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Life satisfaction: The role of relationships, core values, income, age and distance between couples

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**Abstract**

This study explored the impact of relationship satisfaction, core values, age, and income on levels of life satisfaction. This study accessed 142 Canadian females. A cross sectional mixed methods design was used with a correlational aspect. Participants in this study completed an online questionnaire which consisted of a satisfaction with life scale, a relationship assessment scale, and a list of values scale. This study also consisted of 2 qualitative questions. Findings included partners earned income and relationship satisfaction significantly predicted life satisfaction but age did not. There was no significant difference between long distance or short distance relationships on relationship satisfaction scores. As well this study found no significant difference between the levels of income earned on relationship satisfaction or life satisfaction scores. Qualitative data explored many aspects of life that could be improved to increase overall happiness. Much previous research was supported by the results from this study.
**Introduction**

The search for happiness in life is a consistent topic of intrigue for many people across the world. A simple google search of the word “happiness” results in over 264 million results ranging from “What is happiness?” to a “handbook for life: 52 tips for happiness.” It seems as though there are many people in the world trying to decipher exactly what happiness is and how to obtain it, but at the same time wondering what it actually entails. Canadians are said to be some of the happiest people in the world. Data from Statistics Canada’s Canadian Community Health Survey suggests that “in 2011 more than 9 out of 10 (92.3%) Canadians reported that they were satisfied or very satisfied with their life” (Sharpe & Capeluck, 2012). Individual happiness is a subjective experience that adheres to a person’s own particular life experience, beliefs and personal perspective. Happiness is something that can be explained in very unique ways by different people. Happiness consists of the experience of pleasure versus displeasure; in addition it encompasses the attainment of goals or valued results one wishes to achieve in life (Ryan & Deci, 2001). It is difficult to assess exactly what constitutes a state of happy, or the fact that a specific experience that makes one person happy may not bring happiness for someone else. Definitions of happiness don’t allude to any cause or effect of exactly what happiness may consist of as it is a difficult construct to measure. Diener offers a scientific evaluation of life happiness with the term “subjective well-being (SWB)” referring to the experience people have regarding the quality of their life (2000, p. 63). SWB allows people to evaluate their life regarding life satisfaction or feelings of fulfilment; this includes emotional and cognitive judgements regarding satisfaction in areas of life such as relationships, and work (Diener, 2000). Overall life happiness encompasses variables such as life satisfaction, relationships satisfaction and an individual’s prioritized core values (such as power, achievement, hedonism, and stimulation).
**Life Satisfaction**

Life satisfaction consists of an individual’s general evaluation of their life as a whole (Diener, 1985). The current study will use Diener’s (1985) satisfaction with life scale measure. This measure consists of a 7-point likert response scale answering 5 items designed to measure comprehensive cognitive decisions of an individual’s life satisfaction. Shin and Johnson (1978) suggest that often the concept of happiness is mistaken with feelings of pleasure; they propose that life satisfaction can be defined as an evaluation on a whole of a person’s quality of life and how they have chosen to live their life. A comparison is made by an individual of their present life conditions with an ideal standard that the individual has previously set for themselves and to which degree the conditions match these standards (Pavot & Diener, 1993). The more compatible an individual’s current life circumstances are with their ideal life situation, greater levels of happiness will be experienced (Suikkanen, 2011). However, it is hard to know what standard the individual is using to compare their life to. Some individuals may appear to have higher levels of life satisfaction due to comparing their life to lower standards. This makes it hard to evaluate the entire meaning of high life satisfaction. According to Bjørnskov, Dreher and Fischer (2008) there are several central determinants that contribute to life satisfaction achieved at the individual level. A higher income or increased socio-economic status as well as a greater level of education play an important role in well-being. Another determinant of life satisfaction is employment; those that are unemployed demonstrate a strong negative impact on individual well-being. Subjective well-being enables researchers an opportunity to measure defined happiness; however there are many factors that contribute to a person’s overall levels of life satisfaction including social interactions, such as family and friends, or romantic partnerships that involves
sharing feelings and emotions with another person (Argyle, 1987). The current study will examine the contributing factors to life satisfaction, such as the level of income earned, as well as age and the amount of quality time spent within a romantic partnership.

In today’s society, wealth such as income and material goods is often a common assessment of success which contributes to an individual’s life happiness. In a study on Canadian happiness levels, it was demonstrated that there was a positive association between income levels and happiness (Hill, 2004). The results from this study indicated that as income levels increased from $8500 in 1946 to $26400 in 1998, Canadian levels of happiness increased as well (Hill, 2004). This evidence supports previous research by Diener (1985) which suggests that people with higher levels of income are actually happier than those with lower income levels within the same society. McFarlin (2008) states, the specific region where a person lives in the world may contribute to life satisfaction. People that reside in areas that have a higher income per capita such as Western Europe or North America experience high incomes as well as higher life satisfaction. Those reside in places such as Cambodia, or sub-Saharan Africa with lower income levels and are generally more dissatisfied with life. Easterlin (1995) states that individuals with a higher incomes report higher levels of well-being than those that earned low incomes. Interestingly, while previous research suggests that high income may lead to high life satisfaction it can be argued that it could be the other way around. Diener and Seligman (2004) suggest that a higher life satisfaction could lead to a higher income, those that experience a positive affect, or overall positive outlook may lead to an overall positive life evaluation. In addition, Kahneman and Deaton’s (2010) study on income and happiness suggests that a higher income does not necessarily make an individual happier, but found lower incomes to be associated with emotional pain. Results
from this study demonstrated that there is a benchmark annual income of $75 000, those that earned than this benchmark amount experienced lower levels of satisfaction and greater levels of unhappiness. On the contrary no matter how much annual income an individual earns above the benchmark $75 000, it did not increase levels of life satisfaction. Furthermore Brickman, Coates and Janoff-Bulman (1978) interviewed lottery winners and accident victims and found that there was no significant long term increase or decrease in life happiness between these groups. Results of this study demonstrate that people have a set level of happiness and even after life changing events people return to their set level of happiness. People experience a greater sense of overall happiness when their time is spent socialising with friends and family as opposed to work (Kahneman, Krueger, Schkade, Schwarz and Stone, 2006).

Further research in this area suggest that a higher income does not actually lead to higher levels of life satisfaction, Diener, and Biswas-Diener (2002) suggest that the positive correlations between money and happiness decreases significantly within higher earning income levels, and are more strongly associated within lower earning incomes. Further they elaborate on this research and suggest that to earn a high income an individual will most likely be required to spend more time away from home and engaged in work. This may lead to a decrease in quality time spent with family or social interaction with friends, thus leading to a decrease in life satisfaction. The self-determination theory of motivation advises that there are specific risks involves for an individual that is overly goal orientated (Deci and Ryan, 2000). Deci and Ryan (2000) propose that an excessive focus on external rewards such as a wealth may interfere with personal growth. While most adults share the desire to become well off financially, according to Strumpel (1976) many adults share a drive for materialism and
believe that a higher income will in fact make them happier. Kasser and Ryan (1993) found that those that possess a drive for materialistic things that will lead to a higher income might actually experience low levels of well-being due to mostly extrinsic motivators that can oppose independence and self-actualization. Self-determination theory suggests that those that view wealth as a main value are more likely to be concerned with control and less psychologically cohesive (Kasser & Ryan, 1993). Nickerson, Schwarz, Diener and Kahneman (2003) support this research in that they advise that those that value a materialistic lifestyle and value a higher income may in fact experience a decrease in life satisfaction, which would take away from the benefits of actually earning a high income. The current study will examine various levels of income earned and the role that plays on levels of life satisfaction. This study will examine the level of income earned as well as other factors such as an individual’s age and the amount of quality time spent together with their partner and how that may influence life satisfaction.

An individual’s age can have a strong influence on life satisfaction. Previous research on the relationship between age and life happiness has found that older adults are not as happy as younger adults (Frijters & Beatton, 2012). An Australian study on well-being found that younger participants reported higher life satisfaction scores, those aged 18-34 rated themselves either “delighted” or “pleased” compared to those aged 35 and over (Dear, Henderson and Korten, 2002 p. 505). However this study was cross-sectional and may not be a representative sample of the Australian adult population. A new study on an American sample examined psychological measures of mood and well-being, reports of job and relationship success and objective measures of health. After controlling for specific variables such as health, wealth, gender, ethnicity and education it was found that an individual’s well-
being does increase over time (Schwartz, 2012). Throughout life an individual matures, many people eventually marry, start a family and go from being a renter to a homeowner (Fukuda, 2013). Gove, Ortega and Style, (1989) propose that positive psychosocial traits such as satisfaction appear to grow with age, and these signs of maturity in turn can increase the quality of life with age. While it is suggested that life satisfaction can change over time due to life circumstances, Latten (1989) puts forward that there is no one exact time in a person’s life or definitive age that will predict specific levels of life satisfaction. This study will investigate the relationship between age and life satisfaction on Canadian females.

**Relationship Satisfaction**

Romantic relationships with others play a significant role in the general well-being of an individual. Close relationships with others often contribute to health and happiness (Myers, 1999). Having good relationships with others has been demonstrated to contribute to overall life satisfaction (Kang, Shaver, Sue, Min and Jing, 2003). While a broken or stressed romantic relationship can cause a great deal of unhappiness for an individual, if the intimate relationship is healthy and supportive it can be one of the greatest elements of life satisfaction (Glenn, 1990).

Canadian couples have an opportunity to provide a very comfortable life financially for their growing families. This involves working in Alberta’s oil fields. These jobs require 12-14 hour working days, shift work which can include rotations such as 14 days at camp, 7 days off, or 21 days on 7 days off depending on the job. These jobs tend to be to the far north of the province, and can be anywhere up to 12-16 hours from home. The job requires demanding hard labour in return of a high wage. The average wage of a job working in the oil fields can range anywhere from $90 000 - $120 000 per year and above, earning these high wages can
provide stable financial security for a young family which may have a strong influence on relationship satisfaction.

Satisfaction in close relationships can be defined as the particular attitude and affective experience in the assessment of one’s relationship (Meeks, Hendrick & Hendrick, 1998). Relationship satisfaction can be assessed and measured using the Relationship Assessment Scale (RAS) which is designed to measure an individual’s satisfaction within his or her relationship using seven items each rated on a five-point likert scale (Hendrick, 1988). This unique measurement applies to all types of romantic relationships such as married couples, cohabitating couples, engaged or dating couples (Graham, Diebels & Barnow, 2011). Contributing factors such as the amount of income earned within a partnership as well as the amount of quality time spent together can affect satisfaction within a relationship.

Dakin & Wampler (2008) compared 51 low-income couples with 61 middle income couples and found that financial strain can have a significant impact on a relationship and cause a great deal of stress and pressure for both partners, potentially leading to a decrease in relationship satisfaction. In contrast Charles, Orthner, Jones, and Mancini (2006) argue that even well-adjusted couples would experience relationship strain if they were faced with the same stressors as low income couples. Similar studies suggest that economic strain within a partnership can have a negative influence on happiness and relationship satisfaction which may result in increased arguments within partnerships (Voydanoff, 2005). A study was performed on 400 married couples over a three year period. Research from this study examined the effects of economic pressure within couples. It was found that the degree of financial stress on a family can actually have an impact on the quality of parenting as well as relationship satisfaction (Conger, Rueter and Elder, 1999). Children are more likely to
demonstrate behaviour problems if they grow up in an environment where they witness marital discord (Booth & Amato, 2001). Interestingly Gibson-Davis, Edin and McLanahan (2005) state that while financial instability among couples may lead to an increase in disagreements, does not discourage their desire for a committed relationship. However Karney and Bradbury (2005) suggest that research on financially strained couples has previously neglected to account for the partner’s background, or current environmental stressors. North, Holahan, Moos, and Cronkite (2008) propose that while a high family income may demonstrate a positive correlation with existing happiness, family support revealed a much more substantial correlation with present happiness.

The more time that is devoted to spending quality time together as a family significantly relates to a higher quality of life (Greenhaus, Collins and Shaw, 2003). While obtaining these high incomes may decrease the financial stress on a family, a sacrifice is made in the quality time together within a relationship and also time spent away from the family. Perhaps those that work near the family home earning an average income may experience more financial strain on the relationship, but they may engage in more quality time with family that could lead to an increase in relationship and satisfaction with life.

When it comes to long distance and short distance romantic relationships it seems as though there are positives and negatives for both that may contribute to relationship satisfaction. Le, Dove, Agnew, Korn and Mutso (2010) state that there are certain relationship factors that must be intact to predict a stable relationship such as, interaction between partners, closeness, commitment, and affective experiences. Often those in long distance relationships can have these factors in their relationship, but the distance apart can provide additional obstacles to overcome such as trust and loneliness (Firmin, Firmin & Lorenzen,
Trust is said to be a fundamental element in a successful relationship. Since those that are in long distance relationships cannot see each other every day couples must rely on a mutual confidence within each other (Graham, Huang, Clark, & Helgeson, 2008). However, partners that spend a consistent amount of time apart from one another experience feelings of commitment to each other may not be reinforced which may lead to a feeling of uncertainty regarding the future of the relationship (Dainton & Aylor, 2002). A study was performed by Guldner and Swensen (1995) found that those in long distance relationships demonstrated levels of relationship satisfaction, intimacy, trust and commitment matching those in close distance relationships. In contrast it has been shown by previous research that those in long distances couples may actually demonstrate an increase in relationship satisfaction and feelings of communication (Kelmer, Rhoades, Stanley & Markman, 2013). Interestingly, Mietzner and Li-Wen (2005) propose that communication skills between couples can actually be improved by a long distance relationship. Sahlstein (2004) found that couples in long distance relationships felt the need to make sure that the time they spent together was worthwhile. As well the time spent together between close distance couples may be seen as less of a priority and the couples may be less motivated to make the time spent together special. However, this study had a very small sample size only consisting of 20 participants. This study will attempt to investigate if the role of age and income on levels of life satisfaction on Canadian females in long distance and short distance relationships.

**Core Values**

Schwartz proposes the idea that a value is “a belief pertaining to desirable end states or modes of conduct, that transcends specific situations, guides selection or evaluation of behaviour, people and events and is ordered by importance relative to other values to form a
system of value priorities” (1994, p. 20). Fegg, Wasner, Neudert, and Borasio (2005) describe values as representations of goals or motivations that are important to people. Distinct values can be ranked in order of importance to an individual by using the List of Values scale (Kahle, 1983). Using this measure an individual ranks nine values related to daily life roles and situations, these values include a sense of belonging, excitement, warm relationship’s with others, self-fulfilment, being well respected, fun and enjoyment out of life, security, self-respect, and a sense of accomplishment.

Arránz Becker (2013) suggests that partners in romantic relationships tend to share similarities in respect to the importance of values. However, there is very little research investigating the direct role of the importance of values to an individual and relationship satisfaction. This study will attempt shed some light on the interactions between these variables. Previous research suggests that once a value is learned by an individual that value then becomes part of an internal value system that is then ordered in specific priority relative to other learned values (Rokeach, 1973). People use these learned values as an inner guideline to determine whether current behaviour or choices are in line with an individual’s morals, or how they want to present themselves. Values can be used to rationalize behaviours and attitudes to fit in with society (Rokeach, 1973). According to Schwartz (2006) people may differ in many ways due to life circumstances which will lead to a difference in the importance an individual may attribute to a different value.

An individual’s values have a significant influence on decision making and behavioural choices, for example, those that value having warm relationships with others tend to have many friends, or those that place high emphasis on the value of fun and enjoyment in life often engage in outgoing activities such as dancing and camping (Kahle, Beatty, and Homer,
Arránz Becker (2013) studied the effects of similarity of life goals, and values on relationship satisfaction. Results from this study demonstrated a positive association with relationship satisfaction on couples that similarly valued a high orientation towards marriage and family. However this study examined general values such as education, and religion it did not look at the individual values that are important to each person. The current study will examine individual core life values and the level of importance they are to an individual in a romantic relationship.

Schwartz (2006) offers three sources that effect changes in values in adulthood such as historical events that may have impacted and individual like war or depression, physical ageing, and the current life stage of a person. While most people form their distinct values in adolescence, there is evidence that the more physical insecurity a person experiences during the adolescence period the more that person will emphasis materialistic values throughout their life (Inglehart & Baker, 2000). Perhaps it could be suggested that a person could experience higher levels of life satisfaction and relationship satisfaction if they live a life that is consistent with the values that are hierarchically most important to that individual. This study will investigate the role of core values and the importance of specific values to an individual and the relationships between life satisfaction and relationship satisfaction.

Rationale

The purpose of this study is to examine life satisfaction, relationship satisfaction and the importance of core values on Canadian females in long distance and short distance relationships. The reason for this study is that while previous research has provided much insight on the factors that can contribute to life satisfaction and relationship satisfaction, there is little research on how core values can play a role in these variables. The aim of this
study is to fill in the gaps in the research on the role of core values and how these contribute to relationship satisfaction by accessing which values are most important to participants and determining if that plays a role in levels of relationship satisfaction. This current study will access a specific sample of participants in long distance and short distance relationships to determine if the amount of quality time spent together contributes to relationship satisfaction levels. This is an important aspect of this study as previous research has demonstrated that couples that are less satisfied in their relationship may engage in more conflict, which in turn may potentially have a negative impact on any children that may be involved (Booth & Amato, 2001). In addition this study will investigate the relationship of the amount of income earned by the male partner and the amount of quality time spent together as well as the participants age to determine if these variables contribute to relationship satisfaction and life satisfaction.

**Hypothesis**

1) It is hypothesized that there will be a significant correlation between relationship satisfaction, age and partners earned income on life satisfaction scores.

2) This hypothesis states that partners earned income and relationship satisfaction will significantly predict life satisfaction scores.

3) It is hypothesized that there will be a significant difference in relationship satisfaction scores between couples who see their partners on a daily basis and those that do not.

4) This hypothesis states that there will be a significant difference on life satisfaction scores and their partner’s total earned income.
5) This hypothesis states that there will be a significant difference between relationship satisfaction and their partner's total earned income.
Method

Participants

Snowball sampling was used to access the Canadian female participants that took place in this study. This online survey link was presented to participants that were either in a short distance or long distance relationship. Each participant was asked to pass the survey on to people that they were aware of that matched the specific participant criteria. The opportunity sample used consists of 142 participants all of which were Canadian females. The sample participated on a voluntary basis. Participants included in the long distance relationships group of this study were accessed from a specific portion of the population that are currently involved in a romantic partnership with someone who works a significant amount of hours away from home. This sample was obtained by distributing questionnaires to those with partners working in the oil fields. All participants involved in this study were females aged 18 and over, and will remain completely anonymous. Of the total number of those that completed the questionnaires, 103 participants were allocated to the short distance relationship group as their partners worked near home. The long distance relationship group consisted of 39 participants as their partners worked a significant distance away from home. The age of participants ranged from 19-72 with a mean age of 37.23 (SD=11.12). Within both relationship groups, participants were categorized into 4 groups of income earnings including $30 000-$45 000, $45 001-$60 000, $60 001-$85 000, $85 001-$100 000, and $100 000 and above. In regards to how often the females seen their partner due to work schedules, this was divided into four categories, which included daily, weekly, bi-weekly, and monthly.
Design

This study used a mixed method, cross sectional design which was partly correlational. The independent variables in this study are how often the women see their partners, and their partner’s total earned income. The dependent variables in this study are the levels of life satisfaction relationship satisfaction scores.

The correlational aspect of this study will examine the relationship between life satisfaction, relationship satisfaction, and age and partners total earned income. The predictor variables are relationship satisfaction, age and total income earned. The criterion variables are life satisfaction scores.

Materials

The materials used for this study includes a demographics form (See appendix A) which included questions such as the participants age, how many years they have been with their current partner, and how often and how long their partner travels for work. Questionnaires were assembled into an online survey using a survey website link (www.surveymonkey.com). The surveys comprised of a satisfaction with life, relationship satisfaction and list of values questionnaire.

The satisfaction with life scale (Diener, Emmons, Larsen, and Griffin, 1985) consists of 5 items rated on 7-item scale designed to measure to what extent one is satisfied in their life. The 5 items consisted of questions such as “In most ways my life is close to ideal,” “If I could live my life over, I would change almost nothing” and “I am satisfied with life.” (See appendix B). These items are then rated on a 7-point likert scale (7= Strongly agree and 1=Strongly disagree). The responses are added up to give a total score of the participant’s satisfaction
with life. The higher the score, the more satisfied the participant is. This measure has demonstrated reliability and validity. Diener et al (1985) has reported a coefficient alpha of .87 for the scale and a 2 month test-retest stability coefficient of .82.

The Hendricks’ relationship assessment scale (1988) was used for the second questionnaire which consists of a 7-item scale designed to measure general relationship satisfaction. (See appendix C). The questions included in this questionnaire were “How well does your partner meet your needs,” “In general, how satisfied are you in your relationship,” and “How many problems are there in your relationship.” Participant’s answer each item using a 5-point scale ranging from 1 (Unsatisfied) to 5 (Extremely satisfied). Questions 4 and 7 are reverse scored. The responses are added up to give a total score of the participant’s satisfaction in their relationship. The higher the score, the more satisfied the participant is in the relationship. The RAS shows moderate to high correlations with measures of marital satisfaction, good test-retest reliability and consistent measurement properties across samples of ethnically diverse and age-diverse couples (Vaughn and Matyastik Baier 1999).

The List of values questionnaire (Kahle, 1983) consists of nine values that are rated on a 9 point likert scale, 1 being very unimportant to 9 being very important. These values are measured by how important each individual in their everyday life. (See appendix D). These values include self-respect, security, warm relationships with others, sense of fulfilment, sense of accomplishment, being well respected, sense of belonging and fun and enjoyment in life. The responses for each value are added up to give to give a total score of the level of importance of each value. Validity of this measure has been found. The original study found
the list of values questionnaire was significantly correlated with several measures of mental health, well-being, adaptation to society, and self (Kahle 1983).

A qualitative aspect of this study includes two questions. Question one aims to address one thing that the participant feels is missing from their life that could potentially make them happier (See appendix E). Question two asks if the participant won the lottery how they would spend the money (See appendix F). These two questions were asked in an attempt to gain an understanding of what could possibly improve their individual satisfaction with life and their relationship satisfaction.

**Procedure**

Upon gaining ethical approval through Dublin Business School, privacy was maintained for all participants by using a completely anonymous online survey method. Participants filled out on-line questionnaires via “Survey Monkey.” The individual URL link was presented to participants that were known to fit the criteria to take part in this study. Those participants were then asked to pass on the survey link to those that they knew that would be willing and able to take part in this study and so on. The final survey consisted of the demographics form, the three questionnaires, and the two open ended questions. All participants were assured that they would remain completely anonymous.
Results

Descriptive statistics

All data collected for this research was coded and analysed using SPSS version 22. Normality of the data was checked to see that it met the assumptions of using parametric tests, if the data was not normally distributed non parametric tests were ran. Descriptive statistics were used to determine the mean and standard deviation for the variables in this study.

A sample of 142 Canadian women participated in this study, the ages ranged from 19-72 years with a mean age of 37.23 (SD=11.12).

Out of the total 142 participants 103 (72.54%) women did see their partner on a daily basis, 7 (4.93%) participants seen their partner on a weekly basis, 12 (8.45%) participants seen their partner on a bi-weekly basis and 20 (14.08%) participants seen their partner on a monthly basis.

A frequency table was conducted for the values variable. These figures are represented in table 1. The data in table one demonstrates the mean and standard deviation scores for each value, it can be seen that the sense of belonging value had a mean of 7.35 (SD=1.62). Excitement had a mean of 6.65 (SD=1.86). Warm relationships with others had a mean of 7.76 (SD=1.60). Self-fulfilment had a mean of 7.76 (SD=1.83). Being well respected had a mean of 7.52 (SD=1.91). Fun and enjoyment of life had a mean of 7.96 (SD=1.56). Security had a mean of 7.82 (SD-1.72). Self-respect had a mean of 8.31 (SD=1.55). Due to a significant amount of missing data, inferential statistics could not be ran on this data.
Table 1: Descriptive statistics for values

<table>
<thead>
<tr>
<th>Value</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sense of Belonging</td>
<td>7.35</td>
<td>1.62</td>
</tr>
<tr>
<td>Excitement</td>
<td>6.65</td>
<td>1.86</td>
</tr>
<tr>
<td>Warm relationships with others</td>
<td>7.76</td>
<td>1.60</td>
</tr>
<tr>
<td>Self-fulfilment</td>
<td>7.76</td>
<td>1.83</td>
</tr>
<tr>
<td>Being well respected</td>
<td>7.52</td>
<td>1.91</td>
</tr>
<tr>
<td>Fun and enjoyment of life</td>
<td>7.96</td>
<td>1.56</td>
</tr>
<tr>
<td>Security</td>
<td>7.82</td>
<td>1.72</td>
</tr>
<tr>
<td>Self-respect</td>
<td>8.31</td>
<td>1.55</td>
</tr>
<tr>
<td>A sense of accomplishment</td>
<td>7.76</td>
<td>1.85</td>
</tr>
</tbody>
</table>

Inferential statistics

Hypothesis 1

A Kendall tau b correlation found that there was a moderately strong positive significant association between relationship satisfaction and life satisfaction (tau b (140) = .457, p < .001). As relationship satisfaction increases, life satisfaction increases. There was a weak, positive significant relationship between partners earned income and life satisfaction (tau b (141) = .135, p = .034). However, there was no significant association between age (tau b (141) = -.034, p = .569). Therefore the hypothesis was partially retained.
**Hypothesis 2**

Prior to this test normality checks were run. A multiple regression was used to test whether partners earned income and relationship satisfaction were predictors of life satisfaction. The results of the regression indicated that the predictors explained 48% of the variance ($R^2 = .484$, $F(2, 137) = 66.17$, $p < .001$). It was found that partners earned income (Beta = .141, $p = .022$, 95% CI = .091 – 1.15) and relationship satisfaction (Beta = .678, $p < .001$, 95% CI = .552 – .791) significantly predicted life satisfaction. (See table 2). Therefore the hypothesis was retained.

Table 2: *Correlation table on life satisfaction, partners earned income and relationship satisfaction*

<table>
<thead>
<tr>
<th>Variable name</th>
<th>Life Satisfaction</th>
<th>Partners Earned Income</th>
<th>Relationship Satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Satisfaction</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Partners Earned Income</td>
<td>.184</td>
<td>1.000</td>
<td></td>
</tr>
<tr>
<td>Relationship Satisfaction</td>
<td>.687</td>
<td>.228</td>
<td>1.000</td>
</tr>
</tbody>
</table>

**Hypothesis 3**

A Mann-Whitney U test revealed that the long distance (Mean rank = 75.66) relationship condition and the short distance (Mean rank = 68.82) condition did not differ significantly ($Z = -.931$, $p = .352$) on relationship satisfaction scores. Therefore the hypothesis is rejected.
**Hypothesis 4**

A one way analysis of variance showed that there was no significant difference between life satisfaction scores and partners earned income levels ($F(4, 136) = 2.38, p=.054$). Therefore the hypothesis is rejected. The results are shown in table 3 below.

<table>
<thead>
<tr>
<th>Income Earned</th>
<th>Groups</th>
<th>Mean</th>
<th>SD</th>
<th>$F$</th>
<th>dfs</th>
<th>$p$</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30 000 - $45 000</td>
<td>22</td>
<td>24.45</td>
<td>6.93</td>
<td>2.38</td>
<td>4</td>
<td>0.054</td>
</tr>
<tr>
<td>$45 001 - $60 000</td>
<td>29</td>
<td>23.41</td>
<td>7.79</td>
<td></td>
<td>136</td>
<td></td>
</tr>
<tr>
<td>$60 001 - $85 000</td>
<td>32</td>
<td>26.94</td>
<td>4.88</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$85 001 - $100 000</td>
<td>19</td>
<td>28.00</td>
<td>3.27</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100 001+</td>
<td>39</td>
<td>26.64</td>
<td>6.42</td>
<td></td>
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</tbody>
</table>

*Table 3: One way anova displaying the means and standard deviation on total income earned and life satisfaction*
While a one way variance did not demonstrate significant results it appears that there is a trend in the data. This is demonstrated in figure 1 below.

Figure 1: A plot that demonstrated the increased life satisfaction scores with increased income levels until a certain point
**Hypothesis 5**

A non-parametric Kruskall Wallis showed that the partners level of income earned and relationship satisfaction scores did not differ significantly ($X^2 (4)= 2.49$, $p=.647$). Therefore the hypothesis is rejected.

**Qualitative Results**

Participants in this study were asked two open ended questions. All 142 participants answered each question with various responses; however certain trends can be seen.

Question one asked “If you could change one thing in your life to increase your overall happiness what would it be?” The most common theme within these responses involved financial income. Several participants suggested that earning a high income or having financial security would increase overall happiness in their life. As well, many participants stated they wished they had more prior knowledge of how to handle money, as they were currently in debt. Work was another trend in the responses to this question. Several participants suggested that working less hours or having their partner work less hours would increase happiness. A third trend was to spend more time with family. Participants stated that having their partner work closer to home and to spend more time together and with the family would increase their happiness. As well, many participants stated that they were lacking support from their partners. Some respondents stated that they wanted their partner to “be more of a family man,” or that their partner didn’t treat them very well. Health was another common trend, numerous participants wished for better health, or to have taken better care
of their health in the past. There were several miscellaneous responses that didn’t fit the main trends. All of the answers to this question can be found in appendix D.

Question two asked “If you won the lottery what is the first thing you would do with the money?” The main theme within the responses to this question was to spend the money on taking family on a holiday. Another main trend was to pay off all debts, and to invest the money. A third trend was to buy a house. All of the answers to this question can be found in appendix E.
Discussion

The aim of this study was to investigate levels of life satisfaction and relationship satisfaction of Canadian females and how their partner’s level of income earned, relationship distance and core values play a role in these variables. This was achieved by obtaining results from a specific sample of Canadian females that were currently in romantic relationships. The relationships were either with a partner that worked a far distance away from home on the oil fields, or a partner that worked in the same city in which they currently resided in. To examine these variables participants completed a survey which consisted of a demographics form which included questions to determine their partners earned income as well as their age. The satisfaction with life scale (Diener et al., 1985), the Hendricks’ relationship assessment scale (Hendricks, 1988), and the List of values questionnaire (Kahle, 1983) were included in this study. Two qualitative questions were also asked. Analysis was run on the hypothesis in this study, the results are discussed below.

Hypothesis 1 - There will be a significant correlation between relationship satisfaction, age and partners earned income on life satisfaction scores.

This hypothesis was aimed to determine if there was a correlation between the relationship satisfaction, age and partners earned income on life satisfaction scores. Results indicate that there was a positive strong significant correlation between relationship satisfaction and life satisfaction. This supports previous research which suggests that close relationships with others contributes to overall life satisfaction (Myers, 1999). In addition there was a weak positive significant relationship between partners earned income and life satisfaction. This result supports previous research which suggests that financial income
within a partnership can significantly impact relationship satisfaction (Dakin and Wampler, 2008). However, there was no significant association between age and life satisfaction. This result conflicts with previous research which suggests that older adults are not as happy as young adults (Frijters, and Beatton, 2012). As these results only demonstrated a correlation, further analysis was completed. The significant correlations were tested to determine if partners earned income and relationship satisfaction predicted life satisfaction.

**Hypothesis 2** - *This hypothesis states that partners earned income, relationship satisfaction, will significantly predict life satisfaction scores.*

The results from this hypothesis indicate that relationship satisfaction and partners earned income significantly predicted life satisfaction. This evidence supports trends in the qualitative data. Many participants stated that ‘financial security’ and ‘more money’ would increase their overall life happiness. As well several participants stated that they wish they could change ‘the way my husband treats me’ and to have ‘more intimacy with my partner’ to increase overall life happiness.

These results support previous research which states that people living in the same society that earn higher incomes are happier than those that earn lower incomes (Diener, 1984). However these results do not support the previous research which indicates that happiness decreases significantly within higher earning income levels, and is more strongly associated within lower earning incomes (Diener, and Biswas-Diener, 2002). There is much research on relationship satisfaction. Le et al. (2010) propose that there are several factors that contribute to relationship satisfaction such as commitment, and closeness between partners. However there is a gap in the research on relationship satisfaction as a predictor of
life satisfaction. The results from this study indicate that levels of life satisfaction are significantly affected by relationship satisfaction. Therefore, it is possible to increase overall life satisfaction by increasing relationship satisfaction, supporting previous research which suggests that the more compatible an individual’s current life circumstances are with their ideal life situation, greater levels of happiness will be experienced (Suikkanen, 2011).

**Hypothesis 3** - There will be a significant difference in relationship satisfaction scores between couples who see their partners on a daily basis and those that do not.

A non-parametric Mann-Whitney U test was run on this hypothesis due to relationship satisfaction scores that were not normally distributed. The results from this test indicate that there was no significant difference between couples that see their partners on a daily basis and those that work a significant distance away from home and see their partners weekly, bi-weekly, or monthly. The results from this hypothesis support Guldner and Swensen (1995) findings on a study that was performed on long distance and short distance couples. In this study there was no significant difference on relationship satisfaction scores between groups. The fact that there were no significant results for this hypothesis is significant in itself. These results are very interesting because it is easy to assume that the more quality time an individual spends with their significant other the higher levels of relationship satisfaction will be, however according to these results this is not the case. This study did not provide any definitive reasons as to why there was no significant result on relationship satisfaction between long distance and short distance couples. However, according to previous research those that spend a significant time apart but earn more money may engage in fewer arguments due to the lack of financial strain (Voydanoff, 2005). Furthermore, those that see each other every day and possibly earn a lower income may experience some financial strain
but due to an increase in quality time spend together a high quality of life (Greenhaus, Collins and Shaw, 2003). While both income and quality time spent together have an influence on relationship satisfaction it is possible to speculate that there may be balance between these two variables. Perhaps as long as there is a high income or a significant amount of quality time spent together there will be no significant difference between the two.

**Hypothesis 4 - This hypothesis states that there will be a significant difference on life satisfaction scores and their partner’s total earned income.**

The results from this hypothesis suggest that there is no significant difference between life satisfaction scores and partners total earned income. These results conflict with previous research which suggests that a higher income can lead to a more satisfied life (Diener, 1984). However, the significance level was .1 from being significant. It could be possible that the income brackets were all too high to give an accurate portrayal of low and high incomes. As well because the significance was so close, it is hard to say if this hypothesis supports the previous research which suggests that earning a high income may require an individual to spend a significant amount of time away from the family which in turn can cause a decrease in life satisfaction (Diener and Biswas-Diener, 2002). Interestingly, the results from this study indicated that as income increases so does life satisfaction, up until a certain point. This specific point is between $85 000 - $100 000 in total earned income. This evidence is similar to the findings by Kahneman and Deaton’s (2010) which suggests that there is a benchmark income earned of $75 000 to produce increased life satisfaction, as well anyone that earns above this benchmark will not demonstrate any higher life satisfaction levels.
**Hypothesis 5** - *There will be a significant difference between relationship satisfaction and their partner’s total earned income.*

A non-parametric Kruskall Wallis test was run to determine if there was a significant difference between relationship satisfaction and partners total earned income. Results from this test indicate that total income and relationship satisfaction scores did not differ significantly. These results conflict with previous research by Dakin and Wampler (2008) suggests that financial strain can have a significant negative impact on relationship satisfaction. However, this study did not include in depth interviews of the potential problems that may exist in a relationship, as previous research suggests that financial strain within a partnership may have a negative influence on relationship satisfaction which could lead to increased arguments between partners (Voydanoff, 2005).

**Strengths and Weaknesses**

It is important to note the strengths and weaknesses of this current study. This study originally intended to investigate the importance of specific values as security and warm relationships with others. These values were going to be examined to test if there was a significant relationship between them and relationship satisfaction and life satisfaction. This study attempted to fill in a gap in the research on the importance of core life values to an individual and how that plays a role in relationship and life satisfaction. However due a problem with the online survey technique a significant amount of data was lost. Within the data that was obtained it was clear that there was not a clear distinction between each specific value, as all values were scored as very important to the participants. In future
research examining these variables, this problem could be resolved by using a more specific measure of values. Participants could be asked to rank the values that are important to them, as well as listing the top two.

The current study accessed the participants from an online sample. While this method of sampling is quick and efficient at accessing a significant number of participants, it has its weaknesses. As the same link is provided to each participant there is no opportunity for the researcher to clarify any questions the participant may have. This study involved sensitive topics such as relationship satisfaction, life satisfaction and the level of income earned by the participant’s partner. It is possible that because the participant was filling out the survey alone behind a computer screen they may not have answered as truthfully. In addition, answering questions about variables of a sensitive nature may have caused the participant to question certain aspects of her life, potentially causing her to experience sadness.

Strengths of this study include, it succeeded in achieving a very specific sample. By accessing Canadian females with partners that worked on the oil fields, the specific groups were obtained to compare long distance and short distance relationship satisfaction, as well as an even distribution of different income levels of the partners. Furthermore this study included qualitative data that gave more insight into how the participants could increase their life satisfaction. This question proved to be very insightful. Participants were very open and honest in sharing their personal responses. Additionally, further qualitative data demonstrated how participants would first spend their lottery winnings. This question provided an understanding of the importance of an increased income and just what that would do for them.
Due to the lack of prior exploration on the interaction between the variables incorporated in this study, an attempt was made to fill in the gaps in previous research. The main goal of the researcher was to better understand how the importance of specific values can contribute to life satisfaction and relationship satisfaction. These main variables were tested to determine if the level of income earned, age or the amount of time spent with a partner have an effect on the levels of satisfaction. Ultimately, romantic relationships are very complicated. There are many layers, and several factors that can influence the happiness of a female in a romantic relationship. While it is possible to assess females satisfaction levels in a relationship using the relationship assessment scale, this does not provide any in depth insight into the relationship dynamic. In the future this study could be improved by incorporating males as well as females. Perhaps, identifying the values that are important to each partner could provide some insight on the compatibility of the partners in the relationship. Furthermore, the sample included in this study consisted of only Canadian women; future research could incorporate women from various places around the world to compare relationship satisfaction and life satisfaction to identify any trends. There was a significant result demonstrating that the level of income earned, and relationship satisfaction predict life satisfaction. Further research is needed in this area to determine the factors involved that can increase relationship satisfaction to potentially lead to a high satisfaction with life.

Psychological research on these topics can benefit people around the world. The results of this study can be applied to everyday life to help improve relationships and increase levels of life satisfaction. By identifying important aspects of a relationship that can have an effect on the happiness of an individual, fundamental information can be provided as to
factors in the relationship that could be improved to eventually increase satisfaction within the relationship and satisfaction within their life.

**Conclusion**

This study attempted to investigate levels of life satisfaction on Canadian females. The variables included in this study consisted of specific values that were ranked on importance to each participant. The level of income earned by their partner, as well as the amount of quality time spent with their partner and age. Analysis was run to determine if there was any significant results. The most significant results from this study indicated that the amount of income earned by the participant’s partner and their levels of relationship satisfaction predicted levels of life satisfaction. While there was no significant difference in relationship satisfaction scores and couples that see their partner on a daily basis or not this proved to be a very interesting result. While this study could most definitely be improved in further research it incorporated several strengths as well as supported previous research. Romantic relationships and life satisfaction are topics of much research and intrigue, and much more future research is needed in these areas.
References


Kahle, L. R., Beatty, S. E., & Homer, P. (1986). Alternative measurement approaches to consumer values: the list of values (LOV) and values and life style (VALS). *Journal of consumer research, 405*-409.


Appendix

Appendix A)

Demographics Form

1. Age ______?
2. Do you have children
3. Do you work? If so part time or full time?
4. With regards to your partners travel for work do you see him ______?
   a) Daily
   b) Weekly
   c) Bi-Weekly
   d) Monthly
5. What is your partners earned income?
   a) $30 000 – 45 000
   b) $45 000 – 60 000
   c) $60 000 – 85 000
   d) $85 000 – 100 000
   e) $100 000 and over

(If Applicable)

6. How far does your partner travel for work? ______ Km
Appendix B)

The Satisfaction with Life Scale

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

1 = Strongly Disagree
2 = Disagree
3 = Slightly Disagree
4 = Neither Agree or Disagree
5 = Slightly Agree
6 = Agree
7 = Strongly Agree

______ 1. In most ways my life is close to my ideal.
______ 2. The conditions of my life are excellent.
______ 3. I am satisfied with life.
______ 4. So far I have gotten the important things I want in life.
______ 5. If I could live my life over, I would change almost nothing.
Appendix C)

Relationship Assessment Scale

Please mark on the answer sheet the letter for each item which best answers that item for you.

How well does your partner meet your needs?
A B C D E
Poorly Average Extremely well

In general, how satisfied are you with your relationship?
A B C D E
Unsatisfied Average Extremely satisfied

How good is your relationship compared to most?
A B C D E
Poor Average Excellent

How often do you wish you hadn’t gotten in this relationship?
A B C D E
Never Average Very often

To what extent has your relationship met your original expectations:
A B C D E
Hardly at all Average Completely

How much do you love your partner?
A B C D E
Not much Average Very much

How many problems are there in your relationship?
A B C D E
Very few Average Very many
Appendix D)

**List of Values Scale**

The following is a list of things that some people look for or want in life. Please study the list carefully and then rate each thing on how important it is in your daily life: 1 = very unimportant, 9 = Very important.

<table>
<thead>
<tr>
<th></th>
<th>Very Unimportant</th>
<th>Very Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Sense of belonging</td>
<td>1 2 3 4 5 6 7 8 9</td>
<td></td>
</tr>
<tr>
<td>2. Excitement</td>
<td>1 2 3 4 5 6 7 8 9</td>
<td></td>
</tr>
<tr>
<td>3. Warm relationships</td>
<td>1 2 3 4 5 6 7 8 9</td>
<td></td>
</tr>
<tr>
<td>4. Self-fulfilment</td>
<td>1 2 3 4 5 6 7 8 9</td>
<td></td>
</tr>
<tr>
<td>5. Being well respected</td>
<td>1 2 3 4 5 6 7 8 9</td>
<td></td>
</tr>
<tr>
<td>6. Fun and enjoyment</td>
<td>1 2 3 4 5 6 7 8 9</td>
<td></td>
</tr>
<tr>
<td>7. Security</td>
<td>1 2 3 4 5 6 7 8 9</td>
<td></td>
</tr>
<tr>
<td>8. Self-respect</td>
<td>1 2 3 4 5 6 7 8 9</td>
<td></td>
</tr>
<tr>
<td>9. A sense of accomplishment</td>
<td>1 2 3 4 5 6 7 8 9</td>
<td></td>
</tr>
</tbody>
</table>
Appendix E)

If you could change one thing in your life to increase your overall happiness what would it be?

- Open-Ended Response question 1:

I would have finished college earlier
Go back to school to get an education, which would lead to a better job!! Also to travel the world more
Be less busy and spend more time with family
Decrease negativity from external forces.
spend less time at work
It sounds so cliché but it’s money.
have my honey home every night so we can get custody of his son
Get a career
To have more free time from work to do more things I love
More time away from kids
Be more confident with myself
Less headaches
My anxiety disorder
have more time to do my meditation
more free time with my family and friends
shift my attitude even more towards a state of constant gratitude
I wish I had more energy during the day
Nothing
Have retirement savings
tried to recognize before it was to late that family and time matter more than money
Create an income from what I love
better health
My sons social anxiety
Greater financial security so I could work less and be with my child more
More honesty from husband.
None
Relationship
My health, I wish I could have the motivation every day to take better care of myself at the end of the day. After putting my family ahead of myself, I'm just too exhausted to have me time.
Improve my health
Education
never having smoked
nothing
Health / self-image
improved health
completed my university education
Different job or career
Travel more
wish i hadn’t screwed up my credit when i turned 18
Not work so much
47
Not sure
Become more confident
More ladies nights.
Finances
I would have full custody of my older kids
Have a child
Money
To have my boyfriend seek help for his trust issues.
My career
Travel more
Become a radiology technician, but the closest school is too far away.
bring my dad back to life
Financial security
To have been taught more about credit before I had hurt mine
My health
My health
Stable relationship
More travel
Ability to work
Current job
Spent less
lose weight
Perspective.
stick up for myself
Would choose a different career than what I did
No debt
Not living paycheque to paycheque
More kids more money less work
go back in time to redo a decision and never let the good one get away.
to get rid of all my unimportant belongings that tie a person to debt
Exercise
Have my boyfriend home every night
Higher income
Less debt
Pay off my house
N/A
More intimacy with my partner
nothing i can think of
Finished school to get back home
not be a recovering addict
Finished High school when I should have and gone to post-secondary right away.
Increased work load
To have my husband home for the holidays, birthdays etc.
Have my family closer to me
have my partner home more
Move to another province or state
Delete a certain person from my life

48
to; have better health
Wouldn’t change anything
Spend more time with loved ones
buy a house
Better Health
I would stick to my weight loss plan. I do well for a while then slide.
make more money
Weight
more fulfilment in my current job
More time with my children
Money
Freedom to leave the current city I live in.
Got a degree
Less stress
better with money
Not suffer from depression
Finish second degree
Nothing
more kids
To have more financial stability. Right now is good but I could have been more responsible in the past
Having children
Nothing
To be heard and have my thoughts and feelings valued.
Nothing
Weight
Be a stronger person
financial security
career change
Get an education
For my husband to be more of a family Man.
Wealthy
Finances
The way my husband treats me
Stronger ties with friends
Relationship
More time with my kids
I would have been more formally educated.
better relationships with certain family members
that I would have furthered my Education
stayed in school
Be debt free
more grandbabies
I am still working on work-play balance
Money
have a brighter economic future
Stop settling for things..
49
Kids of my own
Winning the Lotto so my husband wouldn’t have to work so hard and we could do more as a family
to complete my PhD studies
lose weight
Stop worrying
Debt free
Help others more
Would live in a cabin in the mountains.
more free time with family
Own my own house!
Live closer to family
time with family
50
Appendix F)  
If you won the lottery what is the first thing you would do with the money? - Open-Ended

Response question 2:

pay my debts
Buy a big Cabin at Christina lake B.C for my parents, my family and friends to make memories in!!
Take my family on vacation.
bank half, invest half and live off / share the interest
quit my job and travel
Donate to an animal rescue/advocacy
buy a house
Go to school
Travel to my native country
New house
Donate to charity
Pay off house and cars
Go on a vacation
give it away
go on a warm vacation
Take my extended family and my husbands extended family on a 7 day cruise
share
donations then travel
Set up retirement fund and support my children
move
retire my dad
give it to people that need it
Give some to charity
Move to a different (but nearby) community
Buy a house.
Save it for my son
Help family
I would pay off anything I owed, set up trust funds or some sort of savings account for my kids, make sure the rest of my family is well taken care of and donate to charities. These would be the very first things I did with a lottery win.
Travel with my family
Share it with family
buy a house with a pool
take friends and family on a trip
pay off debt
put it in the bank and talk to a lawyer and make a plan
share among our 5 children
Travel the world
Pay debt
put money away for my children
51
Trip
Travel
Donate to Cancer Research
tithe/donate
Buy a house
Buy a house
Invest it
Pay off debt
Go on a trip.
Pay Loans
pay off house and have husband quit job
Pay off debts of our own and extended family.
pay off our debt, then buy myself some diamond earrings.
Buy real estate
Buy a house, take a vacation and pay off my parents debt
travel
tale
Become self employed
Holiday
Pay off debt
Choose a charity to give some to. Then choose a vacation to take the whole family on.
Pay off debt
help others
Work less, make babies, and spend more time with people I love.
travel the world
Quit my job
Pay off debt
Pay off my mortgage
Travel! Then build dream house
Buy a newer car and pay someone to finish the renovations in my house.
sell both our places find a farm by a lake and live simple ie grow huge gardens be self
sustainable live life and really work towards living money does not make people happy but
accomplishment does if I had to work to live ie grow my food ect if everyone did this there
would be no addiction sorrow ect because we would all be busy people are sad because we are unable to do things for ourselves society has made it too easy for us to not do for ourselves
Invest
Help a family in need
Pay off our mortgage
Buy a house
Pay off my house
Pay off some debt!
Share with family
split it with family and friends
Pay off my parents’ house
buy a house
Pay off all debt
52
Debt payments and travel
Invest
repay my parents in full for my education
take family and friends on am amazing vacation
Pay off debt
Pay off any debt in my family
buy a house somewhere else besides where I live
Pay off all bills and mortgage and take a holiday
buy a house and allow my husband to be home more
buy a house
Pay off my bills
Make sure my children were financially secure.
Pay off my house
Disney with my family
take my extended family on a vacation
buy my family and my mother a house
Pay bills
Move
Pay off the house and car
travel
Give to my children
pay off my debt
Pay off my student loans
Share with family and friends
pay bills/give my friends money to pay theirs
Pay off debt and invest
 Vacation
 buy a home
 I would buy coats and mitts for the homeless. It's very cold right now
 Give to kids
 build an animal rescue
 Help my sister
 invest
 pay off family debt
 Pay off mortgage
 Make my husband retire or find a job less demanding, then take the whole family on a vacation together.
 Pay off debts and buy my parents a home of their own
 pay off debt and secure a future for my child
 Pay off all debt, buy brother a house and take extended family on a vacation
 Buy my dream house and save the rest
 Help my parents
 But my kids and I a house
 Travel
 ensure my kids have financial security for their futures
 give some to my children
 pay bills
 53
 buy a house
 share
 take my family on a trip
 pay off our house and bills
 buy a new home
 Share with my loved ones
 pay off bills
 Take my entire family on a Holliday.
 help my friends and family financially
 take family and friends on a trip
 Share
 pay off personal debt
 help my local animal shelter and homeless
 Buy a cabin in the mountains.
 go on vacation
 take a vacation far away from here
 Encourage my fiancé to quit his job
 go on vacation with spouse