

Subjective Quality of Life: Influence of Openness to Experience and Ownership Status

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Abstract

The Big Five Personality factors have long been widely supported in investigating the relationship between personality and subjective wellbeing. However, despite the universal support, the Big Five personality dimensions have been criticized for not being sufficient in explaining personality influences and not being applicable in all cultures. This study therefore examines the main and interaction effects of openness and ownership status on life satisfaction. Using a 2-way factorial design and a multistage sampling technique, a total of 1100 participants were randomly selected from the five major Local Government Areas (LGAs) of Ibadan metropolis. Two hundred and twenty households were randomly selected from each LGA with the help of enumeration area maps. A questionnaire focusing on socio-demographic profile, life satisfaction scale ($r=0.74$) and the Big Five personality inventory ($r=0.76$) was administered to house-owners and renters. Data were analyzed using descriptive statistics and analysis of variance at 0.05 level of significance. Hypothesis one tested the main effect of openness on life satisfaction. Hypothesis two tested the main effect of ownership status on life satisfaction and hypothesis three tested the interaction effects of openness and ownership status on life satisfaction. The result reveals that openness has a significant main effect on life satisfaction ($F(1,928) = 10.01; p < .05$) and also interacts with ownership status to predict life satisfaction ($F(1,928) = 4.39; p < .05$). Openness should be considered an important part of the Big Five for a comprehensive assessment of the association between personality and life satisfaction.

Keywords: *life satisfaction – subjective wellbeing – openness to experience – ownership status*

Abstrait

Les facteurs de Big Five Personality ont été largement soutenus dans l'étude de la relation entre la personnalité et le bien-être subjectif. Cependant, malgré le soutien universel, les dimensions de la personnalité du Big Five ont été critiquées pour ne pas être suffisantes pour expliquer les influences de la personnalité et ne pas être applicables dans toutes les cultures. Cette étude examine donc les principaux et les effets d'interaction de l'ouverture et du statut de propriété sur la satisfaction de la vie. En utilisant une conception factorielle bidirectionnelle et une technique d'échantillonnage multi-étages, 1100 participants ont été choisis au hasard parmi les cinq principales zones de gouvernement local (LGA) de la métropole d'Ibadan. Deux cent vingt ménages ont été sélectionnés au hasard parmi chaque LGA à l'aide des cartes de la zone de dénombrement. Un questionnaire axé sur le profil sociodémographique, l'échelle de satisfaction de la vie ($r = 0,74$) et l'inventaire de la personnalité du Big Five ($r = 0,76$) a été administré aux propriétaires et aux locataires. Les données ont été analysées en utilisant des statistiques descriptives et une analyse de variance à un niveau de signification de 0,05. Hypothèse un a testé l'effet principal de l'ouverture sur la satisfaction de la vie. Hypothèse deux ont testé l'effet principal du statut de propriété sur la satisfaction de la vie et l'hypothèse trois ont testé les effets d'interaction de l'ouverture et le statut de propriété sur la satisfaction de la vie. Le résultat révèle que l'ouverture a un effet principal important sur la satisfaction de la vie ($F(1,928) = 10,01; p < 0,05$) et interagit également avec le statut de propriété pour prédire la satisfaction de la vie ($F(1,928) = 4,39; p < 0,05$). L'ouverture doit être considérée comme une partie importante des Big Five pour une évaluation complète de l'association entre la personnalité et la satisfaction de la vie.

Mots clés: *Satisfaction à la vie - bien-être subjectif - ouverture à l'expérience - statut de propriété*

Subjective wellbeing is a desirable state for every individual, given the opportunities it provides for individuals in different aspects of life (Adebayo & Arogundade, 2011). Satisfaction with life is an indicator of wellbeing and it is closely linked to physical and mental health (Melendez, Tomas, Oliver & Navaro, 2009). Subjective wellbeing is usually used interchangeably with life satisfaction (Veenhoven, 2009) and it is widely perceived as the most important element of life and more important than material success (Diener, 2000). Studies have revealed that individuals who are satisfied with life have a tendency to be more creative and more pleasant to be with (Malinauskas, 2010; Ojoawo, Igudia, Mbada, Onigbinde, & Adedoyin, 2013).

Many researchers have emphasised the importance of personality factors in explaining life satisfaction. Cloninger (2013) refers to personality as the underlying cause of the individual behaviour. McCrae and Costa (1987) describes personality as the combination of five main dimensions, commonly known as the Big Five Factor model. These five traits include neuroticism, extraversion, agreeableness, conscientiousness and openness to experience. Soons & Liefbroer (2009) have noted that regardless of the long-term effects of life circumstances on individuals' wellbeing, personality factors are more effective in influencing life satisfaction. The Big Five Model of personality is believed to be capable of explaining one-third of the variance in life satisfaction (Wood et al., 2008). They are the dominant factors in the study of personality (Jovanovic, 2010) and they have been widely used in investigating the relationship between personality and subjective wellbeing (Onyishi, Okongwu, & Ugwu, 2012). Many researchers have argued that the Big Five model is biologically based and universally accepted across various languages and cultures (Bouchard & Loehlin, 2001; 1997; Yamagata et al., 2006). The universality of the Big Five has also been supported in over 50 cultures, cutting across six continents (McCrae, 2002; Schmitt et al., 2007).

However, despite the overwhelming acceptance, the Big Five personality factors have been criticised for not being relevant and applicable to all cultures and consequently, some researchers have suggested the need for more than five personality factors within certain populations (Cheung & Leung, 1998; Lee & Ashton, 2004). Charles et al. (2001) observed that the Big Five measures have been most reliable in developed cultures, unlike in developing cultures where it has met with little success. Similarly, Paunonan and Jackson (2000) agreed with the inadequacy of the

Big Five by suggesting that many personality traits are not covered by the Big Five dimensions. Denissen and Penke (2008) and Nettle (2010) have criticised the Big Five for lacking extensive theories to explain it. Terracciano et al. (2006) have argued that the Big Five provides a rather static account of personality.

The individual dimensions of the Big Five Factors have also been criticised. While two of the dimensions – neuroticism and extraversion – seem to have been universally accepted (Shimmack, Oishi, Furr, & Funder, 2004; Garcia, 2011), some researchers have suggested that the openness and conscientiousness dimensions appear to differ from one study to another (Hofstee, Raad, & Goldberg, 1992). Egan et al. (2000) reported that the dimensions of neuroticism, agreeableness and conscientiousness were more reliable than the dimensions of openness and extraversion. Further, openness to experience is reported to be influenced by age and gender differences. McCrae and Costa (1987) and Weisberg, DeYoung, and Hirsh (2011) suggest that the older people get, the less their willingness to embrace new ideas and therefore, openness gradually decreases (Costa et al, 1986). On the other hand, extremely high openness can lead to negative consequences. Widiger, Costa, and McCrae (2002) assert that extreme openness might result in fantasizing, having unstable goals, non conformity and mixed identity. Lack of openness, on the other hand, might result in inability of individuals to adapt to change, intolerance and having limited interests (Piedmont, Sherman, Sherman, Dy-Liacco, & Williams, 2009).

Some researchers also do not support the notion that openness is related to life satisfaction. According to Seidlitz and Diener (1993) openness to experience is not strongly and consistently linked to subjective wellbeing because it is a function of environmental influences. Similarly, Bahiraei, Eftekhareh, Zareimatin, and Soloukdar (2012) observed that neuroticism, extraversion, and conscientiousness are related to life satisfaction while agreeableness and openness have no significant relationship with life satisfaction.

However, McCrae and Costa (1986) noted that highly open individuals are original, cultured, broad-minded and intelligent people. Openness involves active imagination, aesthetic sensitivity, preference for variety and intellectual curiosity. People who score low on openness are considered to be closed to experience. They tend to be more conservative, conventional and traditional in their behaviour. They prefer familiar ways of doing things and they are not interested in complex things. Existing studies have linked openness to fluency (Unsworth,

Miller, Lakey, Young, Meeks, Campbell, & Goodie, 2009). Also, individuals who are open attempt to experience new things in order to develop themselves, and this attitude results to positive life satisfaction, because they are involved in activities that satisfy their psychological needs (Stephan, 2009).

Studies have also linked ownership of houses to individuals' level of satisfaction with life. Housing is universally accepted as the second most essential human need after food and a major economic asset in every nation (Foster, 2000). Some individuals regard housing as one of the best indicators of standard of living and one's place in society (Nubi, 2008). The ownership of a house in Nigeria is one of the three elements that establish one as a man (Ojewumi 2003). The ownership of a house also marks an individual as an eminent member of the community. Cooker (1966) suggested that the acquisition of real estate in Nigeria encourages others to do business with you. House ownership is an important goal for many people and has become a cultural symbol of social and economic success (Rohe & Watson, 2007). The most frequently cited reasons for owning houses are the provision of a good place to raise children, having a safe place and having control over one's living space (Drew & Herbert, 2012). Manturuk, Riley, and Ratcliffe (2012) suggest that owning a house gives people a sense of stability which reduces stress and helps them manage financial hardship.

Despite the significance of housing, adequate supply has remained a problem in Nigeria. Raji (2008) noted that the problem of housing in Nigeria is attributed to factors such as prices of building materials, lack of housing finance, harsh loan conditions from mortgage banks, government policies and, most importantly, increase in land value. The housing deficit in the country is estimated at 15 million houses (Mabogunje, 2007). Owning houses is consistently linked to improved life outcomes for individuals as well as to more cohesive communities. The benefits of house ownership may include better health and educational opportunities, better security and independence and more political and social participation (DiPasquale & Glaeser, 1999). Studies have shown that house ownership is related to positive outcomes (Rossi & Weber, 1996). House ownership leads to wealth creation, which, in turn, leads to enhanced life satisfaction, to increased affordability of better healthcare and higher rates of civic involvement (Grinstein-Weiss et al., 2010; Harkness & Newman, 2002). House ownership allows access to neighbourhoods with better schools, and better physical and social conditions (Bramley & Karley, 2007; Holupka &

Newman, 2012). House owners enjoy more control over their homes, and heightened senses of personal accomplishment and social status. This, in turn, leads to higher life satisfaction and psychological health (Manturuk, 2012).

Research has indicated that those who own houses expressed higher levels of life satisfaction than those who did not (Rohe & Basolo, 1997; Rohe et al., 2002). However, there is evidence that house ownership can be damaging for people with health issues and those having difficulties paying their mortgage (Nettleton & Burrows, 2000). The number of foreclosures and difficulty in paying the mortgage is likely to decrease life satisfaction and psychological health among house owners. Some of the negative effects of house ownership is that it can trap households, particularly minority and lower-income earners, in areas that they are not pleased with (South & Crowder, 1997; 1998).

Houses are regarded as tangible properties or material things and house ownership as material possessions. Materialism has been viewed as a value orientation, an aspiration and a personality trait (Bindah & Othman, 2011). Belk (1985) refers to materialism as the personality trait of possessiveness or ownership of one's possessions or the possession of anything desirable. The concept of materialism includes the beliefs that possessions lead to happiness, that success can be measured by people's property ownership, and that possessions are significant in people's lives (Richins & Dawson, 1992). Dittmar et al. (2014) reported that materialism is associated with overall life satisfaction.

Further, studies on personality revealed that personality traits are related to various aspects of human behaviour. Research evidence has shown that personality traits are related to making economic decisions (Hirsh & Peterson, 2009), people's attitudes towards materialism (Shafer, 2000), people's level of achievements (Durand et al., 2013) and people's choice of investment (Mayfield, Perdue, & Wooten, 2008). Mayfield, et al. (2008) also noted that openness relates to the choice of long-term investment and as house ownership is generally regarded as a long-term investment, therefore, an interaction between ownership status and openness on life satisfaction is assumed.

Therefore, the numerous criticisms of openness as a personality dimension and the lack of consensus among researchers, in the previous findings, necessitated further investigations into the association between this factor and life satisfaction. Not many studies have investigated the independent influence of openness on life satisfaction and only a few studies have examined the interaction effect of openness and ownership status on life

satisfaction. Therefore, it is not clear whether openness as a dimension of the Big Five is capable of independently explaining the influences of personality on life satisfaction, and whether ownership status has a main effect on life satisfaction.

The present study will attempt to answer the following research questions: Can openness independently influence life satisfaction? Can ownership status independently influence life satisfaction? Can openness interact with ownership status to influence life satisfaction? This study therefore examines the main and interaction effect of openness and ownership status on life satisfaction.

Three hypotheses have been tested:

- 1. Openness will significantly independently influence life satisfaction.**
- 2. Ownership status will significantly independently influence life satisfaction.**
- 3. There will be an interaction effect of openness and ownership status on life satisfaction.**

METHODS

Design and sampling procedure

The study design is a two-way factorial design. The independent variables in the study are openness (high and low) and ownership status (house owners and renters). The dependent variable is life satisfaction. A multistage sampling method was adopted for the study. The first stage involved selecting the five major Local Government Areas (LGAs) from the existing eleven LGAs, using purposive sampling method. The second stage involved using the list of enumeration areas (EAs) to randomly select 50 EAs, ie, 10 EAs from each LGA by assigning numbers to enumeration area (EA) names, calculated the sample fraction, randomly selected the first EA and finally selected every *n*th on the list for the remaining EAs, based on the sample fraction. Stage three was the point at which the EA maps for the selected areas were obtained to determine the number of houses and their locations in the selected EAs in each of the LGAs. The fourth Stage involved the random selection of households among the identified houses from each EA by picking and marking every other household or balloting to select a household where there are blocks of flats. The last Stage was the sampling of all heads of households residing in the marked houses.

Research setting and participants

The study took place in 50 EAs or neighbourhoods across the five major LGAs in Ibadan metropolis. Two hundred and twenty participants were sampled in each LGA, making a total of 1,100

participants, of which 1,012 questionnaires were returned. Participants consisted of house owners and renters drawn from the high, low and medium density areas of the five major LGAs. The participants' age range was 42.11+15.20 years. Four hundred and forty three (43.8%) of the participants were males while 569 (56.2%) were females, 242 (31.9%) participants were house-owners while 690 (68.1%) were renters, 182 (18%) participants were from the low density, 282 (27.9%) were from the medium density while 548 (54.1%) participants were drawn from the high density neighbourhoods.

Research Instrument

Ownership status was assessed by social demographic characteristics of participants. Openness to experience was measured using the openness dimension of the Big Five personality inventory. It comprised 10 items – 5, 10, 15, 20, 25, 30, 35, 40, 41 and 44 – of which items 35 and 41 were reversed scored. The Cronbach's alpha was .74. The mean obtained in this study was 31.59. Participants who scored above the mean were considered to be highly open to experience while participants who scored below the mean were regarded as low on openness to experience. Life satisfaction was measured by a 20-item scale developed by Neugarten et al. (1961). This 20-item scale has become the most used survey instrument to measure life satisfaction in older adults (Helmes, Goffin, & Chrisjohn, 1998). The Cronbach alpha reported ranges from 0.79 to 0.90.

Procedure for data collection

The locations and boundaries of the randomly selected EAs or neighbourhoods within the five major LGAs were identified with the help of EA maps. Having randomly selected all the houses in the selected EAs, households were identified. Having identified the households, heads of households of each of those selected houses were identified and presented the researcher's letter of introduction. Participants were made to understand that the purpose of the exercise was purely academic and therefore the confidentiality of their responses was guaranteed. Having agreed to participate in the study, participants were requested to sign the consent forms before the questionnaires were administered to them to test the stated hypotheses. Some questionnaires were completed and returned immediately, some were collected the next day, some were collected days after while some were never returned. Some of the questionnaires that were either not properly filled to provide sufficient information on key variables

or completed were discarded. The completed copies were scored and analyzed with the Statistical Package for the Social Sciences (SPSS) software.

STATISTICAL ANALYSIS

The statistical test used in this study to assess the effect of openness and ownership status on life satisfaction was a 2 x 2 analysis of variance (ANOVA).

RESULTS

The result displayed in Table 1.1 reveals that ownership status did not influence life satisfaction ($F(1,928) = .03; p > .05$) while openness to experience significantly influenced life satisfaction ($F(1,928) = 10.01; p < .05$) in the population studied. Also, there was a significant interaction effect of ownership status and openness to experience on life satisfaction ($F(1,928) = 4.39; p < .05$).

The result of the mean difference in Table 1.2 reveals a difference between the mean scores of house owners who were low on openness (24.70) and house owners who were high on openness (23.05), and renters who were low on openness (24.10) and renters who were high on openness (23.76).

The graph in Figure 1.1 indicates that house owners who were low on openness were more satisfied than house owners who were high on openness. Similarly, renters who were low on openness were more satisfied with life than renters who were highly open to experience.

DISCUSSION

The findings revealed that openness had a significant main effect on life satisfaction while ownership status did not have a main effect on life satisfaction. However, ownership status interacted with openness to influence life satisfaction. This conclusion is consistent with Stephan (2009), who reported that openness could lead to experiencing new things in order to facilitate wellbeing, and Armon, Melamed, Shirom, Berliner, and Shapira (2013), who found that openness to experience, introversion, and emotional stability may facilitate health. These findings are also in agreement with many studies that reported personality as a significant predictor of mental health and wellbeing (Davydov et al., 2010; Cloninger & Zohar, 2011; Josefsson et al., 2011; and Butkovic et al., 2012). Also, Soto (2013) found a relationship between the Big Five personality and happiness. Suldo, Minch, and Hearon (2014) documented an association

Table 1.1 Summary of 2 x 2 ANOVA showing the main and interaction effect of ownership status and openness to experience on life satisfaction

Source	SS	Df	MS	F	P
Ownership	0.59	1	0.59	0.03	>.05
Openness to experience	177.45	1	177.45	10.01	<.05
Ownership/Openness	77.74	1	77.74	4.39	<.05
Error	16449.76	928	17.73		
Total	16638.88	931			

Table 1.2 Mean table showing the mean scores of participants on house-ownership and openness

Ownership/Openness	Mean	Std Error
House-owner Low	24.70	.40
House-owner High	23.05	.37
Renter Low	24.10	.22
Renter High	23.76	.24



Figure 1.1: Interaction effect of ownership status and openness to experience on life satisfaction

between personality factors and life satisfaction. Similarly, DeNeve and Cooper (1998) found that personality traits have long been recognised as strong predictors of subjective wellbeing and subjective wellbeing is consistently associated with all the Big Five Factors. Steel (2008) also reported a relationship between life satisfaction and each of the Big Five traits.

Ownership status did not significantly influence life satisfaction. This outcome is in agreement with Belsky (2013) who concluded that the number of house owners who thought that house ownership was a good investment had reduced. The findings are in line with previous studies which found significantly higher levels of severe depression among those who reported home foreclosure (Osypuk et al., 2012; Currie & Tekin, 2011). This result is also similar to that of Bucchianeri (2009) who reported a negative effect of house ownership on life satisfaction, which according to him, resulted from the workload and time expenditure related to house ownership.

Further analysis indicated the interaction effect of openness and ownership status on life satisfaction. House owners who were low on openness to experience, were more satisfied with life than house owners who were highly open to experience, and renters who were low on openness reported being more satisfied with life than their counterparts who were highly open to experience in the population of study. House owners who were low on openness tended to be more satisfied because unlike house owners who were open to experience, they were not really open to new ways of doing things (McCrae, 1996), which means they might not be exploring new building designs, innovations and challenges associated with modern buildings, which might raise their aspiration to achieve and consequently raise their anxiety level. According to McCrae (1996), open individuals have a tendency to prefer novel, intense, different and complex things, while individuals who are closed to experience prefer familiar ways of doing things.

Similarly, renters who reported being low on openness to experience are more satisfied than their counterparts who are high on openness to experience, probably because they tend to be content rather than being bothered with their status as renters or tenants. Unlike renters who are open to experience, they are comfortable with familiar ways of doing things and therefore might not be too concerned about being different from other tenants. This outcome is consistent with Ben-Shahar and Golan (2014), who identified a positive association between personality traits and housing or real estate related decisions.

CONCLUSION

This study found no main effect of ownership status on life satisfaction, but there was a significant main effect of openness to experience on life satisfaction. The findings also revealed a significant interaction effect of openness to experience and ownership status on life satisfaction. In this study, both house owners and renters who were low on openness to experience reported higher levels of satisfaction with life compared to their counterparts who reported high openness to experience. This implies that openness as a dimension of the Big Five is important and sufficient in capturing the influences of personality on life satisfaction.

IMPLICATION AND RECOMMENDATION

The above findings suggest that participants' level of openness to experience should be taken into account when considering the improvement of their level of life satisfaction. It is therefore recommended that subjective wellbeing experts should pay attention to the dimension of openness in examining the association between personality and life satisfaction. Openness to experience, being more of a function of the environment than genetic (Seidnitz, 1993; Diener & Lucas, 1999) and also being related to intellectual curiosity, appears to include some characteristics that could be cultivated in schools. Therefore, it is recommended that policy makers ensure that some of these characteristics be included in the schools' curriculum to ensure that youths are taught to develop their intellectual capabilities. Also, housing policy makers should consider the level of people's openness to experience in determining the type of houses to be provided in order to provide suitable and adequate houses that will meet the demands of individuals, in order to ensure their satisfaction with life.

Limitations and suggestions for future studies

Life satisfaction is a concept which is subjective and therefore can be influenced by a wide range of variables. The implication of this is that the determinants of life satisfaction are not universal, but vary with nations, location and time. Therefore, additional variables should be considered for future research to allow for a deeper understanding of the subject matter. The participants in this study were selected from the metropolis alone, therefore, future studies should attempt a larger area. Also, all measures in this study were collected on a single structured questionnaire at one time and so a longitudinal study may be helpful for the purpose of establishing causal relationships. ■

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