

***Box Room Dreams: How Living Status Influences Subjective Well-Being in
the Y Generation.***

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Declaration

I declare that this thesis that I have submitted to Dublin Business School for the award of BA (Hons) Psychology is the result of my own investigations, except where otherwise stated, where it is clearly acknowledged by references. Furthermore, this work has not been submitted for any other degree.

Signed: Tara Evans

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*“My Ireland is reeling in the years
and not watching what’s happening now.
While so many are reining in the tears
and trying to cope somehow...”*

‘My Ireland’, Stephen James Smith.

Abstract

The aim of this study was to examine the influence of living status on Generation Y's SWB. Using a correlational quantitative design online survey responses were analysed from 107 Irish residents (20-35 years). Variables of living status, length of time in residence, ability to save for housing, internal control, and powerful others were investigated for their effects on life satisfaction, positive and negative affect. Results indicated a significant difference between life satisfaction and negative affect but not positive affect across living status groups. Length of time in residence and ability to save for housing was found to not be significant across SWB variables. Internal control was found to significantly predict life satisfaction and positive affect, but not negative affect. Powerful other significantly predicted all SWB variables. In conclusion, findings show adults living in the parental home are less satisfied with life and experience more negative emotions than those living independently.

1.Introduction

“Once again – for the 25th consecutive quarter – rents have risen” (Lyons, 2018, p. 2). This statement found in a recent housing report produced by Irelands largest property website echoes the societal conversation being tirelessly discussed in Ireland today. The unmet demand for affordable housing as the number of social housing units constructed in 2018 falls to less than a third of the 2017 figure (Focus Ireland, 2018), the soars in rent prices with a national increase of over 11% in the last 12 months (Lyons, 2018), and the landlord controlled rental market with over 50% of the families presenting as homeless in 2018 attributing private rented sector difficulties as the reason for homelessness, all form the facets of the boarder issue Irelands currently faces. A constant fixture in news and dinner table conversations, the housing crisis is a distressing topic which emergent adults of Ireland grapple with on a daily basis. “I'm 27. I'm living at home. Going through the same hall door since I was in a school uniform” (Quinn, 2018). This article headline is not an anomaly, but one of over ten million results provided by a Google search using the terms ‘housing crisis Ireland’ and ‘generation y’. Endless pieces of available reading in this same vain display the severe impact of Irelands housing crisis on those young Irish adults most desiring independence and autonomy.

The impact of the current Irish housing crisis encompasses a board scale of factors and issues which require in-depth exhaustive investigation. Therefore, this research will examine one element of this comprehensive issue, with the objective to investigate the impact of the housing crisis in regard to living status and housing opportunities, and the effects these factors have on the subjective well-being of Generation Y, population aged 20-35, (Lyons, 2016). This literature review will highlight and discuss subjective well-being, defining it and considering how it is influenced by living status. In addition, Generation Y will be defined

along with the issues the housing crisis proposes to them. Finally, the factor of housing opportunities will be considered through the aspect of personal control and its influence on subjective well-being.

1.1. Subjective well-being

Subjective well-being as described by Kruger and Stone (2014), refers to the various manners in which people evaluate their life through both their experiences and specific life domains needs such as health and finance. It is a widely researched topic in the field of psychology with an extensive amount of research investigating the varying aspects and associations of subjective well-being such as life satisfaction (Diener, 1985), positive and negative affect (Diener, 2000), autonomy (Schwartz & Sortheix, 2018), character strengths (Proctor, Maltby, & Linley, 2010), mortality and longevity (Xu & Roberts, 2010), and social support (Siedlecki, Salthouse, Oishi, & Jeswani, 2014). It is these various affective and cognitive evaluations that are examined in order to determine one's subjective well-being.

Diener (2000) discusses the importance of people thinking that they are living a good life in regard to their subjective well-being, finding high feelings of SWB are related to pleasant emotions, a valuable life, and a life which one is satisfied with. These findings are supported by further research by Diener which has examined need fulfilment and subjective well-being worldwide. Tay and Diener (2011) surveyed over 60,000 participants across 123 countries finding consistent associations between the two globally. Results showed that basic needs, those outlined by Maslow as food and shelter, are important to life evaluation, a key element in determining subjective well-being as illustrated by Kruger and Stone (2014). Tay and Diener (2011) also observed feelings, measured by positive and negative affect, to have an important association to need fulfilment; "more than half of the people with low need fulfilment reported

no positive feelings” (Tay & Diener, 2011, p. 359). Positive and negative affect has also shown that the presence of positive emotions associated with subjective well-being have been found to have importance in relation to longevity and mortality. Xu & Roberts (2010) conducted a longitudinal study of 6,856 California residents assessing SWB and its main components: positive affect, negative affect, global life satisfaction, and domain life satisfaction, as predictors of longevity. Results showed that all SWB components, with the exception of negative affective, significantly predicted lowered risks of mortality, “which might point to a potentially effective route for improving population longevity” (Xu & Roberts, 2010 p. 16)

Research connecting the topics of subjective well-being and life fulfilment to the increasingly prevalent issue of adults living in the parental home is scarce. However, though not specifically focused on the current housing crisis, research can be found in relation to the effects of adults increasing leaving home at later ages. An interesting study of Belgian emerging adults looking at living arrangements and patterns of leaving home found those who lived independently “reported more satisfaction with their living situation, and this satisfaction was, in turn, related to higher subjective well-being” (Kins, Beyers, Soenens, & Vansteenkiste, 2009, p. 1425). The study which investigated 224 emerging adults (born in 1983/1984) living arrangements and the reasons motivating those arrangements also focused on the importance of autonomy noting that “the development of autonomy is considered a central developmental task” (Kins et al., 2009, p. 1426). Results regarding autonomy and well-being showed that the factor of autonomy has great influence on life satisfaction and subjective well-being , with displays of independence providing more well-being regardless of living in the parental or living autonomously (Kins et al., 2009).

With this concept of a satisfied life where needs are fulfilled relating to prominent subjective well-being alongside mood and affect, one contemplates how the subjective well-being of Generation Y those born between 1980-1994 (Lyons, 2016), is affected by the current housing crisis, specifically the issues surrounding this societal issue in regard to autonomy and goal fulfilment, i.e. owning a home.

1.2. Generation Y & the housing crisis

As stated Generation Y refers to those born between the decade of the 80's up to the turn of the century (Lyons, 2016). A generation who has the benefits of developed technologies, a competitive education, and a plethora of app's which can grant you a meal, a taxi, or even a date in a matter of minutes. Yet the fundamental basics to living appear far out of grasp as the number of adults still living with parents increases, with the most recent Census published by the Central Statistics Office showing a rise of 4.4% (Central Statistics Office, 2016). Labelled as the entitled and lazy "me me me generation" (Stein, 2013, para. 1), statistics argue otherwise with over 40% of adults living at home being employed and over 30% being in education (Central Statistics Office, 2016). These figures show that even when there is financial income this is not a guarantee to obtain independent housing, due to these findings the relationship between income and living status will be examined in the subsequent discussion section of this report.

Literature discussing the living status and housing prospects for the 20/30-year-old Irish generation and the influence this has on well-being is generally journalistic, comprising mainly of articles, TV programmes, and interview pieces. A blog posted to an Irish Times forum speaks of the 'forgotten Irish graduate' (Kenny, 2012). Ciara Kenny a Irish graduate discusses what being you and Irish means, stating; "being young and Irish equates to concern; concern

about the future, Ireland's future... It's disheartening to watch from the sidelines as a country shunned its youth (Kenny, 2012, para. 2).

Last year the national broadcaster Radió Telefís Éireann (RTE) produced a documentary series titled 'Generation F'd' which examined the prospects for 25-35 year olds ("Generation F'D", 2017). The participants from all over Ireland provide an insight into the day-to-day reality of the lives of the young adult generation, resulting in some depressing perspectives. Following on from this RTE further produced a documentary series titled "This Crowded House" which investigates the occurrence of adults living with their parents due to housing crisis and rental market environment ("1 in 4 Irish Adults", 2017). The documentary series shows just how dire the issue of adults still living in their family home and the struggles they face in attempting to move out and move on.

Not akin to just Ireland, the housing crisis is impacting our young adult counterparts across the water. One article written on the Telegraph online discussing the current situation states; They built a giant, towering pyramid scheme to ensure they had lovely lives... Meanwhile, you live in a tiny shared rented flat in Zone 4, working in a job whose wages are so meagre it may as well be in internship" (Proud, 2014, para. 3&4). These views touch on the feelings of being short changed as it were, in comparison to the previous generation, echoing those beliefs expressed by young Irish adults like Kenny (2012). As Quinn describes (2018, para. 5) "we are a generation trapped in our box rooms", and with the rise in rented households reaching nearly half a million alongside significant decreases in mortgage households, recent statistics support this claim (Central Statistics Office Ireland, 2016).

1.3. The impact of living status

This common feeling of not being afforded a fair chance to become an independent adult, has the potential to create feelings of inadequacy, of failure, of not reaching the ‘next step’ in life. Yet there is a dearth of scientific literature regarding young Irelands housing outlooks and its consequential effects on well-being. However, when we look outside the Irish housing crisis context previous research has been conducted examining the consequences of living at home in adulthood. Findings from a 2015 American study examining the correlation between emerging adults residing at home and depressive symptoms offer reasoning to the hypotheses explored in this study. Using data from the Toledo Adolescent Relationships Study (n=891), results found a correlation between residing with parents and depressive symptoms, with adults who had to move back to the parent home reporting higher levels of depressive symptoms (Copp, Giordnao, Longmore, & Manning, 2015).

In addition to focusing on the negative effects on well-being associated with being labelled ‘adult children’ (“Stuck In The Nest”, 2017), the benefits of having a home must be investigated when discussing the housing crisis. Research concerning the psycho-social benefits of having a home have showed the importance of housing in relation to health.

A Scottish study by Kearns, Hiscock, Ellaway, and Macintyre (2000) involved the distribution of postal surveys among eight districts in West Central Scotland collecting responses from 6500 randomly selected adults. Analysis via a 9-item scale addressing the three selected elements of psycho-social benefits of home: haven, autonomy and status showed that home ownership provided important psycho-social benefits with feelings of safety, autonomy, and security being derived from owning your own home. These findings from Kearns et al. (2000) are supported with more recent research. An interesting qualitative study researching the housing problems faced in Ghana conducted in-depth interviews with 33 private renters aged

25 to 69 in Adabraka, Accra to assess the psychosocial impacts of renting. Interviews involved a checklist of topics (semi-structured and open ended questions) with response statements describing feelings of sickness and stress, and of rent thoughts being soul destroying being expressed by participants (Luginaa, Arku, & Baiden, 2010). In addition, responses also referred to the issue of having control of one's living arrangements and their future housing plans with participants stating feelings of no control over the situation and feeling they cannot do anything to change it.

In addition to the current research literature available, the relationship between housing and psychological well-being can be seen in core psychological theories which provide perspectives on a person's needs and motivations. One of the most prominent of these theories is Abraham Maslow's Hierarchy of Needs Theory which addresses the realisation of several need stages/categories. Maslow proposes that the fundamental basic needs begin with biological and physiological needs such as food and shelter, following on from which a person requires safety needs such as security and stability (Riggio, 2009). As seen from research conducted by Kearns et al. (2000), it is these feelings of safety and security that one feels from having their own home. Higher level growth needs refer to achievement, self-respect, independence, and self-fulfilment, needs which are not being met if you are a pair of 20 year old brothers sharing a bunk bed in your parents' house ("1 in 4 Irish Adults", 2017).

Furthermore, there are theories of motivation which provide further basis for this study. One such theory is David McClelland's Achievement Motivation Theory which focuses on a persons need for achievement and fulfilment, proposing the need to achieve as a proponent factor in human motivation (Riggio, 2009). Though McClelland's theory focuses on work motivation, the need for achievement can be applicable to a boarder context such as the need

to achieve certain goals in life such as independence and self-reliance. These theories are based on the fulfilment of “physiological or psychological deficiencies” (Riggio, 2009, p.184), with such fulfilment being associated with positive feelings and a satisfied life.

1.4. Locus of control

First proposed by Julian Rotter, the concept of locus of control refers to the interaction between internal and external control of reinforcement (Rotter, 1900). Stemming from Rotter’s social learning theory which considered social and environmental influence in regard to determining behaviour, the construct refers to the degree a person believes outcome/reinforcement is based on either their own behaviour and personal characteristics or fate and other people (Kourmoussi, Xythali, & Koutras, 2015).

Locus of control has been investigated in relation to various psychological constructs, being associated with lower amounts of stress and depression in addition to having influence on physical and psychological well-being (as cited in Stocks, April, & Lynton 2012). When assessing the relationship between well-being and control, research has found that placing governance on an external locus of control negatively effects subjective well-being. Kulshrestha and Sen (2006) conducted their study on 150 executives with differing roles in Hero Honda Motor Ltd. using the Emotional Quotient test, the Social Reaction inventory, the Positive and Negative affect scale, and the life satisfaction scale to collect data.

Findings revealed a significant negative correlation between locus of control and subjective well-being, finding that those with an internal locus of control have both higher levels of subjective well-being and score significantly higher on all the three dimensions of life

satisfaction scale than those who believe control of outcomes is due to external forces. These findings are supported by a similar 2012 study which conducted a cross-cultural analyses in China and Southern Africa examining differences in both variables amongst 111 professionals via the completion of a self-report questionnaire which included Rotter's internal-external locus of control scale, and the satisfaction with life scale with results showing a negative correlation within a Chinese population, "with people becoming less happy as their locus of control become more external" (Stocks et al., 2012, p. 24).

Previous literature has shown the construct locus of control to have further relevance to the current study, with research indicating the construct as a predictor of health and subjective well-being in young people. Popova (2012) looked at the relationships between locus of control, health and subjective well-being in a Bulgarian university sample of 239 youths (aged 19-30). Similar to other SWB studies a subjective well-being scale and locus of control scale were employed with findings presenting that "people with an internal locus of control are healthier, happier and more satisfied with life" (Popova, 2012, p. 50). Furthermore, these findings are consistent with the conclusions presented by Kulshrestha and Sen (2006) and Stocks et al. (2012).

Since the development of Julian Rotter's original locus of control scale further adaptations have been developed in order to reinforce what Kourmoussi et al. (2015) posits as a scale that provides a vague weak insight. Psychologist Hannan Levenson proposed that the concept of external control is multidimensional consisting of two dimensions categorised as chance/fate and powerful others (Levenson, 1981). Studies utilizing Levenson's multidimensional scale (IPC LOC Scale) have supported the three dimensional approach to a locus of control scale. Kennedy, Lynch, and, Schwab (1988) investigated locus of control in

193 American patients with anxiety and depressive disorders confirming the importance of powerful others sub-scale (P scale) finding significant difference in P scale scores of a patient sample with diagnosed mental disorders. A large scale study assessing the reliability and validity of the IPC LOC Scale using a sample size of 3,668 participants consisting of Greek educators of varying fields, supported the findings of Kennedy et al. (1988), verifying the inclusion of the P scale with a resulting Cronbach's alpha coefficient of .79 for the powerful others sub-scale indicating it is a valid and reliable measure (Kourmousi et al., 2015).

1.5. Rationale & aims of research

As is evident in the literature review, research relating to the current housing crisis and its impact on people's subjective well-being is sparse, when incorporating this issue into the Irish context literature becomes non-existent leaning to mainly journalistic narratives. Though the benefits of having a home in regard to a person's overall health and well-being are well documented in psychological research with Copp, et al. (2015), Kearns, et al.(2000), and (Luginaa, et al. (2010) showing the benefits of having a home and the negative psychological effects of living in the parental home. The current housing crisis has yet to be investigated in regard to the effects this global issue is producing on our population's mental health. Placing available literature aside one can look back to the forefathers of 20th century psychology, where we can also see the importance of having shelter and security in Maslow's theory of human motivation. With the possibility of achieving independence and security being viewed as not only a distant potential but a complete impossibility for over 25% of participants of a 2018 survey (AVIA, 2018), the consequences of not fulfilling basic physiological needs such as acquiring shelter should not be underrated or overlooked. In addition to the fulfilment of needs and goal, research has also shown through findings from Kulshrestha and Sen (2006), Stocks et al. (2012), and Popova (2012), not feeling in control of events or the outcomes of one's life

results in lower levels of SWB and life satisfaction, with an emphasis on an external locus of control being related to lower happiness levels.

Subsequently, the primary aim of this study is to obtain knowledge regarding the impact of the current Irish housing crisis on the subjective well-being of Generation Y, acknowledging the importance of living status in influencing a person's well-being. As indicated by Diener 1985, subjective well-being has been found to have two major proponents; mood (affective element) and life satisfaction (cognitive element). This study therefore utilized the Positive and Negative Affect Scale and the Satisfaction with Life Scale for by means of examining subjective well-being. The current will attempt to link these two topics, the Irish housing crisis and subjective well-being, evaluating 'Generation F'd' ("Generation F'D", 2017) under a psychological lens, giving not only empirical credibility but vital insight to the effects of living status and housing opportunities on a generation anxiously attempting to establish independence. Furthermore the present study aims to examine living status and the duration of time in such residence influences subjective well-being.

And finally, the current study will also investigate if opportunity to obtain housing and the personal control of such events influences subjective well-being. Based on the literature findings, the Levenson Multidimensional Locus of Control IPC Scale was employed in order to assess if the ability to save for and obtain housing is reliant on external (powerful others) or internal factors (internal control), in turn using those two subscales whilst omitting the third (chance).

Hypotheses

Based on findings from the literature review the following hypothesis were examined:

Factor of living status:

H1: Living status will influence the subjective well-being of Generation Y.

H2: Duration of time in current residence will influence the subjective well-being of Generation Y.

Factor of housing opportunities:

H3: Ability to save for housing will influence the subjective well-being of Generation Y.

H4: Control of outcomes and events will influence the subjective well-being of Generation Y.

2. Method

2.1. Participants

Participants were selected by means of purposive sampling. The samples were taken from a population of people living in Ireland aged between 20-35 years old as per research criteria. Total participants equalled 111, however four participants did not place in the age range criteria and therefore were not included or analysed, consequently total participant number equalled 107. Participants consisted of 55 females and 52 males. Participant ages ranged from 20 to 35 years ($M= 29.36$, $SD= 3.56$).

Participants were recruited by utilizing a snowball sampling technique. This consisted of an online link initially and message statement as seen in appendix A shared by the researcher which directed participants to the research google form across various social media platforms, such as Facebook, Linkden, Twitter, and Instagram. In addition web links were available through the DBS research Moodle page and DBS Psychological Society Facebook page. Moderators associated with several voluntary housing agencies were also contacted and sent the web link to share.

As directed by the Jacob Cohen power primer table sample size required for a medium effect size at power .80 and probability (α) at 0.5, was calculated between 67 and 195 (Cohen, 1992) when considering all four hypotheses and statistical analyses. Though 195 was the desired participant number, a total sample of 104 responses was achieved in the possible time frame. However, similar sample numbers have been found in equivalent undergraduate thesis's such as (Gildea, 2012), (Polka, 2014), and (O'Leary, 2015) which utilized the same or related psychometric scales/measures.

2.2. Design

A non-experimental correlational quantitative design was used in this study. The design consisted of a self-report online survey consisting of demographic questions, and three questionnaires; the 5-item satisfaction with life scale, the 20-item positive and negative affect scale, and the Multidimensional Locus of Control IPC Scale. [N.B. The IPC LOC Scale has three parts/sub-scales; (1)internal control (2)powerful others (3)chance. For the purpose of this study the scale was amended incorporating only two sub-scales (1)internal control and (2)powerful others.]

Variables (all within-subjects):

H1: The dependent variable (DV) was subjective well-being which was characterised by life satisfaction (SWLS) and positive & negative affect (PANAS). The independent variable (IV) was living status.

H2: The dependent variable (DV) was subjective well-being which was characterised by life satisfaction (SWLS) and positive & negative affect (PANAS). The independent variable (IV) was duration of time in current residence.

H3: The dependent variable (DV) was subjective well-being which was characterised by life satisfaction (SWLS) and positive & negative affect (PANAS). The independent variable (IV) was ability to save for housing.

H4: The dependent variable (DV) was subjective well-being which was characterised by life satisfaction (SWLS) and positive & negative affect (PANAS). The independent variable (IV) was control of outcomes which was characterised by internal control and powerful others.

2.3. Materials

Materials utilized were self-report online surveys which included several items, listed as the order they appear in the survey: information sheet, terms of participation sheet (link provided on information sheet), demographic questions (i.e. gender and age), three questionnaires, and a debrief sheet. IBM SPSS 25.0.0 computer software was used to analyse statistical data. The three questionnaires contained in the survey are follows:

2.3.1. Positive and Negative Affect Scale(PANAS)20-item (Watson, Clark, Tellegen, 1988)

This two-factor model was used to assess mood via the use of a self-reported questionnaire which consists of a number of 20 words that describe feelings and emotions, for example, *inspired*, *afraid*. The mood scale utilized positive and negative affect aspects allocating ten words per dimension with participants being asked to indicate to what extent they have felt this way during the past week. Responses followed a 5-point Likert scale ranging from *very slightly or not at all* (1) to *extremely* (5) (see appendix F). Scores are added for positive and negative words and interpreted via the use of normal mean score direction, scoring involved reverse scoring as seen in appendix G. Cronbach's alpha was applied to assess reliability, producing the coefficient alpha α .90 for PA and α .89 for NA, showing high reliability and desirable psychometric properties. This is coherent with previous figures by Watson et al., (1988). with α .88 for PA and .87 for NA.

2.3.2. Satisfaction With Life Scale(SWLS)5-item (Diener, Emmons, Larsen, Griffin, 1985)

Is a tool employed to assess a person's overall life satisfaction, that is to say, specific areas of life (i.e. financial status) are not investigated. This assessment method consists of five statements, for example; *'in most ways my life is close to my ideal'*, with participants being asked to rate in terms of agreeableness. Responses followed a 7-point Likert scale ranging from

strongly disagree (1) to *strongly agree* (7) (see appendix H). Responses/scores are totalled and interpreted using a satisfaction scale ranging from *extremely satisfied* to *extremely unsatisfied* (see appendix I). Cronbach's alpha was applied to assess reliability, producing the coefficient alpha α .88, showing high reliability and desirable psychometric properties. This is consistent with previous findings by Diener et al. (1985). of α .82.

2.3.3. Levenson Multidimensional Locus of Control IPC Scale (IPC LOC Scale)

(Levenson, 1981)

Is an instrument used to assess the locus control on adults, investigating as to where a person attributes the primary causation of their life events and whether they feel they have control of the outcome of events (Kourmousi, Xythali, Koutras, 2015). The scale consisted of three sub-scales; internal control, powerful others, and chance. As this study investigated living status and housing opportunities the scale was amended incorporating only two sub-scales internal control and powerful others, with rationale being on the basis of the demographic questions being asked that address housing opportunities which rely on one's own ability to afford housing (internal control) and in turn the housing/renting market (powerful others), therefore omitting the requirement of the chance subscale. Each sub-scale consisted of eight statements, for example; '*Whether or not I get to be a leader depends mostly on my ability*' and '*I feel like what happens in my life is mostly determined by powerful people.*'

Participants were asked to indicate the extent to which they agree or disagree using a 6-point Likert scale ranging from *strongly disagree* (-3) to *strongly agree* (+3) (see appendix J). Scoring on each sub-scale ranged from a score of 0-48 indicating levels of rating (high or low) as seen in appendix K. Cronbach's alpha was applied to assess reliability, producing the coefficient alpha α .88 for powerful others showing high reliability and desirable psychometric

properties and α .44 for internal control, showing low reliability. This low reliability for internal control may be due to the negative mean value for one of the scale items. This is in line with similar figures by Levenson (1981) which cited values between α .51 and α .67 for the sub-scale internal control and between α .72 and α .82 for the sub-scale powerful others.

2.4. Procedure

Initially a pilot survey was conducted to gauge the approximate length of time taken to complete the survey, this was executed by the use of a fellow researcher. This study was conducted between January and February of 2019, research began with the questionnaire being electronically posted with an accompanying message (see appendix A) on several social media platforms (LinkedIn, Facebook, Instagram) which directed participants to the research google form. In addition a web survey link was posted on the DBS research Moodle page and DBS Psychological Society Facebook page. Moderators associated with several voluntary housing agencies were also contacted and sent the web link to share. Upon opening the web link participants viewed an information page as seen in appendix B which described in brief the aim of the research and instructions for participation, in addition to a Google doc link which directed them to complete terms of participation (see appendix C). Once participants confirmed consent through box ticking they began completion of the survey which consisted of eight demographic questions and three questionnaires: (PANAS) 20-item, (SWLS) 5-item, and IPC LOC On 16-item. On completion of the survey participants viewed a debriefing page which provided further contact information and contact details for support services if required (see appendix D). Completion of survey took approximately ten minutes.

2.5. Ethics

The ethical process began with the submission of the ethical approval form which accompanied part of the overall research proposal. The proposal was reviewed by the Psychology Filter Committee, however, as participants are categorised as ‘research category A’, review and approval from the DBS Ethics Committee. Research approval was granted and in relation to the four core principals of the Code for Professional Ethics; Respect for the rights and dignity of the person, competence, responsibility, and integrity (The Psychological Society of Ireland, 2011), the following potential ethical issues/risks were considered and addressed:

Consent: To ensure ethical participation informed consent was granted by all participants through the use of a consent box ticking procedure which must be completed after reading the research information sheet (see appendix B) and before commencing the survey. In addition, consent was requested from all contacted housing groups.

Anonymity & Confidentiality: Issues regarding anonymity were addressed through the use of a numbering code system for analysis of responses (participant 1, participant 2 etc) ensuring identity privacy. Participants were informed of this assurance via explanation on the terms of participation Google doc (see appendix C). Issues surrounding confidentiality were addressed by securely electronically storing data recorded from the surveys in a password protected laptop which only the researcher had access to. Participants were informed of this via the terms of participation Google doc (see appendix C).

Sensitive Topics: Though no obvious risks of participation were envisaged, the topics discussed in the study may be of a sensitive and important nature to participants. Therefore, the potential risk of negative effect was made evident to participants in the terms of participation Google doc. Furthermore, participants viewed a debriefing page as seen in appendix D on completion of the survey providing email addresses (researcher and supervisor)

where they could direct any questions or get information about the results of present study. In addition, contact information for support services, AWARE & The Samaritans was also listed.

Inconvenience: The issue of inconvenience may cause minimal risk, this was addressed by informing participants of the time it will take to complete the survey on the information page (see appendix B).

3.Results

3.1. Overview of results

The main purpose of this study is to investigate how living status influences the subjective well-being of the Y Generation. The results of the present study consisted of an analysis of the factor of living status, looking at influence of living status and duration of time in such residence on subjective well-being, and an analysis of the factor of housing opportunities, looking at the influence of ability to save for housing and control of outcomes on subjective well-being. All data was entered into SPSS 25 software with the various statistical procedures being conducted; a descriptive statistics analysis, a one-way analysis of variance (ANOVA), and a simpler linear regression analysis.

3.2. Descriptive statistics

In order to describe the key characteristics of the data, a preliminary analysis was run on the data to achieve measures of central tendencies. Participants consisted of 107 Irish residents with the number of males being 52 (48.6%) and a total of 55 females (51.4%). Participants age ranged from 20- 35 years old as per inclusion criteria with mean age being ($m= 29.36$) and standard deviation being ($SD= 3.56$). Out of the 107 participants the majority, 17 participants, were 30 years of age (15.9%). The main demographic variables investigated in this study hypotheses were living status and ability to save for a mortgage. Within the participants the living status demographic resulted in the majority of participants renting (46.7%) and living with parents (35.5%). These results can be seen in figure 1. Within the participants the ability to save for a mortgage demographic resulted in the majority of participants not saving, with (28%) stating 'no, but would like to in the future' and (23.4%) stating 'no, I am unable to'. These results can be seen in figure 2.

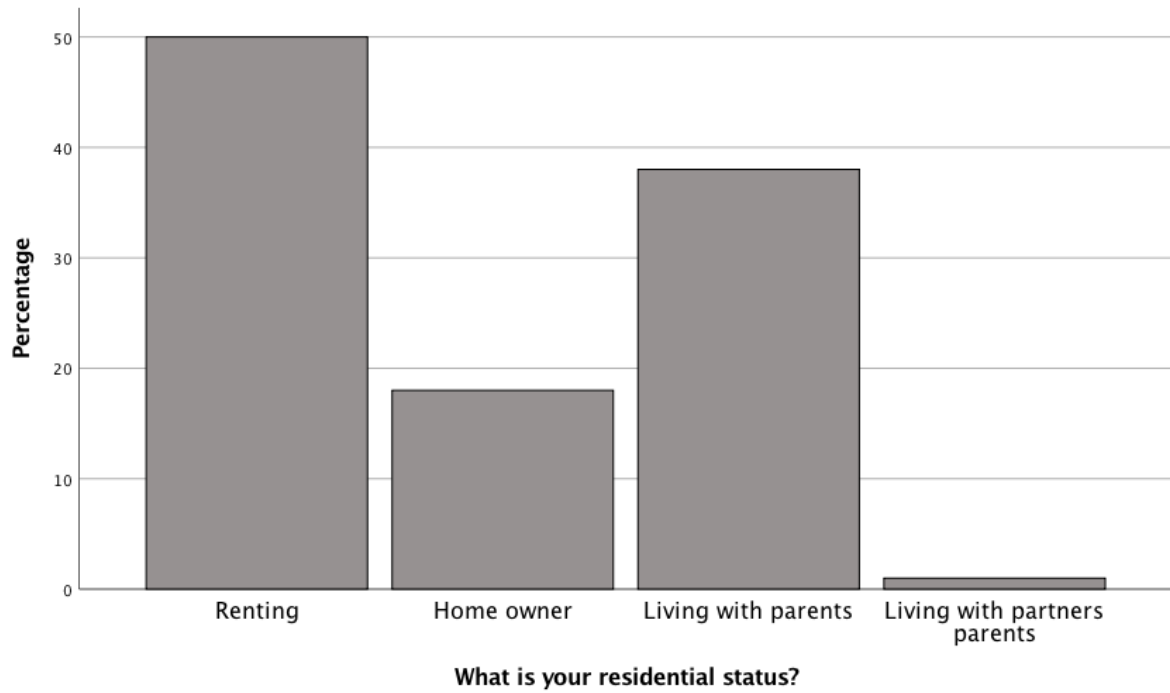


Figure 1: Bar chart displaying residential status percentage breakdown

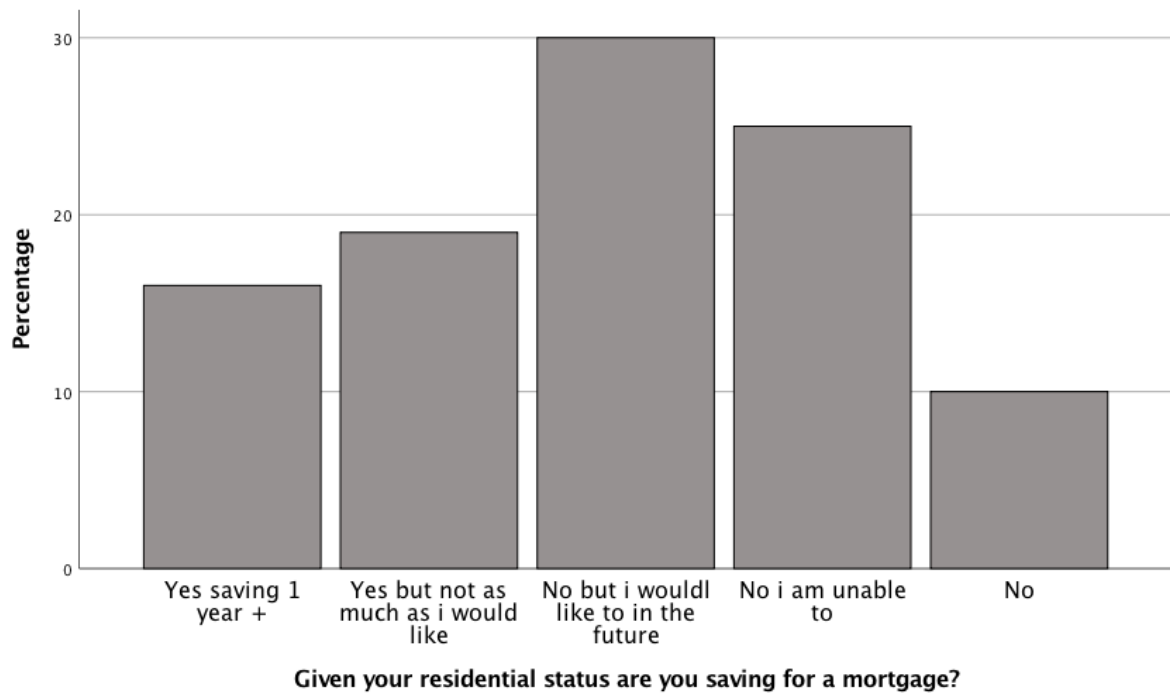


Figure 2: Bar chart displaying ability to save for a mortgage percentage breakdown

The main psychological measures assessed in this study hypotheses were positive and negative affect, satisfaction with life, and locus of control. Results of above statistics are presented in Table 1.

Table 1: Descriptive Statistics of Psychological Measures

Variable	Mean	Standard Deviation
Positive Affect	31.87	8.35
Negative Affect	24.40	9.00
Satisfaction With Life	20.29	7.53
Internal Control	30.11	6.26
Powerful Others	22.44	11.87

As seen in table 1, the mean scores for positive affect, 31.87 and negative affect, 24.40 are both higher than the mean values expected, 29.7 and 14.8 respectively for a normal population as indicated in the scoring sheet (see appendix G). Satisfaction with life mean result was 20.29 which is reported as feeling neutral in regard to having a satisfied life (see appendix I). Finally, internal control and powerful scores others are recorded in the range of 0 – 48 as seen in appendix K. Internal control resulted in a mean score of 30.11 showing an above score with powerful others resulting in a mean score of 22.44 showing a below average score.

3.3. Inferential statistics

3.3.1. Hypothesis 1: Living status will influence the subjective well-being of Generation Y.

In regards to testing differences of subjective well-being among different living status groups, an analysis of variance (ANOVA) between groups was conducted in order to determine life satisfaction scores, positive affect scores, and negative affect scores.

A one way analysis of variance showed that life satisfaction scores differed significantly across living status groups ($F(3,102) = 3.72, p = .014$). Therefore the null hypothesis must be rejected. As there was a group which presented with less than two cases post hoc tests could not be run. Difference in mean scores across living status groups can be seen in figure 3.

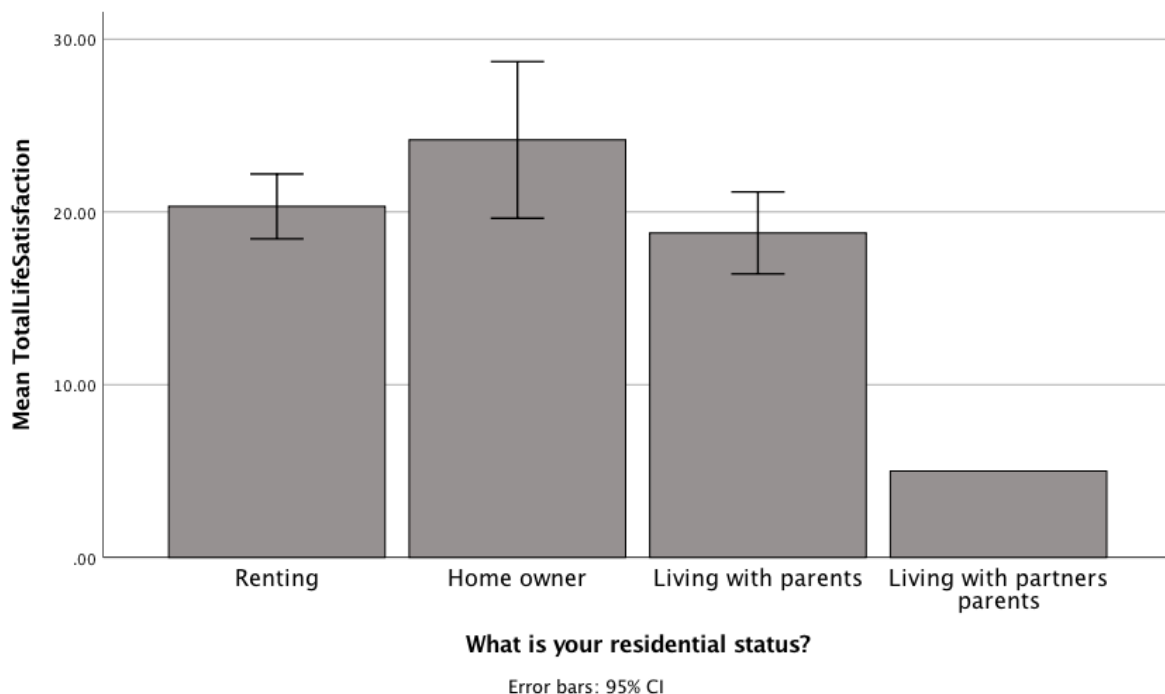


Figure 3: Bar chart displaying life satisfaction levels for living status

A one way analysis of variance showed that positive affect scores did not differ significantly across living status groups ($F(3,97) = 1.87, p = .139$). Therefore the null hypothesis must be accepted. As there was a group which presented with less than two cases post hoc tests could not be run.

A one way analysis of variance showed that negative affect scores differed significantly across living status groups ($F(3,97) = 2.74, p = .048$). Therefore the null hypothesis must be rejected. As there was a group which presented with less than two cases post hoc tests could not be run. Difference in mean scores across living status groups can be seen in figure 4.

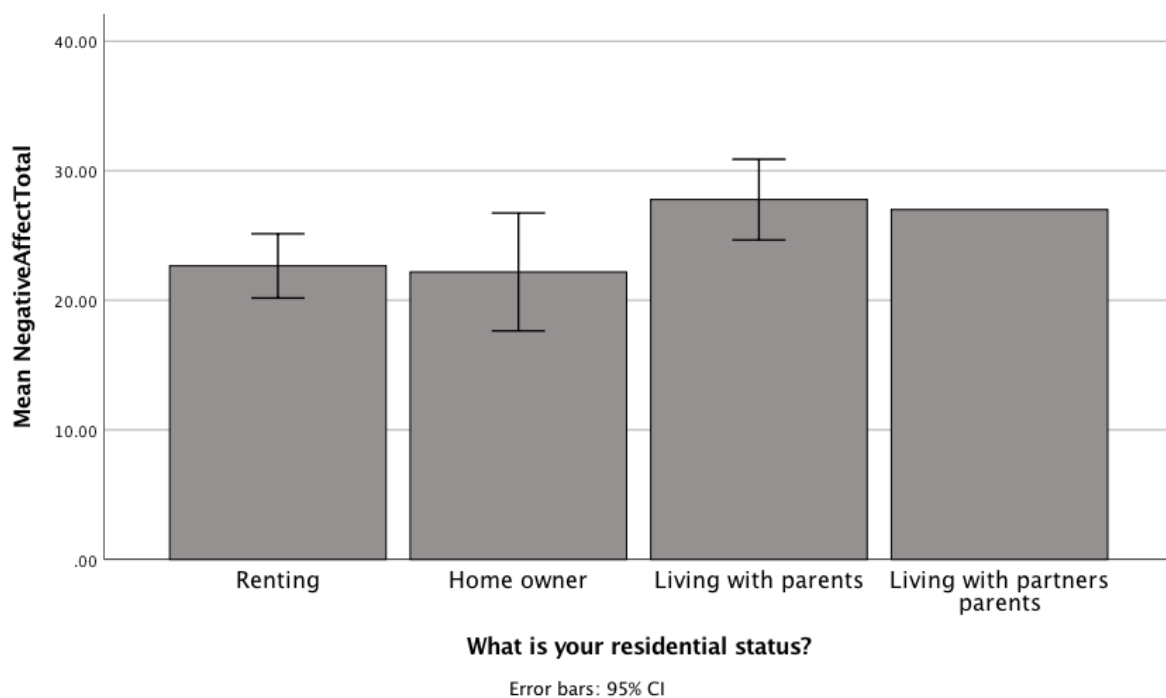


Figure 4: Bar chart displaying negative affect levels for living status

3.3.2. Hypothesis 2: Duration of time in current residence will influence the subjective well-being of Generation Y.

In regards to testing differences of subjective well-being among different length of time in residence groups, an analysis of variance (ANOVA) between groups was conducted in order to determine life satisfaction scores, positive affect scores, and negative affect scores.

A one way analysis of variance showed that life satisfaction scores did not differ significantly across length of time in residence groups ($F(4,101) = 1.03, p = .395$). Therefore the null hypothesis must be accepted.

A one way analysis of variance showed that positive affect scores did not differ significantly across length of time in residence groups ($F(4,96) = 0.42, p = .794$). Therefore the null hypothesis must be accepted.

A one way analysis of variance showed that negative affect scores did not differ significantly across length of time in residence groups ($F(4,96) = 1.45, p = .223$). Therefore the null hypothesis must be accepted.

3.3.3. Hypothesis 3: Ability to save for housing will influence the subjective well-being of Generation Y.

In regards to testing differences of subjective well-being among different ability to save for a mortgage groups, an analysis of variance (ANOVA) between groups was conducted in order to determine life satisfaction scores, positive affect scores, and negative affect scores.

A one way analysis of variance showed that life satisfaction scores did not differ significantly across ability to save for mortgage groups ($F(4,94) = 2.00, p = .100$). Therefore the null hypothesis must be accepted.

A one way analysis of variance showed that positive affect scores did not differ significantly across ability to save for mortgage groups ($F(4,90) = 1.65, p = .168$). Therefore the null hypothesis must be accepted.

A one way analysis of variance showed that negative affect scores did not differ significantly across ability to save for mortgage groups ($F(4,91) = 1.31, p = .271$). Therefore the null hypothesis must be accepted.

3.3.4. Hypothesis 4: Control of outcomes and events will influence the subjective well-being of Generation Y.

In regards to testing differences of subjective well-being on control of outcomes two locus of control subscales were utilized; internal control and powerful others, a simple linear regression was conducted in order to determine life satisfaction scores, positive affect scores, and negative affect scores in regards to both levels of internal control and levels of powerful others (external control).

Internal control:

Using a simple linear regression it was found that internal control did significantly predict life satisfaction scores ($F(1,101) = 5.53, p = .021, R^2 = .04$). (Internal control, $\beta = .288, p = .021, CI (95\%) .04 \rightarrow .50$). Therefore the null hypothesis must be rejected. Difference in life satisfaction levels across internal control scores can be seen in figure 5.

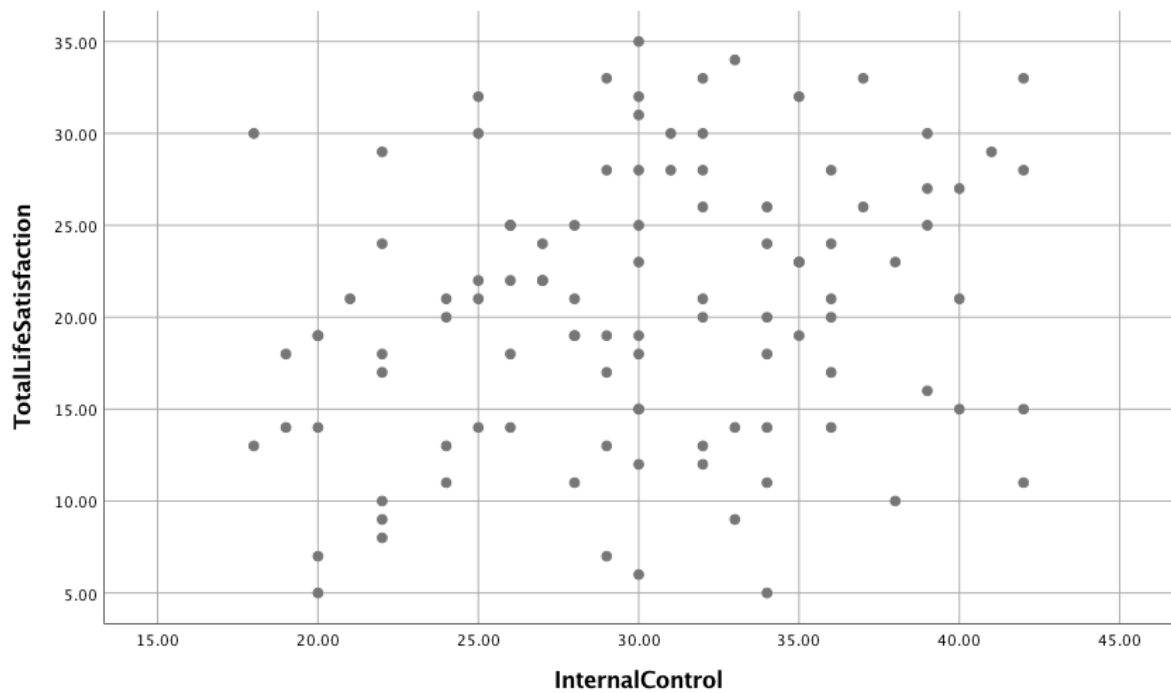


Figure 5: Scatter plot displaying life satisfaction levels across internal control scores

Using a simple linear regression it was found that internal control did significantly predict positive affect scores ($F(1,98) = 9.71$, $p = .002$, $R^2 = .081$). (Internal control, $\beta = .300$, $p = .002$, CI (95%) $.15 \rightarrow .67$). Therefore the null hypothesis must be rejected. Difference in positive affect levels across internal control scores can be seen in figure 6.

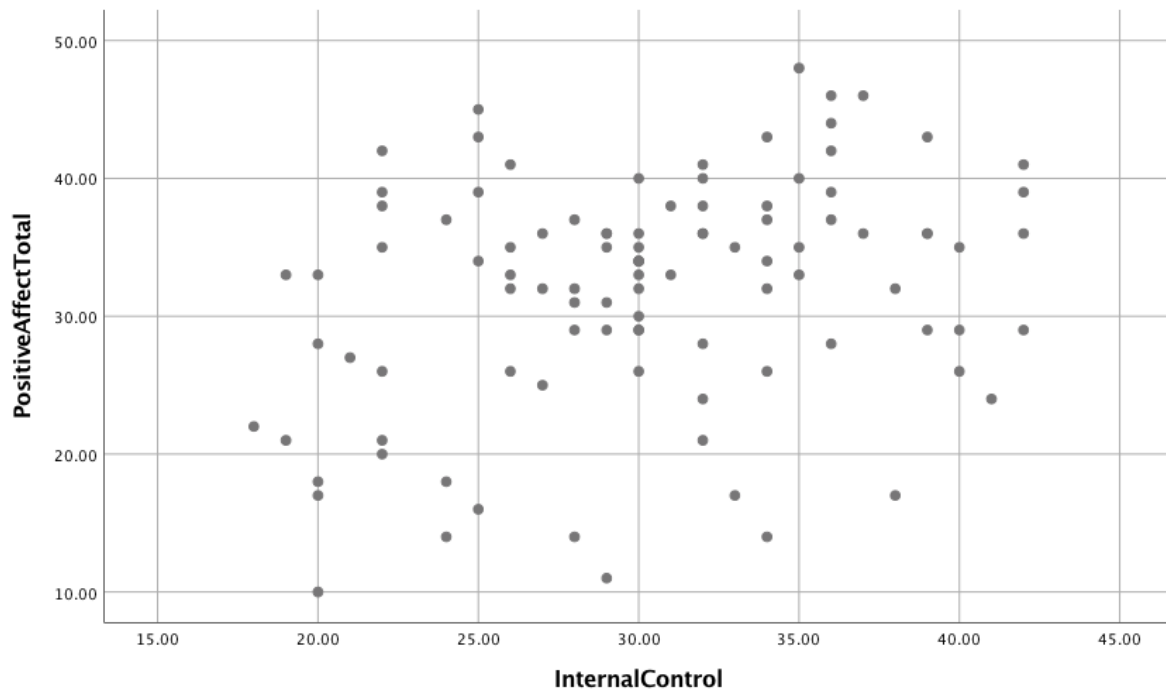


Figure 6: Scatter plot displaying positive affect levels across internal control scores

Using a simple linear regression it was found that internal control did not significantly predict negative affect scores ($F(1,96) = 1.85$, $p = .177$, $R^2 = .009$). (Internal control, $\beta = -1.38$, $p = .$, CI (95%) $-.50 \rightarrow .09$). Therefore the null hypothesis must be accepted.

Powerful others:

Using a simple linear regression it was found that powerful others (external control) did significantly predict life satisfaction scores ($F(1,101) = 45.47$, $p < .000$, $R^2 = .30$). (Internal control, $\beta = -.557$, $p < .000$, CI (95%) $-.46 \rightarrow -.25$). Therefore the null hypothesis must be rejected. Difference in life satisfaction levels across internal control scores can be seen in figure 7.

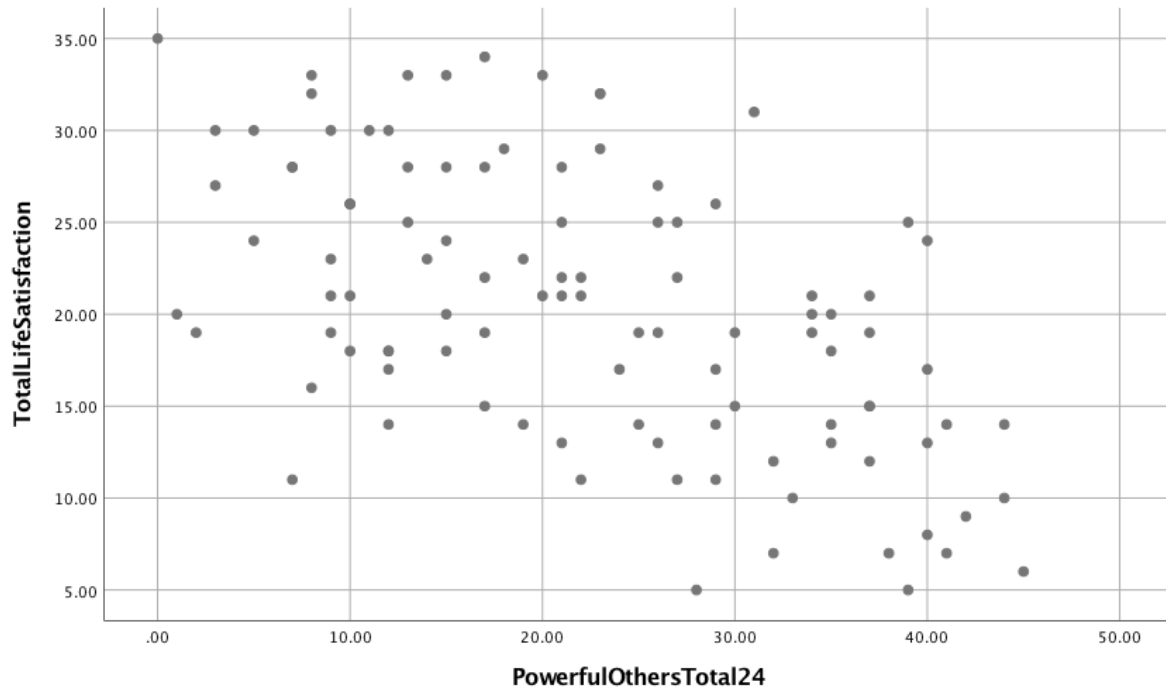


Figure 7: Scatter plot displaying life satisfaction levels across powerful others (external control) scores

Using a simple linear regression it was found that powerful others (external control) did significantly predict positive affect scores ($F(1,96) = 7.16$, $p < .000$, $R^2 = .060$). (Internal control, $\beta = -.236$, $p < .000$, CI (95%) $-.32 \rightarrow -.05$). Therefore the null hypothesis must be rejected. Difference in positive affect levels across internal control scores can be seen in figure 8.

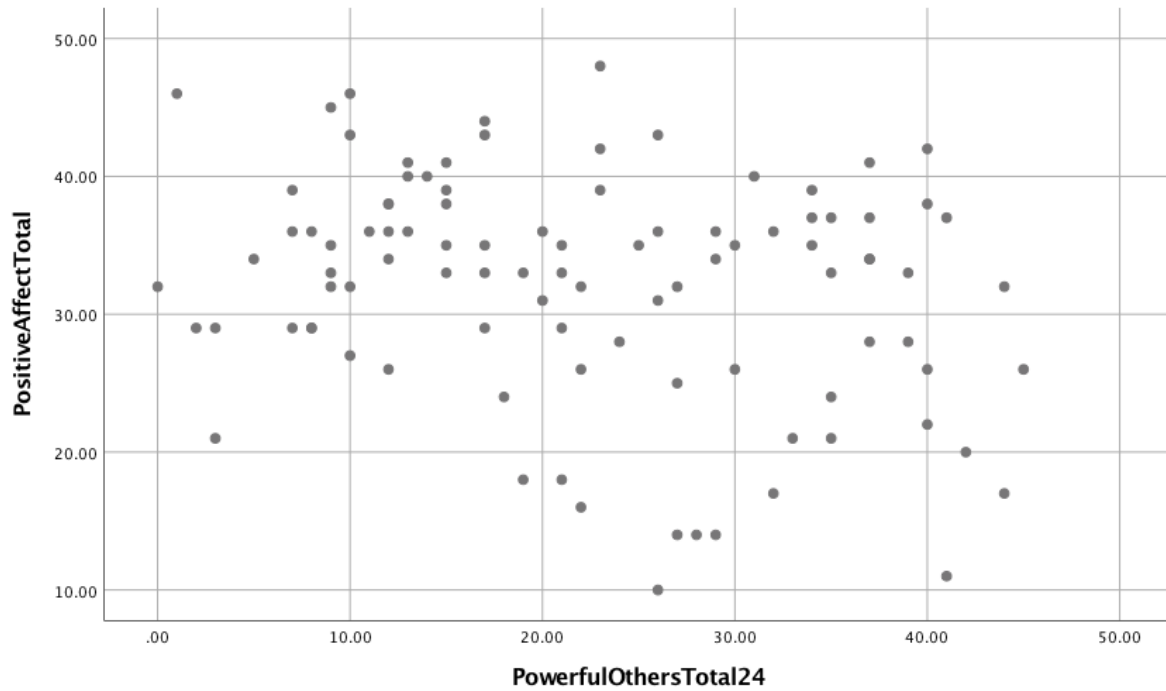


Figure 8: Scatter plot displaying positive affect levels across powerful others (external control) scores

Using a simple linear regression it was found that powerful others (external control) did significantly predict negative affect scores ($F(1,96) = 25.30, p < .000, R^2 = .200$). (Internal control, $\beta = .457, p < .000, CI (95\%) .21 \rightarrow -.48$). Therefore the null hypothesis must be rejected. Difference in positive affect levels across internal control scores can be seen in figure 9.

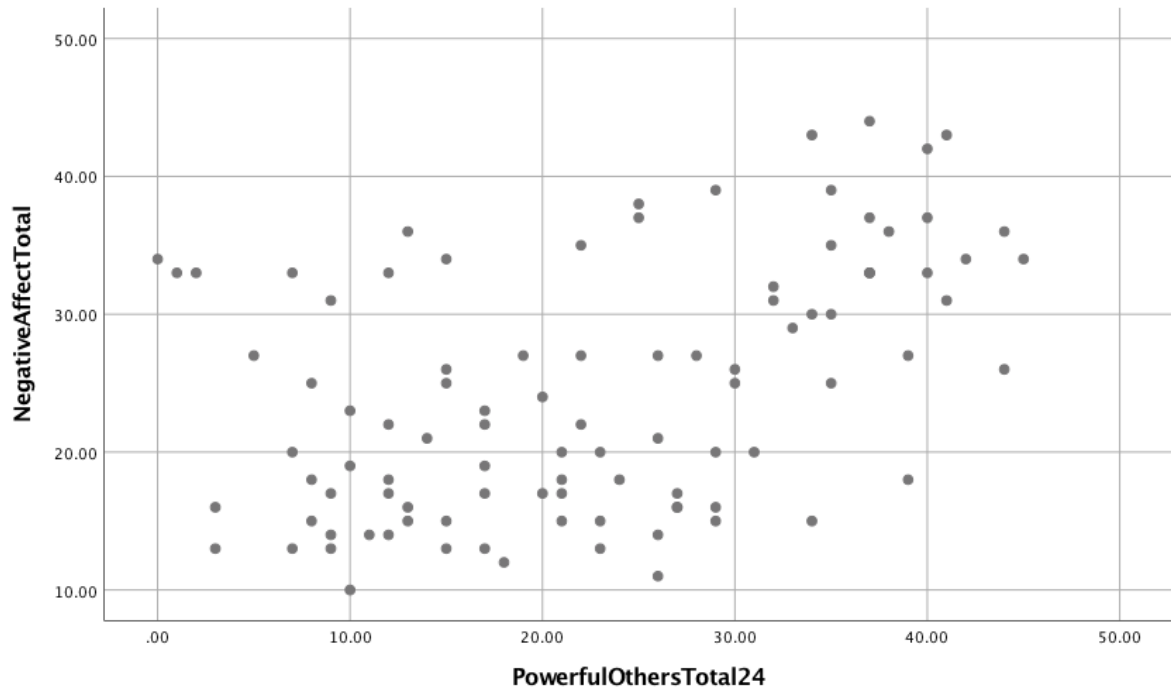


Figure 9: Scatter plot displaying negative affect levels across powerful others (external control) scores

3.4. Additional findings

Other results to take note of is the relationship between yearly income and living status. A chi-square analysis showed that there was a significant association between yearly income and living status $\chi(1) = 21.271$, $p = .047$, with strength of association between the variables being relatively high (Phi = .446, $p = .047$, Cramer's C = .257, $p = .047$). As can be seen in figure 10, as the yearly income increases, the likelihood to be living in the parental home decreases, with those earning higher incomes either renting or owning their own home.

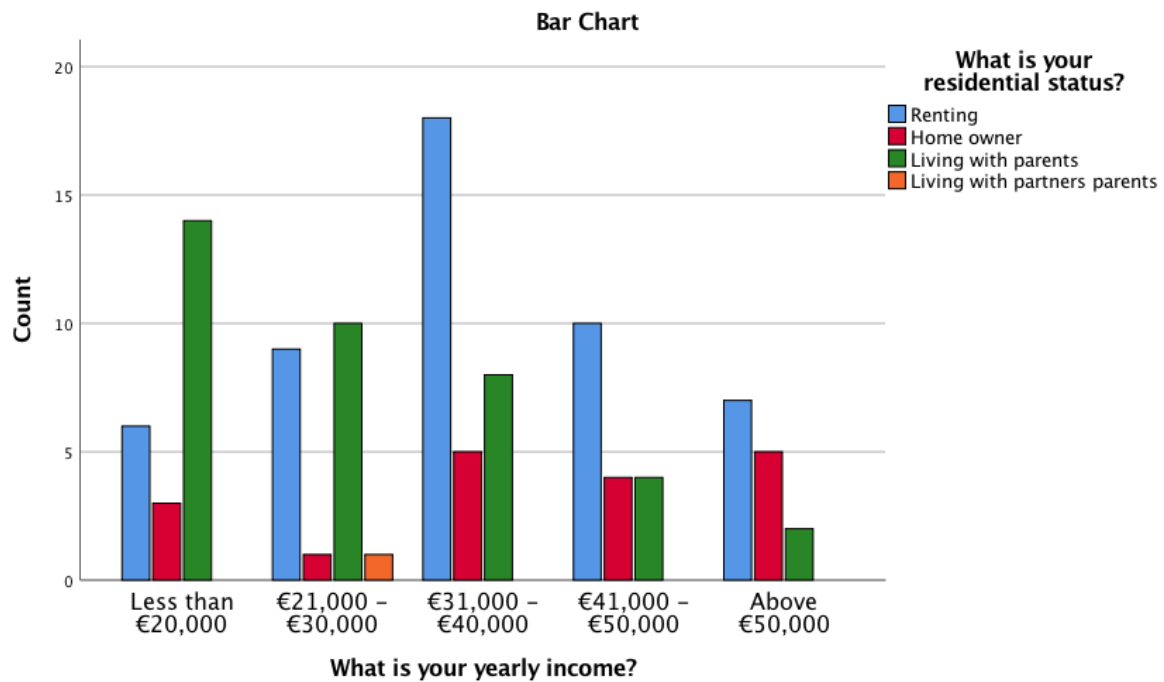


Figure 10: Bar chart displaying yearly income levels and residential status

Lastly, a chi-square analysis was run to examine the association between level of education and living status. Analysis showed here was no significant association between the two variables $\chi(1) = 8.994$, $p = .438$.

4.Discussion

4.1. Overview of study aims

The purpose of this study was to provide a quantitative investigation of the effects of living status on the subjective well-being, characterised by life satisfaction and positive and negative affect, of Generation Y. Furthermore, the current study's aim was to extend the research on the topic and association of living status and subjective well-being and in addition provide application for understanding the effects of the current Irish housing crisis. The main hypotheses explored in the study consisted of two factors; living status and opportunity for housing. Subjective well-being was assessed in relation to living status, duration of time in current residence, ability to save for a mortgage. In addition this study also investigated locus of control and its association to subjective well-being with locus of control being characterised by internal control and external control (powerful others). Lastly, some additional findings were noted with regard to educational status and yearly income and their implications on living status. This chapter will discuss the study findings, the findings in terms of previous research, the study's strengths and limitations, and the application and implication of findings for future research.

4.2. Interpretation of findings

H1: Subjective well-being and living status

Results demonstrated that life satisfaction scores and negative affect scores differed significantly across living status groups. With home owners having both the highest levels of life satisfaction and lowest level of negative affect scores across all groups, confirming the hypothesis for two of the three elements of subjective well-being. These findings are in line with previous literature regarding the psychosocial benefits of having a home. Kearns et al.

(2000) found that having a home provides psychosocial benefits including safety and security, these findings can be seen in the current study's results regarding negative affect with those owning a home having the lowest negative affect score, following which was those renting, with those living with parents or partners parents having the highest levels of negative affect. The ten items attributed to negative affect included feelings of being afraid, scared, and ashamed, which can be categorised as the opposing feelings to those found for home benefits in Kearns et al. (2000) study such as safety, security, and of feeling one is doing well and that others would like what they have.

Further literature findings from more recent research support this study's findings of feelings of negative emotions being associated with those renting. Those same feelings associated to negative affect such as distress, upset, and nervousness, were noted in Luginaa, Arku, and Baiden's (2010) study in which interviewee responses described feelings of being upset, stressed, and fearful. In addition the current study's findings on life satisfaction are supported by previous subjective well-being research which utilized the satisfaction with life scale employed in this current study. Kins, Beyers, Soenens, and Vansteenkiste (2009) found that those who lived out of home are more satisfied with their living situation and in turn have higher subjective well-being. In addition to previous studies, psychological theory corroborates the current study's results such as Maslow's Hierarchy of Needs Theory, which proposes the need for people to fulfil several needs/stages with fulfilment being associated with psychological well-being. The basic needs outlined by Maslow's theory which refer to shelter, safety, security, and stability, are those feelings that previous subjective well-being research such as Kearns et al. (2000) and Luginaa et al. (2010) and this study have found to be missing in those living in the parental home as they present feeling afraid, scared and nervous.

Finally, positive affect scores did not differ significantly across living status groups as hypothesised. This was not expected as previous subjective well-being research has consistently shown positive affect to be a reliable aspect of and in determining SWB, with Tay and Diener (2011) stating an association between need fulfilment and affect. With a high Cronbach's alpha coefficient obtained for the reliability of the PA scale, it is suggested that participant number (n=107) may be responsible as a desired participant number of 195 was required.

H2: Subjective well-being and length of time in residence

Results for all three characteristics of subjective well-being did not significantly differ across length of time in residence groups therefore the hypothesis cannot be confirmed. As previous empirical literature regarding the Irish housing crisis is non-existent it is impossible to discuss these findings in regards to other research findings. However, previous research by Copp, Giordnao, Longmore, and Manning (2015) which looked at depressive symptoms among adults who live in the parental home may be somewhat useful in discussing this second hypothesis. Results found a correlation between residing with parents and depressive symptoms, and that those who returned home after living independently reported higher levels of depressive symptoms. Therefore it a more specific hypothesis may be of use addressing the factor of length of time residing in the parental home, analysing SWB among each living status group in conjunction with length of time in residence.

H3: Subjective well-being and ability to save for housing

Findings showed that all three factors of subjective well-being were not affected by one's ability to save for a mortgage, therefore the null hypothesis cannot be rejected. As mentioned this study hypotheses were formulated on the basis of empirical literature regarding

SWB, such demographic questions were constructed in order to examine components of a housing crisis. However, Luginaa, Arku, and Baiden's (2010) study showed the effects of financial strains in relation to housing with participants experiencing stress and fear in finding financial means to house themselves. Therefore it was expected that subjective well-being would be affected by a person ability to save for a mortgage.

H4: Subjective well-being and locus of control

Results showed that subjective well-being was influenced by locus of control with the subscale of internal control predicting life satisfaction and positive affect and the subscale of powerful others (external control) predicting all three factors of subjective well-being. The conformation of this hypothesis is consistent with previous research with this study's results showing that those who have higher powerful other scores have lower life satisfaction levels. This is seen in Kulshrestha and Sen's (2006) study who found that those who place primacy on an internal locus of control have higher levels of subjective and higher life satisfaction scores than those who believe outcome of events is due to external control (powerful others). This association between subjective well-being and locus of control found in the current study is further substantiated with more recent research by Popova (2012) which investigated a similar population (19-30 years old) as this study. Results showed that people with an internal locus of control are more satisfied with life, these coincide with the findings of this analysis which show that higher internal control scores are associated with higher life satisfaction levels.

Lastly, the subscale of internal control was not found to significantly predict negative affect as hypothesised. This was not expected due to previous literature findings which have shown negative affect to have a significant negative correlation to internal locus of control (Kulshrestha & Sen's, 2006). Reasoning for this lack of correspondence between this study's

findings in regard to internal control and negative affect and that of those previously found, may be due to the reliability of the internal control scale which when assessed in assessed in this research via Cronbach's alpha method yielded a low level of reliability.

4.3. Limitations and strengths of study

The overarching limitation of this study is the issue of post hoc analysis which could not be conducted for hypothesis 1: Living status will influence the subjective well-being of Generation Y. Though an analysis of variance was conducted to investigate differences in life satisfaction, positive affect, and negative affect across living status groups post hoc analysis was not performed. SPSS output stated that post hoc tests were not performed because at least one group has fewer than two cases referring to the one respondent which belonged to the living with partners parents group. Alternative post hoc tests were run (Gabriel's test, Hochberg's GT2, Welch, and Games-Howell) in an attempt to correct for unequal group sizes (homogeneity of variance), however these were not successful. Secondly, the validity of the psychological scales used in the study did not meet high validity standards. When tested the locus of control subscale internal control produced the coefficient alpha α .44, a value of α .80 is desired for acceptable validity, therefore the low level of validity of the scale is an important limitation to consider for the current study. In addition, total participant number did not reach the desired total for a medium effect size at power .80 and probability (α) at 0.5, with 195 participants being the ideal sample number the sample size of 107 participants analysed in this research can be considered a study limitation.

The main strength of this current study is that it is a first in addressing the Irish housing crisis and its effects on well-being. Though previous research has investigated the psychological benefits of having a home with past literature discussed in this study exploring

the depressive effects of living in the parental home, this current study is novel in the issues hypothesised and addressed. Specifically the incorporation of locus of control and ability to save for housing which aimed to examine the relationship between subjective well-being and one's ability to control and change their living status and their ability to obtain their own home. The current study therefore contributes to and expands literature regarding SWB with the inclusion of the housing crisis topic. When considering the study's design, strengths can be found in participant sample with an almost equal gender balance being recorded of 52 males and 55 females. Furthermore, the reliability of the psychological scales used in the study, with the expectation of internal control, were all found to have high levels of reliability.

4.4. Applications and implications for future research

When considering the implications of this study for future research we can look to the findings of this study. In regards to reliability of the psychological measures used, it is suggested that further research be conducted with a larger sample size in an attempt to improve the reliability of the internal control subscale. Though no significant difference was found in subjective well-being levels across length of time in residence groups, previous research by Copp et al. (2015) has shown differences in depressive symptoms of adults who have always resided in the parental home and those who have left and returned. Therefore it may be beneficial to conduct further research specifically among a population of adults in the family home investigating the circumstances and such their effects on subjective well-being. The factor of locus of control yielded the most significant results, as mentioned one of the subscales used did not reveal high levels of reliability indicating the need for further research. However that being said these significant results have notable interest when considering previous research. Kins et al. (2009) found that paramount to living at home it is the arrangements of such living, specifically the presence of an autonomous lifestyle, that affect subjective well-

being. Therefore this study's findings add to the implication of future to examine the issue of control and autonomy when researching the effects of adults in the parental home on SWB.

Further analyses were run in addition to those conducted on the study's hypotheses. These findings showed a significant association between yearly income and living status therefore it proposed that future research includes the factor of finances when investigating the emerging trend of adults living in the family home. Lastly, this research is original in topic it is addressing. The evidence supporting the potential link between psychological well-being and the current Irish housing crisis is, as discussed, mainly journalistic in nature. Though the study has its limitations the significant results yielded regarding subjective well-being, living status, and locus of control provide a basis for future research investigating the effects of a housing crisis. It is suggested that such research which allows for a longer timeframe of completion should incorporate a qualitative aspect such as the approach taken by Luginaa et al. (2010) in order to investigate people's opinions and beliefs regarding their living situation and their ability to control/change it.

In addition to this study's implications this piece of research has real world application. As discussed in the introduction chapter, availability of housing is a chief issue in today's society. With the decrease in social housing developments and both house and rent prices increasing, policy change around housing is a topic being debated and protested about across the streets of Ireland. This study may be useful in providing some empirical evidence in these debates as the impacts of this current housing crisis are being increasingly vocalised with journalistic material and TV documentaries appearing in recent years.

4.5. Conclusions

The aim of this study was to investigate the influence of living status on subjective well-being of Generation Y in order to both contribute to the existing literature on subjective well-being and the psychological benefits of having a home, and to expand these areas of research to incorporate the issue of the current Irish housing crisis. The key findings of this study has shown that subjective well-being is affected by living status, related to financial status, and predicted by locus of control, with the hypotheses of current study being partially accepted. These results indicate that adults residing in the family home experience higher levels of negative emotions and lower levels of life satisfaction. Furthermore, locus of control results indicate that as levels of internal control scores increase so does life satisfaction levels. As some of the hypotheses were not confirmed it is recommended that further research be conducted with a larger sample and a more reliable psychological scales. This piece of research provides a foundation for subsequent psychological research regarding the topic of the Irish housing crisis offering an important empirical basis when investigating its effects on well-being.

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6.Appendix

Appendix A: Message Statement for Survey Link

Looking for participants aged 20-35 living in Ireland to complete a short online survey for a research study examining the impact of the Irish housing crisis on Generation Y. The study being conducted as part of psychological thesis that will investigate the influence of living status and housing opportunities on the subjective well-being of people aged 20-35. Below is the survey link.

<https://goo.gl/forms/sO1d08z68LKljCL93>

Appendix B: Information sheet & consent**Information Sheet**

I am a student of psychology at Dublin Business School, conducting a research study that will form the basis of my undergraduate thesis. The study aims to examine how living status and the lack of opportunity of housing for Generation Y affects their subjective wellbeing.

It usually takes between 5 and 10 minutes and your anonymous responses will not be used for any other purpose or shared elsewhere.

Please note you must be living in Ireland and aged 20-35 (born between 1983-1998) to eligible to participate.

Full terms of participation are available here: <http://bit.ly/study-terms>

Contact Details

If you have any further questions about the research, you can contact:

Researcher: xxxxxxxx

Supervisor: xxxxxxxx

Do you wish to consent to participate in the research?

Yes

No

Appendix C: Participation information

Living Status & Subjective Well-Being Survey

Terms of participation

What are the objectives of the study?

This study requires participants to complete a survey containing demographic and rating-scale questions. The data gathered from these surveys will inform a research report in relation to the current Irish housing crisis.

Why have I been asked to participate?

I would like to collect information from people living in Ireland who are part of 'Generation Y' (defined as those born between 1980 and 2000) and participants will be a subgroup from this range. You must meet the following criteria to participate:

- Aged 20-35 (born between 1983-1998)
- Living in Ireland

What does participation involve?

Participation is completely voluntary and requires the completion of an anonymous survey. The survey includes demographic questions (age, gender etc) and various scaled-response questions. Survey data will be stored securely and deleted after analysis.

Right to withdraw:

As participation is anonymous, it will not be possible to withdraw from participation after the survey has been completed.

Are there any benefits from my participation?

While there is no direct benefit from participation, studies like this make an important contribution to our understanding of societal issues and, more importantly, how these issues and challenges can impact our wellbeing. As such, the findings from this study may be presented at national and international conferences and will be submitted for publication in peer-reviewed journals. Interim and final reports will be prepared. Individuals will not be offered any monetary or other rewards for their participation.

Are there any risks involved in participation?

There are no risks associated with participation, bar the time required to complete the survey. However, the survey asks some questions that may be unsettling for some participants. If this is the case, contact information for support services are included on the final page.

Confidentiality & Anonymity:

The survey is anonymous and therefore no personally identifiable information will be collected. The analysis will refer to participants anonymously.

It is important that you understand that by completing and submitting the questionnaire that you are consenting to participate in the study

Contact Details

If you have any further questions about the research you can contact:

Researcher: xxxxxxxx

Supervisor: xxxxxxxx

Appendix D: Debriefing information.

Thank you for participating in this study.

This research aims to explore how living status and housing opportunities influence subjective well-being. Findings from this study will help to better understand the effects of the Irish housing crisis on Generation Y.

Should you require any further information in relation to this research, please contact me Tara Evans, at xxxxxxxx. My supervisor can be contacted at xxxxxxxx.

Should any negative feelings arise as a result of completing this questionnaire, below are some contact details for support services should you wish to avail of these:

Aware: 1800 80 48 48

(Available: Monday - Sunday, 10am -10pm)

The Samaritans: 116 123

(Available: 24 hrs a day, 365 days a year)

Appendix E: Demographic questions

1. What sex are you? Male Female
2. What age are you? _____years
3. Level of education?
 - a. Second level school
 - b. Undergraduate degree
 - c. Postgraduate degree
 - d. Still in education
4. Please indicate how many hours a week do you work on average?
 - a. 0
 - b. 1-10
 - c. 11-20
 - d. 21-30
 - e. 31-40
 - f. 41+
5. What is your yearly income?
 - a. Less than €20,000
 - b. €21,000 - €30,000
 - c. €31,000 - €40,000
 - d. €41,000 - €50,000
 - e. Above €50,000
6. What is your residential status?
 - a. Renting
 - b. Home owner
 - c. Living with parents
 - d. Living with partners parents
7. How long have you been living in current residence ?
 - a. Less than 1 year
 - b. 1- 5 years
 - c. 5- 10 years
 - d. 10 – 15 years
 - e. Always
8. Given your residential status are you saving for a mortgage?
 - a. Yes, saving 1 year +
 - b. Yes, but not as much as I would like
 - c. No, but would like to in the future
 - d. No, I am unable to

Appendix F: Positive and Negative Affect Scale(PANAS)20-item

This scale consists of a number of words that describe different feelings and emotions. Read each item and then circle the appropriate answer next to that word. Indicate to what extent you have felt this way during the past week.

Use the following scale to record your answers.

(1) = Very slightly or not at all	(2) = A little	(3) = Moderately	(4) = Quite a bit	(5) = Extremely
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	Very slightly or not at all	A little	Moderately	Quite a bit	Extremely
1. Interested	1	2	3	4	5
2. Distressed	1	2	3	4	5
3. Excited	1	2	3	4	5
4. Upset	1	2	3	4	5
5. Strong	1	2	3	4	5
6. Guilty	1	2	3	4	5
7. Scared	1	2	3	4	5
8. Hostile	1	2	3	4	5
9. Enthusiastic	1	2	3	4	5
10. Proud	1	2	3	4	5
11. Irritable	1	2	3	4	5
12. Alert	1	2	3	4	5
13. Ashamed	1	2	3	4	5
14. Inspired	1	2	3	4	5
15. Nervous	1	2	3	4	5
16. Determined	1	2	3	4	5
17. Attentive	1	2	3	4	5
18. Jittery	1	2	3	4	5
19. Active	1	2	3	4	5
20. Afraid	1	2	3	4	5

Appendix G: Scoring information for Positive and Negative Affect Scale(PANAS)20-item

PANAS				
This scale consists of a number of words that describe different feelings and emotions. Read each item and then mark the appropriate answer in the space next to that word. Indicate to what extent you have felt like this in the past few hours. Use the following scale to record your answers.				
Very slightly or not at all	a little	moderately	quite a bit	extremely
1	2	3	4	5
Interested _____ Distressed _____ Excited _____ Upset _____ Strong _____ Guilty _____ Scared _____ Hostile _____ Enthusiastic _____ Proud _____	Irritable _____ Alert _____ Ashamed _____ Inspired _____ Nervous _____ Determined _____ Attentive _____ Jittery _____ Active _____ Afraid _____			
<p>To score this scale first have a look yourself and see if you can decide which of the 20 questions are positive and which are negative. Check your own judgement with the list below. Then add your scores for the 10 positive words and separately for the 10 negative words. Now you have your positive and negative scores. The scores generated will vary along the scale of 10 – 50, with lower scores indicating low (positive or negative) affect and higher scores indicating high (positive or negative) affect.</p> <p>Watson, Clark and Tellegen (1988) suggest that the normal population will have a mean positive affective score of 29.7 (SD = 7.9) and a mean negative affective score of 14.8 (SD = 5.4).</p> <p>The 10 items for POSITIVE (PA) affect are: <i>attentive, interested, alert, excited, enthusiastic, inspired, proud, determined, strong and active.</i></p> <p>The 10 items for NEGATIVE (NA) affect are: <i>distressed, upset, hostile, irritable, scared, afraid, ashamed, guilty and nervous, jittery.</i></p>				

Appendix H: Satisfaction With Life Scale(SWLS)5-item

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

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

- ____ In most ways my life is close to my ideal.
- ____ The conditions of my life are excellent.
- ____ I am satisfied with my life.
- ____ So far I have gotten the important things I want in life.
- ____ If I could live my life over, I would change almost nothing.

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

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

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

____ The conditions of my life are excellent.

____ I am satisfied with my life.

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

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

Total the answers for the five statements. Below is how you can interpret individual scores.

- 31 - 35 Extremely satisfied
- 26 - 30 Satisfied
- 21 - 25 Slightly satisfied
- 20 Neutral
- 15 - 19 Slightly dissatisfied
- 10 - 14 Dissatisfied
- 5 - 9 Extremely dissatisfied

Appendix J: Levenson Multidimensional Locus of Control Scale

For each of the following statements, indicate the extent to which you agree or disagree by writing in the appropriate number.

-3 = strongly disagree -2 = disagree somewhat -1 = slightly disagree +1 = slightly agree
+2 = agree somewhat +3 = strongly agree

1. Whether or not I get to be a leader depends mostly on my ability.
2. I feel like what happens in my life is mostly determined by powerful people.
3. Whether or not I get into a car accident depends mostly on how good a driver I am.
4. When I make plans, I am almost certain to make them work.
5. Although I might have good ability, I will not be given leadership responsibility without appealing to those in positions of power.
6. How many friends I have depends on how nice a person I am.
7. My life is chiefly controlled by powerful others.
8. People like myself have very little chance of protecting our personal interests when they conflict with those of strong pressure groups.
9. Getting what I want requires pleasing those people above me.
10. If important people were to decide they didn't like me, I probably wouldn't make many friends.
11. I can pretty much determine what will happen in my life.
12. I am usually able to protect my personal interests.
13. Whether or not I get into a car accident depends mostly on the other driver.
14. When I get what I want, it's usually because I worked hard for it.
15. In order to have my plans work, I make sure that they fit in with the desires of people who have power over me.
16. My life is determined by my own actions.

Total your responses for the items listed for each of the two parts of the scale; add +24 to each of your two totals.

Internal Locus of Control: Total your responses for items 1, 3, 4, 6, 11, 12, 14, and 16; then add +24. Score: _____

Powerful Others: Total your responses for items 2, 5, 7, 8, 9, 10, 13, and 15; then add +24. Score: _____

Your scores should be between 0 and 48.

A high rating on the Internal Locus of Control scale indicates that you have a strong internal locus of control. An internal locus of control can be helpful for successful behaviour change.

A high rating on the Powerful Others scale indicates that you have a strong external locus of control. If you rate high on the Powerful Others scale, you typically believe that your fate is controlled by other people.