SOCIOECONOMIC CHARACTERISTICS ASSOCIATED WITH UNIVERSITY STUDENTS' WELL-BEING: A SURVEY AMONG EIGHT EUROPEAN COUNTRIES

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ABSTRACT

Keywords:

Well-being,

Socioeconomic Characteristics,

University Students

JEL Codes:

A130, D140, I310

Socioeconomic characteristics have some positive or negative impacts on individuals' well-being. However, few studies have been conducted to investigate the effect of socioeconomic characteristics on university students' well-being. This study addresses this gap and presents survey results among eight European countries: France, Germany, Italy, Spain, Poland, Romania, The Russian Federation and Turkey. It was utilized an online survey based on closed-ended questions, collected from a sample (N = 796). Multiple linear regression was used to analyze the data. This study indicated that being aware of personal strength positively affected well-being. Also, positive expectations for future financial security were positively associated with university students' well-being. Having a high social interaction in society has a little positive effect on well-being. Furthermore, the study indicated the importance of government-provided social supports as students from France and Germany had a higher level of well-being score. Social and financial support may be useful to improve the overall well-being of university students. Policymakers should reconsider the significance of social welfare for society.

ÜNİVERSİTE ÖĞRENCİLERİNİN REFAHI İLE İLİŞKİLİ SOSYOEKONOMİK ÖZELLİKLER: SEKİZ AVRUPA ÜLKESİNDE BİR ANKET

ÖZ

Anahtar Kelimeler:

Refah,

Sosyoekonomik Özellikler,

Üniversite Öğrencileri

JEL Kodları:

A130, D140, I310

Sosyoekonomik özelliklerin bireylerin refahı üzerinde bazı olumlu veya olumsuz etkileri vardır. Ancak, sosyoekonomik özelliklerin üniversite öğrencilerinin refahına etkisi üzerine çok az çalışma yapılmıştır. Bu çalışma, bu eksikliği gidermek amacıyla Fransa, Almanya, İtalya, İspanya, Polonya, Romanya, Rusya Federasyonu ve Türkiye dahil sekiz Avrupa ülkesinde gerçekleştirilen bir anket çalışmasına ait sonuçları göstermektedir. Araştırmanın örneklemini 796 üniversite öğrencisi oluşturmuş olup, veri toplamak için kapalı uçlu sorulara dayalı çevrimiçi bir anketten yararlanılmıştır. Veriler çoklu doğrusal regresyon kullanılarak analiz edilmiştir. Bu çalışma, bireysel gücün farkında olmanın refahı olumlu etkilediğini göstermiştir. Ayrıca, gelecekteki finansal güvenliğe ilişkin olumlu beklentilerin, üniversite öğrencilerinin refahı üzerine pozitif etkiye sahip olduğu sonucuna ulaşılmıştır. Sosyal etkileşimin yüksek olmasının bireysel refah üzerindeki etkisinin sınırlı olduğu tespit edilmiştir. Ayrıca bu çalışmada, Fransa ve Almanya'dan ankete katılan öğrencilerin daha yüksek refah puanına sahip oldukları bulunmuştur. Bu durum devlet tarafından sağlanan sosyal desteklerin önemini ortaya koymuştur. Sosyal ve mali destek, üniversite öğrencilerinin genel refahını artırmak için faydalı olabilir. Politika yapıcılar, sosyal refahın toplum için önemini yeniden ele almalıdır.

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1. INTRODUCTION

The well-being of young adults is not only vital for themselves but also their parents and for all society. The overall level of one's well-being is a function of both the good contained within the life and the bad contained within it. Besides, it also plays a significant role in many accounts of the foundations of morality. Despite its importance, the nature of well-being is surprisingly ill-understood due to the complexity and the difficulty of the topic (Kagan, 1994). In the case of theories of well-being, hybrid theories are usually understood to combine elements of 'subjective' and 'objective' theories of well-being (Woodard, 2019). Well-being which refers to optimal psychological functioning and experience and consists of subjective happiness and concerns the experience of pleasure (Ryan & Deci, 2001) can be evaluated physical, emotional, social, and spiritual (McDowell, 2010). The terms of well-being, happiness, human development, living standards, quality of life or welfare are generally used interchangeably (Lamb & Steinberger, 2017). The definition of general well-being consists of two components: Psychological and physical well-being. Psychological well-being can be defined as the presence of happiness, contentment, joy, and peace of mind (positive emotions) and the absence of fear anxiety, and depression (negative emotions) (Reker & Wong, 1984). On the other hand, positive psychological well-being consists of positive feelings and thoughts of life such as having a life purpose, happiness, and optimism (Kubzansky, Huffman, Boehm, Hernandez, Kim, Koga, Feig, Lloyd-Jones, Seligman, & Labarthe, 2018). The concept of well-being within the scope of this study includes psychological, social and emotional well-being. This study examines the positive aspect of the well-being of university students.

Concept of well-being can also be evaluated in three structural approaches, including emotional, psychological, and social well-being (Doré, O'Loughlin, Sabiston & Fournier, 2017). In this context, incredibly emotional and psychological well-being is essential since it indicates life satisfaction to a certain extent. According to Kahneman and Deaton (2010), emotional well-being is the state of emotional quality that individual experiences daily. These experiences make individuals' lives pleasant or unpleasant. On the other hand, according to the framework for

Organization for Economic Co-operation and Development (OECD) 's well-being indicators, individual well-being consists of quality of life including health status, work and life balance, education and skills, social connections, civic engagement and governance, environmental quality, personal security and subjective well-being, and material living conditions including income and wealth, jobs and earnings and housing (OECD, 2013). Subjective well-being which is an individual evaluation and appraising, and perceived through filters of personality and of cognitive and emotional judgment (McDowell, 2010; Diener, Pressman, Hunter & Delgadillo-Chase, 2017) is an essential factor associated with perceived personal well-being because it is closely related with health and protective factor for it (Steptoe, Deaton & Stone, 2015).

On the other hand, it can be used two schools' thoughts to conceptualise well-being: In the late fourth to third centuries before the common era (B.C.E.), hedonic well-being arose from the work of Epicurus ethics (and eighteenth and nineteenth-century philosophers Mill and Bentham), and in fourth-century B.C.E, the Eudemian ethics constituting Aristotle's theory of moral virtue (Lamb & Steinberger, 2017). The Epicurean ethics held that pleasure is the only good; pain is the only evil. Hedonic well-being focusing on subjective well-being refers to feelings of happiness and sadness includes both positive experiences, such as happiness, and negative experiences, such as anxiety. On the other hand, Eudemonic ethics argued that happiness is the highest achievable good for well-lived human. Eudemonic well-being refers to a sense of purpose and meaning in life (Zack, 2010; Benson, Sladen, Liles & Potts, 2019). Eudaimonia focusing on psychological well-being conceptualises well-being as occurring when individuals' life activities are following their values (Bhullar, Hine & Phillips, 2014). Findings from several researchers have indicated that well-being includes both the hedonic and eudaemonic conceptions of well-being (Ryan & Deci, 2001). Evaluating well-being involving overall life satisfaction refers to peoples' happiness degree (Steptoe at al., 2015). On the other hand, conscientiousness, sociability and emotional stability are the most critical dimensions for individuals' future labour market and social prospects. Social and emotional skills drive at least one dimension of individual psychological well-being and

socioeconomic progress and manifest themselves in countless everyday life situations (Miyamoto, Huerta & Kubacka, 2015).

Staying connected and maintaining social networks indicate the importance of social participation through social integration because the social participation of young people in their communities is vital for the development of both themselves and society (Cicognani, Pirini, Keyes, Joshanloo, Rostami & Nosratabadi, 2008). Sense of community is also significant for young people because active participation in school communities is essential for building social identity (Capone, Donizzetti & Petrillo, 2018). Besides, the school environment is vital for students' overall well-being. School environment and learning quality are essential factors influencing students' psychological well-being (Gashi & Mojsoska-Blazevski, 2016). In this context, the study is divided into four main sections in order to investigate the well-being of university students and to reach relevant results and conclusion.

Following an introduction above, the second section of this study investigates the previous literature regarding the subject of this study. The third section explains the methodology divided into four parts, including data, dependent variables and data analyses. Fourth and fifth sections comprise result and discussion that indicate the result of the analysis. Conclusions and implication is the last section, including essential findings and suggestions for this study.

2. LITERATURE REVIEW

Identifying the overall well-being of young individuals and developing their well-being is vital for society. Umberson and Gove (1989) proposed a theory to the well-being of the families through the existence of children. They assumed that children give their parents a sense of meaning and purpose and that they have a positive effect on their psychological well-being. They also argued that parenting responsibilities harmed psychological well-being. Easterlin (2005) argued that individuals do not fully adapt to changes in either health or marital circumstances. Deterioration of health which is the process in which our mental and physical health becomes progressively worse over time (Dewa, Cecil, Eastwood, Darzi & Aylin, 2018) has a permanently negative effect on happiness and the more severe deterioration in health. Sands, Elsom, Corbett, Keppich-Arnold, Prematunga, Berk

and Considine concluded that low social functioning, poor adherence to medication, poor functional status, early onset of illness, and more severe symptoms significantly increases the risk for relapse of psychosis and hospitalisation. Diener et al. (2009) concluded that different types of well-being might change at different rates or even in different directions. Seligman's (2011) well-being theory has five elements, including positive emotion (happiness and life satisfaction), enjoyment, meaning, positive relationship, and accomplishment (achievement). According to the socio-ecological model (The Health Behaviour in School-aged Children/HBSC), developed by Inchley, Stevens, Samdal and Currie (2020), the complex interaction between individual, behavioural, social, cultural, environmental and organisational factors affect adolescent health and well-being. This interaction changes over time. The most important aspect of this model is to grasp the interaction between the individual and social context between countries and time. The social context includes social environments covering family, peers, and school and societal systems, including education, health, political, and economic activity. On the other hand, the particular context includes identity, attitudes, and biological aspects. The Social Cognitive Processing (SCP) model suggests that social constraints negatively affect cognitive processing success (Lepore, 2001). Social constraints have a significant impact on depressive symptoms and perceived life stress (Juth, Smyth, Carey & Lepore, 2015).

According to Huppert (2009), psychological well-being is associated with living a good life. It is also referred to both feeling good (emotional health such as happiness, contentment, interest, engagement, confidence, and affection) and healthy functioning in life (functioning effectively such as the development of one's potential, having some control over one's life, having a sense of purpose, and experiencing positive relationships). There is an association between psychological well-being and depression-related behaviours (Yüksel and Bahadır-Yılmaz, 2019). Bhullar et al. (2014) explored the psychological well-being of Australian university students and indicated that students with the purpose of life, personal growth and autonomy had lower levels of depression. Keyes and Waterman (2003) indicated associations between well-being and social roles, social relationships, mental health, gender,

income, religion, personal control and optimism, education, volunteering and friendships.

Social determinants of health comprise the social environment of families and the communities, psychosocial conditions of life, gender, ethnicity, age, education, poverty, income, employment, housing and occupation (Zubrick, Shepherd, Dudgeon, Gee, Paradies, Scrine & Walker., 2014). Different social and emotional problems manifest the reactions of men and women to stressful situations. These differences can be explained by the fact that the emotional-socialisation experiences of men and women are different (Simon, 2002). Downward and Dawson (2016) suggested that women experience higher levels of well-being than men.

Social interactions or social participation which are the essential parts of individuals' social integration take places when people participate in social activities through many formal and informal social networks. All these efforts positively affect social well-being which is the assessment of one's condition and functioning in society (Keyes, 1998). Social networking also can be an essential source of information for young individuals with long-term goals. People who are alone in terms of social interaction have smaller social ties and are less satisfied with their social group members. Emotionally lonely people do not have close and sincere social ties (Green, Richardson, Lago & Schatten-Jones, 2001).

Students' mental well-being can be improved within academic courses and programs through supportive learning practices. The social and emotional dynamics provided by the classroom environment, such as seminars and laboratory practices, are more critical than ancillary matters (Conradson, 2016). Gashi and Mojsoska-Blazevski (2016) indicated that environmental and socialisation factors in school are more effective than socio-demographic factors on the well-being of students. Social and psychological support is not only important for students but also essential for teachers of the students.

On the other hand, young adults' financial well-being leads to overall life satisfaction, psychological well-being and academic performance (Shim, Xiao, Barber & Lyons, 2009). Financial issues of university students are generally associated with repaying student loans which increases the perception of distress among students

and hinder financial independence at an early age (Elliott & Lewis, 2015; Conradson, 2016). However, since many young adults get financial support from their parents, they may be delaying reaching financial independence and financial security to struggle to cope with today's significant financial problems (Bea & Yi, 2019). No parents would like their children to rely on them for life because financially independent young adults are necessary and essential for the healthy development of a society (Xiao, Chatterjee & Kim, 2014). Students' experience of stress such as not having enough money to participate in the activities with friends (Heckman, Lim & Montalto, 2014) has a significantly negative influence on students' satisfaction with their college society (Lee & Jang, 2015).

3. HYPOTHESES OF THE STUDY

This study assumes that socioeconomic characteristics determine student well-being. Thus, the following hypotheses were proposed:

H₁: Gender is associated with students' well-being.

H₂: Higher social interaction is positively associated with students' well-being.

H₃: Positive expectations regarding future financial security are positively associated with students' well-being.

H₄: Being aware of personal strength is positively associated with students' well-being.

H₅: Higher-income is positively associated with students' well-being.

H₆: Nationality is associated with students' well-being.

4. METHOD

4.1. Data

For this study, it has been selected eight European countries that differ with regards to their regions and economic development. Thus, the sample consisted of university students from France, Germany, Italy, Spain, Poland, Romania, the Russian Federation and Turkey. Responses were collected using an online survey hosted on Google online survey platform. It was used as a snowball sampling method based on referrals from initially sampled respondents to other people (Johnson, 2014). Thus, first of all, the link of the questionnaire was sent to the target university students' emails. In this email, students were informed about the purpose of the questionnaire and asked to complete and share the questionnaire with their

friends to reach as many respondents as possible for the study. The online survey conducted between 04.09.2019 and 16.10.2019. The survey of the study included a written informed consent form which indicates participants' willingness to take part in the study voluntarily. A total of 796 surveys from eight European countries were returned yielding a low response rate. Given that data collection is limited to one month, it can be an acceptable response rate for a voluntary and online survey compared to a face-to-face survey that can be quickly returned. Only two email notifications were sent to get more response. Thus, 796 participants were included in the analysis. No ethical approval was obtained because the research data were collected before January 1, 2020.

4.2. Dependent Variable

The dependent variable (outcome or response variable) used to test the hypotheses of this study and to predict the value of the independent variables was well-being. It was adopted a survey design to assess the students' responses by utilising the surveys used in previous researches (Neff, 2003; Lang & Stein, 2005; Tennant, Hiller, Fishwick, Platt, Joseph, Weich, Parkinson, Secker & Stewart-Brown, 2007; Kroenke, Spitzer, Williams & Löwe, 2009; European Social Survey/ESS, 2015; Benson et al., 2019). Well-being was measured on an eight items questionnaire based on closed-ended questions (yes/no) and generated an overall well-being score. Instead of a scale that requires validity and reliability for such an intercultural study, the use of closed-ended survey was accepted more appropriate because the research consisted of university students from eight countries and it is not possible to use a scale valid for intercultural studies including those countries. Besides, the questionnaire was designed in a simple style and was made to assess university students' well-being. Online well-being survey takes approximately 5 minutes to complete. Each positive answer ("yes") was given 1 point to calculate the total well-being score. For example, if a question (for example: Do you feel happy in the daily life?) was answered "yes", it gets 1 point, and the well-being score is the sum of all points. After reaching a total score of well-being, it was included in the multiple regression model as an independent variable. The well-being score was measured based on the students' responses to the questions: The computed Chronbach's alpha

for the questionnaire was 0.72, indicating that items' strength of association level is good (Hair, Celsi, Money, Samouel & Page, 2015; Hulin, Cudeck, Netemeyer, Dillon, McDonald & Bearden, 2001).

4.3. Independent Variables

The independent variables comprised country, gender, income, social interaction, financial security, and being aware of personal strength. The students' gender, which has two categories was a binary variable with one indicating male and 0 female, which represents the reference category. In this respect, the male was included to test the effect of gender. Income level of respondents was categorised into three binary variables: below average, average, and above average. Since the group has three categories, two dummy variables which are dichotomous variables that indicate one category of an independent variable is needed to represent a group of income level (for example, *k-1* dummy variables are needed for *k* categories). The category of "below average" in the group was accepted as a reference category and coded 0. Thus, the variables, including "above average" and "average" were included in the model to represent the effects of income level. Participants' countries were also divided into eight categories: The Russian Federation was the reference category and coded as 0. The social interaction variable was coded as one if the respondent had a higher social interaction in the society and 0 otherwise (lower social interaction level in the society) as the reference category, coded 0). Future financial security variable was coded as one if the respondent reported that he/she would be financially secure in the future and 0 otherwise. Similarly, being aware of personal strength variable was coded as one if the participant reported that he/she was aware of his/her strength and 0 otherwise.

4.4. Data Analyses

Regression models can be used effectively on predicting individuals' decisions, impressions and attitudes. These analyses can also be used to explore all types of dependence relationships as a powerful analytical tool (Hair, Black, Babin & Anderson, 2014). In this research, a multiple regression model was used because the regression model has more than one independent variable. Since the multiple regression allows us to predict a single dependent variable from one or more

dependent variables, it was used to predict well-being (dependent variable= γ) from independent variables (country, gender, income level, social interaction, financial security, and being aware of personal strength):

$$\gamma = X_0\,\beta_0 + X_1\,\beta_1 + X_2\,\beta_2 + X_3\,\beta_3 \dots X_n\,\beta_n$$

γ is the dependent variable being predicted by the set of independent variables $(X_1, X_2, X_3 \dots X_n)$. β_0 represents the constant indicating a value of the dependent variable (γ) axis. β_1, β_2, β_3, and β_n represent the coefficients that show estimation values associated with an independent variable in the regression equation. The data were analysed using multiple regression in SPSS 21.

Before analysing the data, the assumptions of normality, homoscedasticity (homogeneity of the variance), linearity, and absence of multicollinearity between independent variables were tested. In the process of normality analyses of the data, it was evaluated the values of skewness and kurtosis variables. The coefficient values of skew and kurtosis were found to be between -1 and +1, indicating that the data follows a normal distribution (Hair et al., 2014).

For the linearity analyses between the dependent variable and independent variables, it was first checked P-P Probability plot and scatterplot. None of the points on scatterplot plots fell outside of -3 to +3, either on the x-axis or y-axis (minimum of standard residuals: -2.866; maximum: +2.193) Although there were some deviations on P-P Probability plot, the individual variables generally appeared to follow the line and showed linearity (linearity of the overall equation) and homoscedasticity (equality of variance). Thus, it met the assumptions that each independent variable was linear, and the dependent variable exhibit quality of variance across the range of explanatory variables. For the multicollinearity test of analyses, it was analysed the correlation values to make sure that there is no multicollinearity between predictor variables. Since all the values of the predictor variables were found to be less than 0.7, which is within an acceptable range for a correlation coefficient (Ratner, 2009), it was accepted that none of the predictors is multi collinear. It was also used tolerance and variance inflation factor (VIF) to check the possible multicollinearity between predictor variables. Tolerance values for the variables in the equation range from are .825 to .493. The variance inflation factor (VIF) values range from 1.122 to 2.028. None

of these values indicates levels of multicollinearity because the suggested cutoff for the tolerance value is .10, corresponding VIF of 10.0 (Hair et al., 2014).

5. RESULTS

Descriptive statistics of the sample are presented in Table 1.

Table 1. Descriptive Statistics of the Sample (N = 796)

		%	Mean score
Gender	Male	34.5	5.4
	Female	65.5	5.3
Social interaction	High	68.6	5.4
	Low	31.4	5.2
Financial security	Yes	67.3	5.7*
	No	32.7	4.7
Being aware of personal strength	Yes	37.1	5.9*
	No	62.9	5.1
Income level	Below-average	22.2	5.0
	Average	64.4	5.4
	Above-average	13.3	5.6*
Nationalities	France	12.8	6.1*
	Germany	12.3	6.3*
	Italy	11.2	5.1
	Poland	13.6	5.4
	Romania	13.2	5.6*
	The Russian Federation	12.1	4.6
	Spain	12.6	4.9
	Turkey	12.3	4.8
The dependent variable	Well-being	100	5.4

* > mean score (5.4 out of possible 8)

Overall, 796 university students participated in this study. A total of 65.8% (*n* = 521) were female and 34.5% (*n* = 275) were male. Regarding the level of social interaction behaviour, 68.6% (*n* = 546) reported they had a high level of social interaction among their friends. 31.4% (*n* = 250) reported lower social interaction behaviour. 67.3% (*n* = 536) of respondents reported that they would be financially secure in the future. 32.7% (*n* = 260) indicated negative views about their future

financial situation. 37.1% (*n* = 295) of students noted that they were aware of their strength. 62.9% (*n* = 501) reported they were not aware of personal strengths. 64.4% (*n* = 513) of students were at the level of average income; 22.2% (*n* = 177) below-average income level; and 13.3% (*n* = 106), above the average level of income. Participants from eight countries were almost equal. The highest number of participants was from Poland (13.6%; *n* = 177), while the lowest was from Italy (11.2%; *n* = 89). Mean score of well-being was 5.4 out of 8. Students who had positive expectations on their future financial security and those who reported that they were aware of their strengths had well-being score above the mean of the total score.

Table 2 shows the countries' scores of well-being. Students from Poland had mean score (5.4 out of 8 questions). The scores of students from Germany, France and Romania were above the mean score ($M_{Germany}$ = 6.3; M_{France} = 6.1; and $M_{Romania}$ = 5.6, respectively). Italy, Spain, Turkey and The Russian Federation had the lowest scores below mean score (M_{Italy} = 5.1, M_{Spain} = 4.9, M_{Turkey} = 4.8 and $M_{The\ Russian\ Federaition}$ = 4.6, respectively).

Table 2. Countries' Scores for Well-Being

| Country | n | Well-Being | | |
		< mean score	= mean score	> mean score
France	102	--	--	*6.1*
Germany	98	--	--	*6.3*
Italy	89	5.1	--	--
Poland	108	--	5.4	--
Romania	105	--	--	*5.6*
The Russian Federation	96	4.6	--	--
Spain	100	4.9	--	---
Turkey	98	4.8	--	--
Sample	796	--	5.4	--

Table 3 represents the percentages of positive responses to survey questions. The average percentage of positive answers to all questions is 67.5%. The majority of the respondents reported that they were aware of their abilities for coping with

difficulties (Q7 = 78.6%), and felt safe (Q8 = 75.9). 74.0% (Q5) reported having enough interest in doing things. Three items were found to be below average percentage: Feeling good and comfortable (Q1 = 63.9%), feeling happy in daily life (Q3 = 55.7%). The lowest percentage of positive answers was given to question six (Q6), which measured the interest level on schoolwork (50.9%).

Table 3. Percentages of Positive Responses to Survey Questions

NO	Question	%
Q1	Feeling good and comfortable	63.9
Q2	Feeling adequate in my daily life	69.3
Q3	Feeling happy in my daily life	55.7
Q4	Feeling hopeful for the future	73.5
Q5	Having enough interest in doing things	74.0
Q6	Having a concentration on schoolwork	50.9
Q7	Aware of my abilities for coping with difficulties	78.6
Q8	Feeling safe	75.9
	The average percentage of survey questions	67.5

Table 4 shows the multiple regression results based on the whole dataset of university students from eight European countries. Gender, social interaction level, financial security, aware of personal strength, income level, and countries were regressed on total well-being score. The multiple regression model explained 15.8% variance and was significant [F (13, 782) = 12.443, $p < .001$]).

Result of the multiple regression indicated that the effect of gender and social interaction level was not significant at the 0.05 level, although it had a minimal effect ($p < .10$). Thus, high social interaction and being male had a small positive impact on well-being [Male ($\beta = .068$, $p = .057$) and high social interaction ($\beta = .06$, $p = .077$)].

Positive expectations on future financial security, and being aware of personal strength significantly affected students' well-being. Thus, positive expectations on future financial security and being aware of personal strength were positively associated with students' well-being [Positive beliefs on future financial security ($\beta = .209$, $p < .001$) and being aware of personal strength ($\beta = .247$, $p < .001$)]. The effect of

income level on well-being was not significant [Average income level *(β* = .005, *p* = .903) and above income level *(β* = .-008, *p* = .833)], indicating insignificant relationship between income level and well-being.

Country categories were also regressed on well-being score. Germany, France and Poland significantly affected well-being [Germany *(β* = .258, *p* < .001), France *(β* = .190, *p* < .001) and Poland *(β* = .101, *p* < .05)]. Romania had a little impact on well-being *(β* = .081, *p* = .077). Italy, Spain, The Russian Federation and Turkey had insignificant relationship with well-being score [Italy *(β* = .067, *p* = .129), Spain *(β* = .003, *p* = .954) and Turkey *(β* = .-016, *p* = .728)]. Since the model couldn't produce a negative coefficient at a significant level that can shows the possible positive effect of The Russian Federation on well-being, The Russia Federation was not associated well-being.

Table 4. Multiple Regression Result on Well-Being Score

	B	β	p
Constant	3.583		<.001
Male	.294	.068	.057
High social interaction	.266	.060	.077
Positive expectation for future financial security	.916	.209	<.001
Being aware of personal strength	1.047	.247	<.001
Average income level	.021	.005	.903
Above income level	-.051	-.008	.833
France	1.164	.190	<.001
Germany	1.613	.258	<.001
Italy	.433	.067	.129
Poland	.604	.101	<.05
Romania	.489	.081	.077
Spain	.017	.003	.954
Turkey	-.099	-.016	.728

Note: R = .414, R^2 = .171, Adjusted R^2= .158, p < .001, F= 12.443, df = (13, 782).

6. DISCUSSION

Findings indicated that approximately two thirds (67.5%) of the respondents had positive well-being. However, the items dealing with happiness (55.7%) and interest in schoolwork (50.9%) showed the lowest positive responses, which were below the average percentage. Respondents had the highest positive response from the item dealing with being aware of abilities for coping with difficulties (78.6%).

Significance levels of being male and having higher social interaction in society were found to be between 0.05 and 0.10, indicating a little positive effect on the well-being of university students. There are somewhat different results regarding the psychological, emotional and overall well-being of university students. Lee and Loke (2005) investigated health promotion and psychological well-being of university students in Hong Kong, and found no statistically significant differences between male and female students on the stress management and spiritual growth but contradicts Koo, Rie & Park (2004) who reported that subjective well-being was lower in women. In the latest study, Griggs and Crawford (2019) also found that male university students had a higher level of emotional well-being than female students, which is in line with Sugiura, Shinada and Kawaguchi (2005), who found that the well-being level of male students was better than female students. Kroll (2013) found that life satisfaction was positively correlated with being female. This study adds to the existing literature by validating that there is no exact answer regarding the well-being of male and female. The differences of findings may be due to different cultural and socioeconomic factors as well as instruments used to investigate the well-being.

To have a higher social interaction in the society was found to have a little positive impact on well-being (at 0.10 significance level). This result may be consistent with the study of However, Green, Richardson, Lago and Schatten-Jones (2001), who stated that social and emotional loneliness has moderate correlations with each other. Contrary to the result of this study, Nezlek, Richardson, Green & Schatten-Jones (2002) found that those who had more social interactions had higher psychological well-being than those who had fewer social interactions. This study

has a lack of evidence as to why having a higher social interaction affects well-being more than having lower social interaction. Considering that acting extroverted increases well-being (Margolis & Lyubomirsky, 2020), in particular, students with higher social interaction in the society may have engaged more with social media activities to deal with loneliness.

The result of this study supported Hypothesis 3, proposing that positive expectations regarding future financial security were found to be positively associated with students' well-being. According to Jenkins, Johnson & Ginley (2019), finance was a source of stress and constant financial worries for most of the students. This finding is in line with the study conducted by Heckman et al. (2014). They indicated that students with higher financial self-efficacy and greater financial optimism about the future are significantly less likely to report financial stress. Green and Leeves (2013) also found the same result that perceptions of insecurity harm well-being. Having a positive financial expectation for future life is a strong predictor for the well-being of university students.

Being aware of personal strengths was positively associated with students' well-being, which supports Hypothesis 4. More than one-third of students reported that they were aware of personal strength. To use personal strengths is considered vital for individuals' well-being and life satisfaction. Result of this study confirmed some of the previous studies. Bakker et al. (2019) found that individuals had experienced higher well-being when they use their daily strengths. Dubreuil, Forest, Gillet, Fernet, Thibault-Landry, Crevier-Braud & Girouard, (2016) indicated that the level of well-being increased after the strength-based intervention programme. Findings of the study conducted by Proctor, Maltby & Linley (2011) showed that individuals who use their strengths had increased subjective well-being. Personal strengths play an essential role in improving individuals' well-being.

Hypothesis 5 was not supported by the finding in which a higher level of income was not associated with well-being. This result is consistent with some of the previous studies. Easterlin (2005) indicated that, over the life cycle, as income increases and then levels off, happiness remains unchanged. Kahneman and Deaton

(2010) found that while low income is related to emotional pain, level of emotional well-being does not increase as income increases. Güven, Senik & Stichnoth (2012) found that total happiness is much lower for people with lower household income. However, Kroll (2013) conducted a study using The World Values Survey (WVS) for about 100,000 people from 70 nations and found that income is a moderately positive relationship with subjective well-being overall. This study concluded that higher income is not a determinant that increases the well-being of university students.

The result of this study indicated that nationality was associated with students' well-being, supporting Hypothesis 6. Students from Germany and France had a higher level of well-being score compared to students from other countries in this study. According to The World Happiness Report/2020 (WHR) (Helliwell, Huang, Wang & Norton, 2020), where Germany is in 17th place with 7.0 points and France is in 23rd place with 6.6 points in the ranking countries. The Russian Federation (5.5 points) and Turkey (5.1 points) are the 73rd and 93rd ranking countries. Result of the current study is similar to some extent with that report. Germany and France had higher scores in both types of research. Moreover, Turkey and The Russian Federation had lower scores. Variables used to evaluate the World Happiness Report may also be valid predictors to evaluate the well-being of European university students. Well-being may depend mostly on individuals' social life satisfaction.

7. CONCLUSION AND IMPLICATIONS

This study attempts to investigate the socioeconomic characteristics associated with the well-being of European university students. Since happiness is based mainly on the well-being, it is necessary to evaluate the impact of socioeconomic characteristics affecting university students' well-being. The study showed that lower social interaction in society might lead to negative psychological consequences. People with more satisfying and active social lives are likely to have enhanced well-being (Nezlek et al., 2002). Having a higher social interaction in society may reduce stress and anxiety and ease the individuals' pain, which may lead to greater social life satisfaction. This study indicated that higher income had no significant effect on

well-being. However, well-being was significantly related to positive future expectations on personal financial security. It can be concluded that positive expectations for the future economic situation are associated with a higher level of well-being. Negative perception about future income affects the well-being more than current income level. Besides, the current study indicated the importance of being aware of personal strength. Being aware of personal strength positively affects students' well-being. In other words, enhanced personal strength leads to an increased level of well-being.

Given that the well-being levels of France and Germany were found to be higher than other countries, this study indicated the importance of government-provided social supports. France and Germany included in continental welfare social model provide high social assistance benefits to their citizens (Hansen & Schultz-Nielse, 2015; Morel, Touzet & Zemmour, 2017). Trusting social environment supports individuals' lives (Helliwell et al., 2020). The expanded role of governments can positively affect their well-being by carrying individuals into the future more confidently.

This study has some important implications for academic authorities and policymakers in both economic and social areas for a better understanding of university student's overall well-being. The study highlighted the importance of hope and personal strength for appropriate social and economic life. Therefore, in particular policymakers in economic fields should consider this result, and develop affordable alternatives focusing on increasing individuals' future financial well-being, which has a positive effect on the well-being (Mark, Jenkins & Sacker, 2011). It is suggested that experts in economy and social psychology should encourage individuals to build inner strengths. On the other hand, since this study indicated that students living in a country with robust social support systems had a higher level of well-being, it provides crucial data for especially for government officials to reconsider the significance of social welfare that helps to eliminate social problems, and has the resources to enhance the well-being of society.

8. LIMITATIONS

The sample comprised of 796 participants from eight European countries. Even though it has been challenging to reach the students by an online survey, this sample indicates a small number of participants. Thus, I do not suggest that the result can be generalised to all of Europe. It is necessary to be cautious when evaluating the results. However, this does not undermine the importance of the study and its results. Possible future studies can employ more participants and carry out studies on the well-being of other European countries. The survey of the study included closed-ended questions. This type of survey may have limited the feelings of the participants. Also, face-to-face survey type could have allowed for qualitative questions. Therefore, the survey consisted of only quantitative questions. Using two question types together may enable researchers to find more valuable results. Besides, the study comprised five independent variables to find out possible association with the well-being of university students. Future research can include a large number of explanatory variables and reveal different results which can be valuable for the literature.

ACKNOWLEDGEMENT

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