,80		

Source: Own elaboration.

Table 5 shows that there are significant differences between the means of the two types of workers for the statement: "in most respects, my life is close to the ideal" being greater the perception of formal workers, with a small effect size (d=0.42); a significant difference is also found for the following

statement: "so far I have achieved important things in my life", but the greatest perception in this opportunity is for informal workers, with a small effect size ($d=0,39$).

Table 5: Comparison of means of life satisfaction scale statements using ANOVA.

Dimension	Tipo de trabajador	M	DE	t	p
In most respects my life is close to the ideal.	Informal	5,01	1,85	-1,916	0,057
	Formal	5,43	1,16		
My living conditions are excellent	Informal	4,94	1,66	-1,615	0,108
	Formal	5,27	1,17		
I am satisfied with my life	Informal	5,95	1,45	-0,585	0,559
	Formal	6,05	0,90		
So far, I have achieved important things in my life	Informal	6,12	0,80	2,473	0,014
	Formal	5,73	1,35		
If I had to live my life over again, I would change almost nothing.	Informal	5,77	1,69	-1,610	0,109
	Formal	6,08	0,91		

Source: Own elaboration.

5. DISCUSION

The objective of this study was to analyze the relationship between the perception of having money, free time, access to health and a peaceful old age and life satisfaction among informal and formal workers; and to compare the perception of having money, free time, access to health, a peaceful old age and life satisfaction, according to the type of worker (informal and formal), for which two hypotheses were evaluated.

The first hypothesis, which maintained that the relationship between the perception of having money, free time, access to health and a peaceful old age and life satisfaction among informal and formal workers is positive and significant, is partially accepted, since the results for the complete sample are as expected, but it should be mentioned that when correlations are made by type of worker, they become different from the general ones, the clearest example being that of formal workers, where the correlations are not significant and of different effect sizes. These results reaffirm the need to carry out disaggregated analyses whenever working with different samples, since the differences

may mask idiosyncratic discrepancies and therefore deliver erroneous results -and their consequent intervention designs- due to the omission of the contextual variable.

In the case of the correlations, it is striking that the variable referring to tranquility in old age has a greater relationship with life satisfaction than the variable referring to money, free time and access to health. This can be explained by the situation Chile is going through, where the pension system is strongly questioned, generating uncertainty in the population.

Regarding the second hypothesis, which held that there are significant differences between life satisfaction and the perception of having money, free time, access to health and a peaceful old age between informal and formal workers, it is not accepted, since in general no significant differences are seen between these types of workers, except for the money variable, where, surprisingly, informal workers have a higher perception, and two statements of the life satisfaction scale.

These results refute the postulates sustained in the introduction and which are related to the "belief" that informal workers have a "bad life" and that formal workers have a better life and are more satisfied, but support the scientific research carried out so far which sustains that well-being is subjective (Diener et al., 1999; Larsen and Eid, 2008; Diener, 2009; Angner, 2010).

With these results and conclusions, it is important to emphasize the relevance for States and Governments to take charge of subjective wellbeing, generating indicators, as proposed by Diener (2000), that allow clarifying the reality of the wellbeing of people and work in a country.

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Conflict of interest

The authors declare that they have no conflicts of interest.

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