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**LIFE SATISFACTION OF PRIVATE
SECTOR SERVICE WORKERS IN
FINLAND**

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ABSTRACT

Carl Pabillo: Life satisfaction of private sector service workers in Finland
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The concept of life satisfaction is one of the key indicators of mental and physical well-being. Life satisfaction refers to a global cognitive evaluation of a person's overall satisfaction with life on the basis of own criteria. Data on life satisfaction are used to evaluate policies, determine the quality of life, monitor social progress, and identify conditions conducive to a good life.

The study aims to identify and empirically assess the factors associated with the life satisfaction of the members of the Finnish Service Union United (PAM) in Finland. The PAM members consist of occupations from the retail trade, hotels and restaurants, building maintenance and cleaning, and security services. In this study, life satisfaction is used as an indicator of well-being among workers with low socioeconomic status. The well-being measures offer insights into their current life situations, progress and stagnations.

Data were collected as a part of the PAMEL Research Project. Electronic surveys were sent to 111 850 PAM members in April-May 2019. The final total number of respondents in this study is 5120. Study participants were examined for the relationship between work domains (job satisfaction, work importance, employment status, physical activity at work), non-work domains (socioeconomic factors, social relationship satisfaction, perceived health), and life satisfaction using multiple linear regression.

In terms of life satisfaction, most of the PAM members included in this study have generally high levels of life satisfaction. Furthermore, the results revealed that the life satisfaction of PAM members is predominantly influenced by four domains: job satisfaction, social relationship satisfaction, financial status, and perceived health. Overall, non-work domains contributed greater to the levels of life satisfaction than work domains. However, PAM members highly regarded job satisfaction as the single most important and the top determinant of life satisfaction followed by social relationship satisfaction, perceived health, and financial status.

In conclusion, life satisfaction is determined by a combination of work and non-work domains, taking important account to work conditions. For members of the PAM labor union, it is most important that working conditions are favorable before anything else. Therefore, it is crucial to empower managers to motivate and satisfy the need of their employees. In addition, health policies should emphasize the importance of occupational health and promote well-being at work.

Keywords: life satisfaction, happiness, subjective well-being, service sector workers

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1 INTRODUCTION

The concept of life satisfaction can be thought of as the cognitive component of subjective well-being, which reflects the nature of an individual's evaluation of his or her quality of life (Diener, 1984.) Achieving basic needs and being able to achieve other goals are essential for life satisfaction, according to Bradley & Corwyn (2004). In social sciences, the notion of subjective well-being currently defines well-being in literature. Subjective well-being is made up of three components: how people evaluate their own lives in terms of both positive affect (feelings of happiness), negative affect (feelings of sadness), and cognitive (satisfaction with one's life) components (Diener et al., 1999.)

Life satisfaction is used as an indicator of well-being in this study, this is true with Cheung & Leung (2007); Kotakorpi & Laamanen (2010) stating that life satisfaction has gained increasing importance as a global indicator of individual and societal well-being. Well-being is commonly measured by life satisfaction, as it provides a more enduring assessment of one's life (Diener et al., 1999). Organizations are recognizing life satisfaction as important to customer service and employee motivation (Cook, 2011) since life satisfaction is a more predominant predictor of job performance than job satisfaction (Jones, 2006.) Although this has been said, life satisfaction literature tends to ignore the work domain and less is known about how different dimensions of life contribute to the overall life satisfaction of workers (Erdogan et al., 2012.) It was specifically mentioned by Erdogan et al. (2012) that students, geriatrics, people with health challenges, children, and/or adolescents have been the most studied groups when it comes to life satisfaction. Although adults spend most of their adult lives working, social science research on life satisfaction somewhat focuses on nonworking populations. Furthermore, incorporating life satisfaction as an outcome of interest for working populations would highlight the field's importance in improving people's lives (Erdogan et al., 2012).

This study identifies and empirically evaluates factors associated with the life satisfaction of the members of Finnish Service Union United (PAM) in Finland by comparing non-work and work dimensions of life to life satisfaction. The work and non-work dimensions included in this study have dominated previous research in the area of life satisfaction

studies. The PAM union is the largest trade union for people working in the private service industry including occupations from the retail trade, hotels, restaurants, building maintenance, cleaning, and security services. Tanner (2019) stated that private sector service workers are vulnerable groups with risks of in-work poverty, unstable job contracts, low wages, health and work inequalities, quality of work issues, and discrimination. Measuring the life satisfaction of PAM members indicates their well-being status. Furthermore, well-being measures reveal current life situations and assessments of progress and stagnation by analyzing not only organizational structures but also people's diverse experiences and living conditions (OECD, 2013.)

2 LITERATURE REVIEW

This literature review consists of three major parts: First, an overview of essential concepts of subjective well-being and theories relevant to the topics (2.1); second, the determinants and important components that influence life satisfaction (2.2) and lastly, the conceptual framework used in this study (2.3).

2.1 Subjective Well-Being

The concept of subjective well-being (SWB) was introduced first by Ed Diener (1984) and became a measure of mental health and well-being among different literature. Subjective well-being is conceptualized as a multidimensional construct with many distinct and related aspects (David et al., 2013). Diener et al. (1985) elaborated on the three separable components of SWB: positive affect (PA), negative affect (NA), and life satisfaction (LS). The affective part (PA, NA) is based on feelings and emotions, including depression, sadness, anxiety, pride, joy, and ecstasy (Hoorn, 2007.) Positive affect refers to the extent to which one feels energetic, alert, and active while negative affect refers to a type of subjective distress and unpleasurable engagement characterized by anger, contempt, guilt, disgust, nervousness, and fear among others (Watson et al., 1988.) The cognitive part (LS) of subjective well-being is the extent on how people judge their lives to their expectations and resemble their envisioned "ideal" lives based upon the information they have about themselves (Hoorn, 2007.) This is in line with Yetim (2001) definition that subjective well-being refers to how individuals evaluate their lives from their perspective.

Research on what promotes well-being is an open question that has been the subject of much theoretical and empirical inquiry. Taylor (2015) presented some of the widely known theories of subjective well-being and among these is life-satisfactionism. An individual's level of satisfaction with their life can be viewed as a first-person assessment of their well-being since it is a subjective assessment of how well their life is going (Taylor, 2015.) Although life satisfaction is only one of the factors in the general construct of subjective well-being, several studies used life satisfaction as an indicator for

subjective well-being (Ball & Chernova 2008; Sanchez & Ruiz-Martos, 2018; Fagerström et al., 2007; Amati et al., 2018) since it denotes an overall satisfaction with life.

2.1.1 Happiness

Happiness is an ambiguous concept and certainly not something that could be quantitatively determined and measured. The term happiness is used interchangeably with life satisfaction. Similarly, the feeling of happiness is subjective and varies greatly from one individual to another (Tatarkiewicz, 1996). Defining happiness includes concepts from the history of the Ancient Greeks and utilitarian notions which became the basis for elaborating the concepts of happiness in today's literature. In addition, people define happiness as pursuing the "good life" (Diener, 2000; Seligman et al., 2000) in various ways; there are people who seek wealth and fame, and there are people who seek relationships and positive social change.

Literature on well-being states that the role of happiness is somewhat abstract. Several different types of happiness and well-being have been proposed by researchers in the field of psychology, such as Ryan and Deci (2001) who outlined a hedonic and eudaimonic perspective on happiness. The concept of hedonism refers to the pursuit of pleasure and avoidance of pain, while the concept of eudaemonia refers to the pursuit of meaningful goals that lead to individual happiness (David et al., 2013.) In mainstream literature on well-being, happiness plays a different role today and is now primarily used as a colloquial term for well-being in academic studies (Diener, 2000; Lu et al., 2001). Layard (2005) referred to the Big Seven factors determining happiness, including family structures, financial situation, work-related aspects, social relationships, health, personal freedom, and personal values respectively.

Happiness is often used interchangeably with life satisfaction as a measure of subjective well-being (Diener, 2006). Researchers have argued that life satisfaction and happiness are remarkably similar constructs (Blanchflower & Oswald, 2004; Easterlin, 2005). In contrast, other researchers argue that happiness is more of a positive emotion and that life

satisfaction depends primarily on the level of achievement of one's own goals (Diener, 1984)

2.1.2 Life Satisfaction

The concept of life satisfaction dated back to the 19th century and became one of the key indicators of mental and physical well-being. Data on life satisfaction are used to evaluate policies, determine the quality of life, monitor social progress, and identify conditions conducive to a good life. In addition, it refers to an overall evaluation of life that involves relevant criteria in an individual's mind, and it refers to the subject matter of the evaluation as life as a whole, rather than a specific area of life (Veenhoven, 1996). Life satisfaction refers to a global cognitive evaluation of a person's overall satisfaction with life on the basis of one's own criteria. Therefore, life satisfaction can be viewed as an evaluation of one's liking or disliking of his or her life as a whole (Petty et al., 1997).

Past years have seen an increase in research not just on subjective well-being but more importantly on life satisfaction as well (Diener, 1984), this means that tools and instruments in measuring life satisfaction are also increasingly used. Most of these instruments contain multiple scales designed to assess several domains, including emotional well-being, and physical well-being (Charlemagne-Badal et al., 2014.)

The 'Better Life Index' of the OECD framework uses an 11-point scale of life satisfaction assessment measuring various dimensions of life such as income, housing conditions, jobs, ability to cover expenses with income, subjective and objective health status, education and skills, work-life balance, social relationships, civic governance and engagement, personal security, environmental quality, and life satisfaction making it an emerging construct in measuring well-being and global happiness (Mara et al., 2013.) This study particularly utilizes the life satisfaction scale similar to the OECD Better Life Index, which asks a person to rate their general level of life satisfaction on a scale of 0-10.

2.1.3 Life Satisfaction of Service Sector Workers

One of the most important factors determining a high level of quality of life in Europe is being in a paid employment (Haller & Halder, 2006). Similarly, Sutela & Lehto (2008) presented that for Finns, being employed is a vital part of life. The role of work is not only for monetary purposes to make ends meet but also to provide an organized time schedule, social status, opportunities for self development and maintain a sense of identity (Gallie, 2002). The level of life satisfaction varies greatly between individuals and between European countries (Fahey & Smyth, 2004) and is heavily influenced by the societal context in which each individual lives. Working conditions affect life satisfaction differently across countries depending on their level of economic development, sectoral composition, and public policies (Boehnke, 2008.) It is clear that having a job has an important effect on the quality of life, however, there is currently limited empirical evidence on the effects of employment characteristics and key aspects of quality of work on general life satisfaction.

Service industries in Finland include transport, commerce, hotel and catering services, education, health, and social services (European Commission, 2023). According to the Finnish Commerce Federation, almost half of all hours worked in Finland are spent on private services while less than 30 percent are on public services, which illustrates the importance of the private sector. The Finnish Service Union United (PAM) is the largest trade union for people working in private service sector with over 200 000 members (PAM, 2021) consisting of occupations from the retail trade, hotels and restaurants, building maintenance and cleaning, and security services.

Several studies show that occupations involving a great deal of end-user interaction (e.g., clients, patients, and customers) are highly emotionally demanding (Berthelsen et al., 2017.) Client suffering (van Vegchel et al., 2004), client-initiated violence (Menckel & Viitasara, 2002), and high client expectations are believed to cause emotional demands in this context (Bakker et al., 2000). Due to having low educational status, service sector workers are prone to discrimination and inequalities at work. Service sector workers are at risk of negative health and well-being impacts due to these experiences and requirements. In addition, there is a constant demand for service sector employees in all

countries to perform hard and stressful work, however, more affluent societies face an additional issue: an intensification of work and an increase in time pressure (Duarte et al., 2020). People in these societies increasingly report working to tight deadlines, resulting in a negative impact on their life satisfaction and quality of life (Drobnic et al., 2010.)

Tanner (2019) reported that in Finland, even though in-work poverty is relatively low, many poverty risk factors are focused on private sector service workers. Factors associated with in-work poverty and accentuated among private sector service workers, for example, various factors related to the type of employment (subcontracted work, part-time work, temporary and zero-hour contracts) and having low socioeconomic status. In addition, in the service industry, there is an increase in involuntary part-time work - i.e., doing part-time work due to a lack of full-time jobs - and balancing work with unemployment, leading to poverty and greatly reducing life satisfaction (Tanner, 2019.) The challenges that the service sector workers experience every day cause stress and adverse effects on their well-being. Studies show that employees who are dissatisfied and demoralized are less committed to their jobs, which negatively affects their performance and their ability to achieve organizational objectives (Saari & Judge, 2004).

In general, management tends to define a “happy worker” as someone satisfied with their job and not taking into account a more holistic approach to defining life satisfaction (Erdogan et al., 2012.) Even though the levels of life satisfaction vary greatly among European countries, this does not solely mean that the determinants of life satisfaction also vary (Drobnic et al., 2010.) There are a variety of journals that publish life satisfaction studies targeted at the working populations, including criminal justice, education, and public health. However, these studies typically report simple correlations between life satisfaction and a few variables (Erdogan et al., 2012.) A better understanding of how workers formulate their life satisfaction evaluative judgments will enable organizations to develop a more holistic view of their workforces and the associated organizational outcomes (World Bank Indicators, 2012.)

2.2 Factors Associated with Life Satisfaction

In the literature search, various variables have been identified as potential predictors of life satisfaction. An individual's life satisfaction is likely to be affected by a wide variety of life dimensions, ranging from a small number to an almost infinite number of spheres of influence (Rojas, 2006.) Having the ability to quantitatively evaluate individual satisfaction in each of these dimensions makes scientific analysis possible (van Praag et al., 2003.)

2.2.1 Non-work domains

Socioeconomic Status. Several studies have demonstrated that variables age, gender, education, income, marital status, and living conditions impact life satisfaction differently. Amati et al. (2018) found out that there is no difference in life satisfaction between men and women based on gender, but the parameters associated with age are both significant, indicating that the oldest people tend to be more satisfied than the youngest. In addition, according to Sotgiu et al. (2011), older people are happier as they have survived difficult times in midlife and have been able to adapt to new situations. Generally, life satisfaction declines towards middle age and then rises with older age, according to researchers forming a U-shape (Blanchflower & Oswald, 2002; Dolan et al., 2008).

A study in Italy has shown that individuals with a high level of education are less satisfied than those with a medium or lower level of education (Amati et al., 2018.) Helliwell (2003) indicated that improved social relationship and higher earnings result from higher educational status, which in turn enhance life satisfaction. Research suggests that education is an influential aspect of life satisfaction that is influenced mostly by external factors. There is a positive correlation between high education levels and higher income, occupational status, and professions, as well as lower unemployment rates and a better physical health (Amati et al., 2018; Helliwell, 2003.)

Separation and divorce are associated with a negative and low level of life satisfaction, whereas marriage is associated with positive and high levels of life satisfaction (Helliwell,

2003; Layard, 2005.) People who are married are more satisfied with their lives than those who are single, and singles are more satisfied with their lives than those who are separated or divorced (Clark & Oswald, 1994; Dolan et al., 2008). In addition, people who are married experiences better mental and physical health, exhibits greater life satisfaction and well-being, and are less likely to preoccupy in negative psychological behavior such as suicide (Frazier et al., 1996.) The impact of having children on life satisfaction remains inconclusive. When comparing people living in different family structures, the coefficients related to the family structure indicate that those living in couples (with or without children) tend to be more satisfied with their lives than other family structures (Amati et al., 2018). Having children increases parents' life satisfaction since it is the function of the family to provide a sense of personal fulfillment that makes living in a family meaningful and rewarding for adults (Gove et al., 1983.) Aassve et al. (2012) similarly found a positive association between having children and satisfaction for people between the ages of 20 and 50. In contrast, McLanahan and Adams (1987) found that in the United States, adults who live with children have lower happiness and life satisfaction. This is in line with Myrskylä and Margolis (2014), found a negative relationship between happiness and the number of children.

Finances affect overall life satisfaction (van Praag et al., 2003; Easterlin, 2006.) People with adequate economic resources tend to be more satisfied than those without adequate economic resources (Amati et al., 2018.) A study by Loewe et al. (2014) based on Chilean workers found that financial situation dominated overall life satisfaction which is consistent to other research that financial situation or income dominated the life satisfaction in emerging economies. The literature is in line with Boes and Winkelmann (2010) that poverty has a strong correlation with dissatisfaction with life, making it a strong predictor of life satisfaction.

Perceived Health. Health status is positively associated with a higher level of life satisfaction (van Praag et al., 2003.) The positive effects of good health on life satisfaction are in accordance with previous studies. As an example, chronically ill and severely disabled people have permanently low life satisfaction levels compared with healthy people (Headey & Wagner, 2010). According to some studies, those with low levels of life satisfaction are more likely to engage in unhealthy behaviors, leading to higher

mortality rates (Rosella et al., 2019.) People who are dissatisfied with their lives are more likely to isolate themselves from others leading to physical and mental health issues, and become depressed (Shaw & Gupta, 2001). Those who were physically active had significantly higher levels of life satisfaction than those who were sedentary, according to the study by Alonzo et al. (2022) in which over 200 000 adults with comorbidities were studied.

A self-rated health measurement is not only a reflection of one's actual physical condition but also one's emotional well-being (Diener et al., 1999). The cognitive coping strategies people use to induce a positive perception of their health status can be used even if they are disabled or in poor health. According to Skolnik (2007), higher levels of economic development are associated with better health for individuals and society as a whole. For developed countries like Finland, the health status of the population is relatively good due to technological advancements such as new vaccines, drugs, medical facilities, and advanced lifesaving practices (Skolnik, 2007). Traynor (2008) also argues that high-income regions are likely to provide better emergency medical and/or trauma care. Economic development, however, can have several negative health effects (Yach et al., 2004), for instance, there is evidence that consumption of tobacco, alcohol, fats, and sugars increases with the gross national product, followed by an increase in chronic diseases decades later (e.g., cancer, chronic lung diseases, cardiovascular disease, diabetes, etc.) It makes sense that these individuals would be absent from work more frequently due to these problems.

Social Relationship Satisfaction. Social relationships play a vital role in life satisfaction, as is supported by substantial evidence in both psychological and sociological literature that those with richer social networks are more satisfied with their lives (Amati et al., 2018; Mara et al., 2013; Haller & Hadler, 2006.) Having a network of trusted friends and family increases an individual's life satisfaction. On the other hand, the presence of excess acquaintances and strangers in the network also decreases levels of life satisfaction (Burt, 1987). It was discussed by Amati et al. (2018) that social networks include a pool of people that are regarded as meaningful relationships by the individual and satisfy a variety of provisions, including loyalty, intimacy, support, and self-validation both in the work and non-work environments. Individuals with positive social relationships are more likely

to be well-adjusted and enjoy a greater sense of well-being, whereas individuals without social relationships are more likely to experience psychological distress (Nguyen et al., 2015). This statement is in line with Böhnke (2005) who found that family is the most reliable form of support for Europeans in general if help is needed. The support of friends is also important, but only a minority of people can depend on their neighbors or co-workers in times of need. Antonucci et al. (2001) believe that interacting with family, friends, and community makes people more integrated into society. Accordingly, having a social connection and integration improves physical and mental health (Frinjs, 2010). Flavin & Shufeldt (2016) on the other hand elaborated that union membership enhances the quality of human relationships within an organization and enhances the social networks of individuals. Members of labor unions are offered opportunities to interact with one another, reducing feelings of loneliness and social isolation; in most cases, union membership is associated with some level of participation in an organization, promoting human development and more active participation.

Mellor et al. (2008) argue that humans are driven to form long-term and mutually supportive relationships, and loneliness is a negative predictor of life satisfaction. In addition, it has been reported by Simon et al. (2010) that those with agreeable personality traits tend to have stronger relationships between their coworkers' satisfaction and their own life satisfaction than those with low levels of agreement. It is therefore possible that relationship satisfaction appears to be stronger in those who value relationships at work.

2.2.2 Work Domains

The fact that humans spend a significant amount of their daily lives at work suggests that there could be a relationship between job variables and life satisfaction (Loewe et al., 2014.) In poorer Eastern and Southern European countries, working conditions are more influential on life satisfaction than in Nordic and Western European countries (Drobnic et al., 2010).

Work offers growth opportunities, training, and development which increases the level of life satisfaction (Williams et al., 2010). In this regard, it is appropriate to clarify the proportion of work domains to life satisfaction in this study.

Employment Status. In terms of employment, employed individuals like the PAM members have a higher level of satisfaction than the unemployed (Blanchflower & Oswald, 2002.) Being employed means having a salary. Coefficients of the variables associated with economic status tend to show that people with adequate economic resources are more satisfied than those without adequate economic resources (Amati et al., 2018). It has been consistently found that unemployment negatively impacts life satisfaction and well-being (Ervasti & Venetoklis, 2010; Pittau, et al., 2010). Most Finnish service sector workers work part-time, leading to unstable wages and contracts that put them at risk of unemployment greatly reducing their levels of life satisfaction. Men are particularly affected by being unemployed; younger people and older people are less affected compared to those in their 30s and 40s. It is argued that unemployment affects well-being not just financially, but also psycho-sociological, such as a loss of social status, low self-esteem, or the loss of a sense of community at work (Clark & Oswald, 1994.) According to Nabi (2003), underemployed people have lower life satisfaction than those who are employed, whereas King and Hautaluoma (1987) did not find any relationship between underemployment and job requirements.

Work Importance. How people see the importance of their work is highly predictive of their personal satisfaction which in turn has positive effects on groups and organizations from which they are a part (Wrzesniewski, 2003.) Work can be interpreted in a number of ways, from a distasteful necessity to a source of fulfillment. There is no one definition of what the meaning of work is; it is shaped by the individual and is influenced by the policies of the organization as well as personal preferences. The way employees perceived the importance of their job greatly affects life satisfaction (Wrzesniewski, 2003.) For Finnish workers, finding meaning at work and being satisfied with one's life may be enhanced by doing work that aligns with one's skills, interests, and values (Sutela & Lehto, 2008).

Physical Activity at Work. Data on job types show significant differences in how manual and non-manual labor are related to levels of life satisfaction. De Neve & Ward (2017) found that labor-intensive work is systematically correlated with lesser levels of life satisfaction than desk job workers. Those in the service sector are more likely to sustain work-related injuries, since they perform a variety of physical activities, such as prolonged sitting, lifting objects, repeating motions, and awkward postures. Excessive physical strain may negatively affect work productivity, worker safety, and quality of work which may lead to a decrease in life satisfaction (Gatti et al., 2014).

Job Satisfaction. Job satisfaction refers to the evaluation of the pleasure, enthusiasm, and contentment employees feel at work (Hirschfield, 2000). Locke (1969) defined job satisfaction as a positive emotional state resulting from evaluating one's work or job experiences. Agho et al. (1993) elaborated further that the subjective evaluation of job satisfaction is based on the conditions of the job as well as the outcomes of having a job. Specifically, job satisfaction according to Hirschfield (2000) refers to the satisfaction of employees doing their work, being in their jobs, and being rewarded for their efforts. Job satisfaction is therefore a result of a person's perception and evaluation of his or her job, which is influenced by need, value, and expectation (Buitendach & De Witte, 2005).

As to work domain, Drobnic et al. (2010) and Easterlin (2006) found that high job satisfaction contributes to higher levels of life satisfaction. It can be derived that high job satisfaction has a positive effect on life satisfaction and low job satisfaction negatively affects life satisfaction (Keser et al. 2019). A study by Rode and Near (2005) found a positive relationship between job satisfaction and overall life satisfaction, regardless of work characteristics (work hours, for example) or demographic characteristics. In contrast, Near & Rechner (1993), examined the influences of work variables on life satisfaction among ten Western European countries and concluded that job satisfaction was a weak predictor of life satisfaction.

Employees who are satisfied with their jobs are more committed to their work, participate more effectively in work-related activities, and are less likely to leave the organization (Agarwal & Ferratt, 2001.) It is therefore essential for organizations to strive to improve

employee satisfaction levels since it has a positive impact on the organization's prosperity (Price, 2001.)

2.3 Conceptual Framework

The well-being of an employee is greatly influenced by employment status together with other work and non-work dimensions.

The conceptual framework is presented below (Figure 1). This study utilized a framework from the premise that non-work and work domains affect life satisfaction of an individual. Several studies have indicated that the factors affecting a worker's life satisfaction are appraisals of satisfaction with conditions and situations in every area of their lives (Diener, 1984; Rojas, 2006.) In this study, the conceptual framework of Lee (2013) was used to indicate that socioeconomic factors, health status, social relationship satisfaction, and work domains all contribute to life satisfaction.

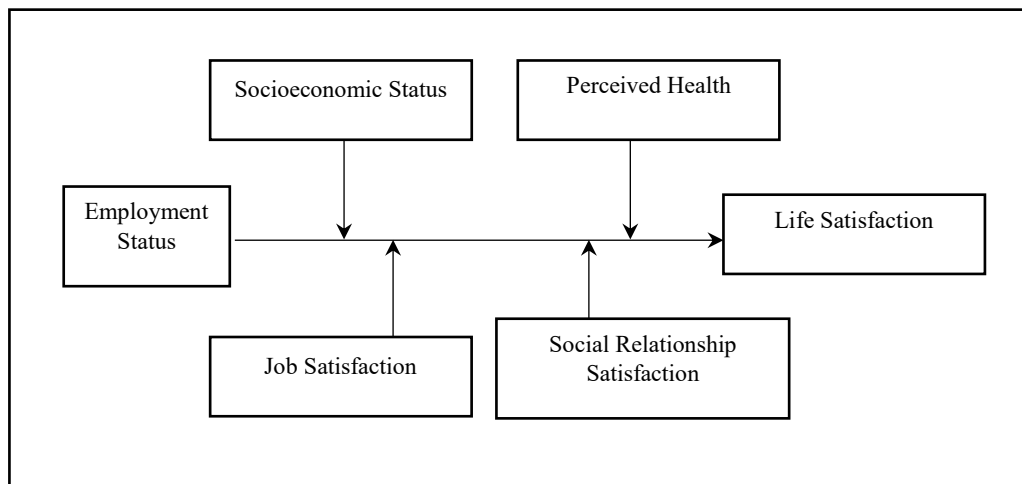


Figure 1. Conceptual framework of the study (Lee, 2013)

3 RESEARCH AIMS AND QUESTIONS

The study examines the effect of work and non-work domains on the level of life satisfaction of private sector service workers in Finland with the following research questions:

- What is the level of their life satisfaction?
- Which non-work domains affect the life satisfaction of private sector service workers in Finland?
- How are work domains such as physical activity at work, work importance, job satisfaction, and employment status associated with their life satisfaction?

4 MATERIAL AND METHODS

4.1 The PAMEL Research Project

This study utilized data from the PAMEL Research Project, which is a collaboration between Tampere University, Helsinki University, The Finnish Work Environment Fund, and the Labor Union for Private Service Sector – Finnish Service Union United PAM (Palvelualojen ammattiliitto).

The sample selection is presented in Figure 2 below. PAM has almost 210 000 members working in retail trade, hotels and restaurants, building maintenance and cleaning, and security services. Trade union members make up a high proportion of the Finnish population, making recruitment via unions a useful way of reaching a hard-to-survey population (Walsh et al., 2022). The survey form was sent to 111 850 PAM members in April-May 2019, that is, to all Finnish-speaking employed, unemployed, and retired members from the PAM member register (student members were excluded). Altogether, the response rate was 5.9% meaning 6 573 respondents were able to answer the study survey. In the survey, participants were asked whether they were willing to link their survey answers with the national register data provided by Statistics Finland for 2018-2019 which included information on sex, year of birthday, municipality, region, and income. Erroneous IDs were corrected, participants without national identification numbers, and those who refused to allow their personal information to be used for research purposes were deleted. In addition, survey participants who are not in the subpopulation under investigation were excluded from the analysis (respondents who are on school leave, maternal/paternal leave, long-term sick leave, and retired). Overall, the final number of respondents included in this study is 5120, including those who are employed, unemployed or laid off.

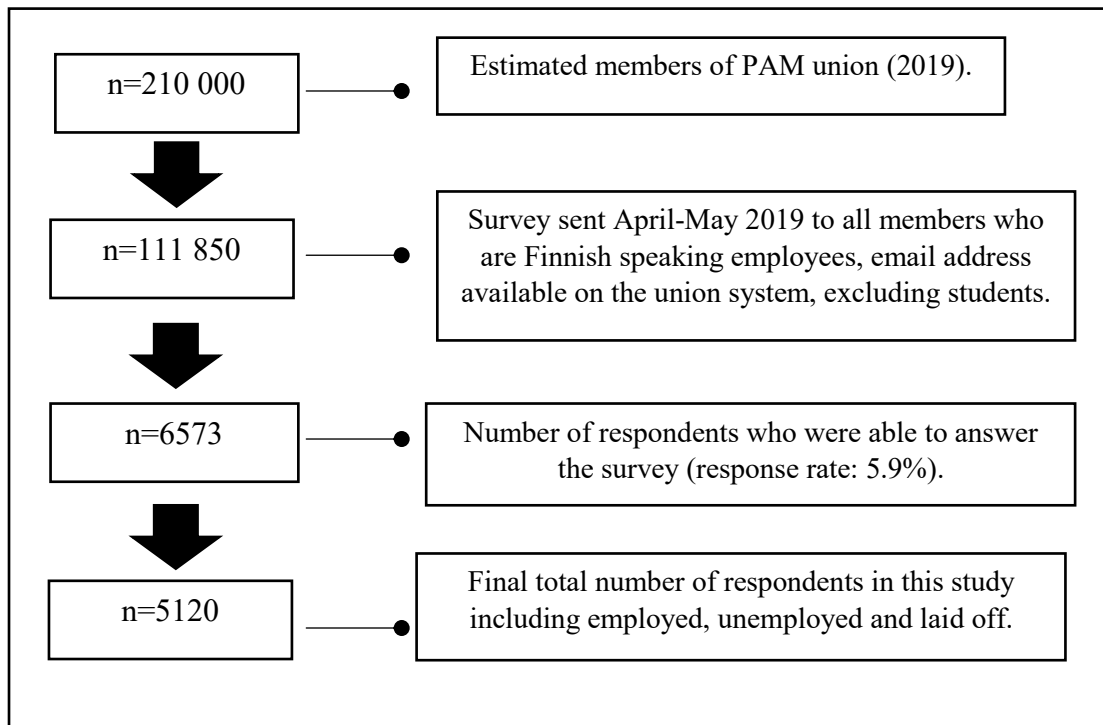


Figure 2. Sample selection for the study

4.2 Definition of Variables

The PAMEL Research Project focuses on the life of service-sector workers in Finland. The data collected during April-May 2019 consist of an electronic questionnaire distributed to the PAM members whose email addresses are registered from the system. Primary data were collected using a three-section questionnaire. The first section includes various demographic characteristics of the respondents such as household size, marital status, education status, and perceived health. The second section included lifestyle questions such as nutrition, exercise and everyday activities, sleep, alcohol consumption and smoking. The last section includes Likert items, statements, and questions about life situations such as life satisfaction, and financial status.

4.2.1 Outcome Variable

The outcome variable of the study is from the question “How satisfied or unsatisfied are you currently with your life?” and was measured using a Likert scale from 0-10 (0=extremely unsatisfied and 10=extremely satisfied). The outcome variable is treated into two different variables for the statistical tests. For crosstabulations and chi-squares,

the outcome variable is a categorical measure (0-2 extremely unsatisfied, 3-4 somewhat satisfied, 5-6 neither satisfied nor unsatisfied, 7-8 somewhat satisfied, and 9-10 extremely satisfied) to facilitate easier presentation of the tables and charts. For the tests Spearman's rank rho and regression analyses, the outcome variable life satisfaction was treated as an interval scale measure from 0-10 to enable regression.

4.2.2 Explanatory Variables

The explanatory variables found in the study are work and non-work variables. These variables are commonly studied in the literature on life satisfaction studies (Rojas, 2006; OECD, 2013; Veenhoven, 1996; Tatarkiewicz, 1996; Diener, 1984)

Non-work Domains. These variables include the following characteristics: age was originally an interval scale but treated as a categorical measure during the tests with the categories 18-29; 30-44; 45-59 and 60 years old and above. Sex (1 Male and 2 female); marital status (1 Married/registered partnership, 2 Cohabitation, 3 Divorced/separated, 4 Widow/widower, 5 Single); The highest educational attainment was also included in the data and was divided into four sections including (1) Obligatory education or less, (2) General upper secondary or vocational, (3) Undergraduate, and (4) Postgraduate degree. The education level is considered low for obligatory education and upper secondary or vocational, middle level for undergraduate degrees, and considered high for postgraduate degrees. Age and other demographic variables are usually regarded as confounding variables in most life satisfaction studies and are therefore also controlled in this study (e.g., Blanchflower et al., 2004; Dolan et al., 2008; Drobnic et al., 2010.)

The family structure was determined from the questionnaire with the question "How many individuals within your household with age?". The choices are separated into the following: under 7 y/o, 7-17 y/o, 18-24 y/o, 25-64 y/o, and more than 65 y/o. From the age categories, a separate variable was created "living with children aged below 18 years old" (the variable was made by adding answers from under 7 y/o and 7-17 y/o) and was coded as (1) Household without children, (2) Living with 1 child, (3) Living with 2 children, and (4) Living with 3 or more children. This study is particularly interested in

living with children aged below 18 years old to identify the effects of living with children on life satisfaction levels.

Financial status or the ability to cover expenses with income was asked as “How well can households cover expenses with income?” (1 With great difficulty, 2 With difficulty, 3 With small difficulties, 4 Quite easily, 5 Easily, 6 Very easily). Household size was also measured as 1, 2, 3, and 4 or more.

Perceived health status was measured by the statement “How is your health in general?” and was coded as (1 Very good, 2 Fairly good, 3 Average, 4 Fairly poor, and 5 Very poor). To facilitate standardization of the variables, the variables were reversed into (1 Very poor, 2 Fairly poor, 3 Average, 4 Fairly good, and 5 Very good).

Relationship satisfaction was measured by the statement “I am satisfied with my relationships with people” and coded as (1 Strongly disagree, 2 Disagree, 3 Neutral, 4 Agree, 5 Strongly agree)

Work Domains. Work domains were also a part of the PAMEL survey questionnaire and were divided into different sections including physical activity at work with the question "How physically straining is your job?" (1 I am not at work or my work is generally spent seating and I am not walking a lot, 2 I walk quite a bit in my work, but I don't have to lift or carry heavy loads, 3 At work, I have to walk and lift a lot or climb stairs or upward slopes, 4 At work includes heavy manual labor where I have to lift or carry heavy loads, dig, shovel or beat).

Work importance was asked as “I find my work valuable” (1 Strongly disagree, 2 Disagree, 3 Neutral, 4 Agree, 5 Strongly agree). Job satisfaction is stated as “I am satisfied with work or other daily activities” (1 Strongly disagree, 2 Disagree, 3 Neutral, 4 Agree, 5 Strongly agree).

Employment status was divided into ten sections including employed, partly working and partly retired, laid-off, unemployed, parental leave/stay-at-home parent, long term sick-leave (6 months), student, retired, not working for other reasons and others. In this study, only employed, unemployed, and laid-off are included. There were fewer respondents in the unemployed and laid-off group which is why both the variables were recoded into one variable "unemployed or laid-off" making the final coding (1 Unemployed or laid-off, 2 Employed).

4.3 Statistical Methods

All statistical analyses were performed using the SPSS Statistics –program version 28.0.1.1. Descriptive statistics were described using mean, frequencies, range, and distributions. Results are presented as percentages for categorical variables and mean for continuous variables. Data visualizations utilize bar charts and tables using APA style.

Since the questionnaire did not include sex or age, Statistics Finland 2019 provided the data for sex and year of birth, from which age was derived. This resulted in a large number of missing values from the variables age (missing value: 2007), sex (missing values: 1986), and number of children less than 18 years old in the household (missing values: 20). To maintain the robustness of the model, the missing values were coded into a separate indicator variable for every explanatory variable with missing values (Acock, 2005) and every participant is included in the analyses.

Measures of association utilized crosstabulations and chi-square test using the outcome variable life satisfaction as a categorical measure. The Chi-square test was used to examine independence across categorical variables and to determine if variables are associated with each other (Franke et al., 2012). Most of the explanatory variables in this study are categorical measures in which the Chi-square test of independence has been chosen to identify variables that are statistically significantly related to the outcome variable life satisfaction. The identification of statistical significance facilitates the building of an appropriate regression model. The assumptions of Chi-square were carefully followed to avoid misinterpretations of the data, as needed, variables are

recoded so that the value of the cell expects remained five or more in at least 80% of the cells, and no cell has an expected of less than one (McHugh, 2013). Values were presented as percentages and p-value less than 0.05 were regarded as statistically significant. After the crosstabulations, Spearman's Rank Rho was used to measure the strength of correlations among interval scale variables. The non-parametric measure of association Spearman's Rank Rho was particularly used in the paper following the assumptions that the variables are interval or ordinal scale (Gibbons, 1993). Interpretation of the Spearman Rho's Rank associations according to Gibbons (1993) suggests that there is a strong correlation between the variables when the absolute values are close to 1, indicating a range between -1 and +1. A value of zero indicates that the variables are not associated; that is, they have no relationship. Correlation coefficients were presented together with 95% confidence intervals, and p-values less than 0.05 are regarded as statistically significant. The Spearman's Rank Rho was used to test further statistical significance between the explanatory variables and outcome variable life satisfaction, from which the regression model will be derived.

The inferential statistical technique multiple linear regression is used to identify the variables responsible for most of the variability in outcome variable scores (Casson et al., 2014). In doing regression, we aim to provide evidence that one variable influence another, as well as to make predictions for or explanations for outcomes based on the information we have. Therefore, multiple linear regression analysis was used to demonstrate that individual life domains influence or predict life satisfaction. Analysis of individuals' experiences using regression models can be risky without careful consideration of the logic of including particular control variables (Bartram, 2021.) Regarding control variables, we follow Rojas (2007), Loewe et al. (2014), Ugur (2019), and van Praag et al. (2003) and use age and sex as controls.

For the regression analysis, there will be three separate regression models. The first model includes all non-work explanatory variables along with life satisfaction while controlling for age and sex into a regression. The second regression model contains all work-related explanatory variables along with life satisfaction while controlling for age and sex into a regression. The third model includes just the work and non-work variables strongly associated with life satisfaction in the first and second models, while controlling for age

and gender. The results of the regressions from all three models are presented using the standardized coefficient beta, and p-values below 0.05 are regarded as statistically significant.

4.4 Ethical Review

The ethical review boards in the Humanities and Social and Behavioral Sciences of The University of Helsinki approved all ethical procedures involving study participants. Guidance and regulations were followed to accomplish an ethical and credible research. Answering the questionnaire is voluntary and was administered in accordance with ethical considerations, including protection of anonymity, confidentiality, privacy, and informed consent. The data gathered were stored in a database in which only designated people have access to the data and are instructed to handle the data responsibly.

Literatures and findings from previous research were carefully credited, referenced, and acknowledged properly and appropriately in this study. The thesis was made with Tampere University guidelines and an originality check was done using Turnitin.

5 RESULTS

Study participants were examined for the relationship between work domains, non-work domains, and life satisfaction among private sector service workers in Finland using a conceptual framework.

5.1 Characteristics of the study participants and associations between work domains, non-work domains and life satisfaction

Most of the respondents (35%) in this study graded their life satisfaction level as 8 out of 10 (Figure 3). Among the participants, 23% were extremely satisfied, 56% were somewhat satisfied, 16% were neither unsatisfied nor satisfied, 6% were somewhat unsatisfied and only 3% were extremely unsatisfied with their life as a whole.

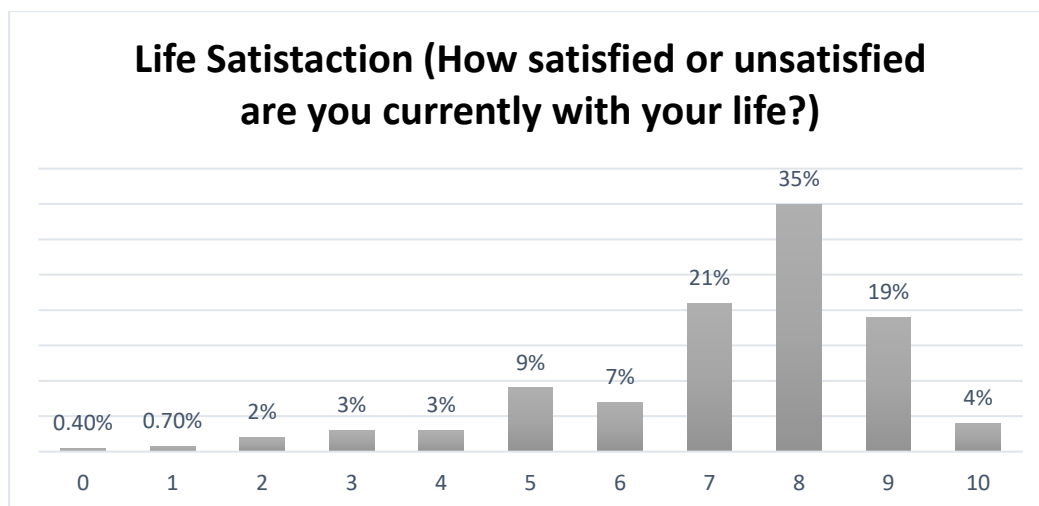


Figure 3. Life satisfaction of PAM members in this study (rated 0-10)

Table 1 below presents the association between socioeconomic status and life satisfaction. A total of 5120 respondents were included in this study. The majority of the participants were female. The analysis revealed that females have slightly higher life satisfaction levels than males. The mean age of the participants is 44 years (SD 11.5 years), the youngest recorded to be 20 years old and the oldest is 65 years old. In this study, the life satisfaction levels of the respondents are higher with age, the workers with age 60 years old and above are the most satisfied among the study subjects. More than half (74%) of the participants recorded general upper secondary or vocational school as their highest

educational attainment, while 15% stated having an undergraduate degree as their highest educational attainment, and only 2% have their postgraduate education. Among the participants, being married/registered partnership (39%) and cohabiting (29%) were the most common marital status. The respondents who are married/registered partnership are more satisfied with their life than the rest of the respondents.

One of the focus areas of this study is to identify the strength of association between living with children aged below 18 years old and life satisfaction. In the data, there are more respondents living without children aged below 18 years old (68%) than households with children. In addition, respondents living with 3 or more children ages below 18 years old tend to have a higher level of life satisfaction than the rest of the respondents.

The financial status of households including covering expenses with income was determined and less than half (18%) of the participants are more likely to cover their expenses easily while 28% are having little difficulties, and 5% having great difficulties. Among these respondents, the respondents having the capability to pay bills easily had the highest level of life satisfaction levels compared to others. There is a significant gap between the life satisfaction levels of the respondents who can pay expenses with income very easily with those with having great difficulties in paying the bills.

For perceived health status, 31% considered their health as very good while 5% among the respondents reported having a poor health. Significantly, the analysis revealed that employees who perceived their health status as very good tend to be more satisfied with their life than other respondents.

For social relationship satisfaction, 76% of the respondents are satisfied with their social relationships while 12% revealed that they are not satisfied with their relationships. Furthermore, workers who are most satisfied with their social relationships scored a higher level of life satisfaction than the rest.

Table 1: Associations between non-work domains and life satisfaction

Variables	n	%	Life Satisfaction					p-value
			Extremely unsatisfied %	Somewhat unsatisfied %	Neither unsatisfied nor satisfied %	Somewhat satisfied %	Extremely satisfied %	
Age	5120	100						<0.001
17-29	392	8	2	7.1	16	59	16	
30-44	1047	20	2.4	6.5	13	57	21	
45-59	1337	26	4	4.6	11	56	24	
60+	337	7	1.2	6.2	11	51	31	
Missing data	2007	39	2.2	5.6	13	57	22	
Sex	5120	100						<0.001
Female	2496	49	2.7	5.1	12	57	23	
Male	626	12	4	8.5	14	52	22	
Missing data	1998	39	2.1	5.6	13	58	22	
Education level	5120	100						0.3
Obligatory education or less	499	10	5.2	5.6	11	53	25	
Upper secondary school or vocational	3775	74	2.5	5.7	13	57	22	
Undergraduate	756	15	1.9	5.7	13	57	23	
Postgraduate and others	90	2	0	4.4	14	54	27	
Marital status	5120	100						<0.001
Married/registered partnership	2007	39	1.8	4.3	9.5	57	28	
Cohabitation	1458	29	1.9	4.9	13	59	22	
Divorced or separated	455	9	4.4	5.7	14	58	18	
Widow or widower	63	1	1.6	1.6	21	54	22	
Single	1137	22	4.3	9.4	17	54	15	
Household size	5120	100						<0.001
1	1366	27	4.2	8.3	15	55	18	
2	2043	40	2.1	4.7	12	58	23	
3	747	15	2.8	4.6	11	55	27	
4+	964	19	1.3	4.8	11	58	25	

Living with children aged below 18 y/o	5120	100						<0.001
Living without children	3464	68	3.1	6	13	56	22	
Living with one child	764	15	2.5	4.6	11	58	24	
Living with two children	601	12	1.2	5.3	12	58	24	
Living with three or more children	271	5	0.7	4.8	9.6	61	24	
Missing data	20	0.4	0	15	5	40	40	
Financial status	5120	100						<0.001
With great difficulty	262	5	20	18	21	37	4.6	
With difficulty	578	11	4.7	13	25	49	7.8	
With little difficulty	1427	28	2	6.3	15	63	14	
Quite easily	1504	29	1.1	3.1	9.8	60	26	
Easily	941	18	0.6	2.4	7.8	55	34	
Very easily	408	8	0.5	2.2	4.2	49	44	
Perceived health status	5120	100						<0.001
Very good	1572	31	0.9	1.7	6.4	52	39	
Good	2094	41	1.4	4.1	12	63	20	
Average	1194	23	3.7	10	20	56	10	
Poor	238	5	15	22	23	37	4.2	
Very poor	22	0.4	55	9.1	4.5	32	0	
Social relationship satisfaction	5120	100						<0.001
Strongly disagree	86	2	27	24	22	23	3.5	
Disagree	535	10	7.7	17	25	48	3.4	
Neutral	634	12	3.3	10	22	59	6.2	
Agree	2510	49	1.3	3.6	11	65	19	
Strongly agree	1355	27	1.2	1.8	5.3	46	45	

Chi-square test

In the work domains (Table 2), 45% of participant’s physical activity at work includes walking a lot and lifting heavy objects, while 23% spend most of their work time sitting and not walking at all. In the survey, respondents who perform manual labor scored the lowest life satisfaction levels, while those whose jobs include walking and sitting but do not lift heavy objects scored the highest life satisfaction levels. For the perceived feeling of work importance, the analysis revealed that only 13% of the respondents strongly believe that work is valuable, while 9% strongly believed that work is not important. In addition, the respondents who strongly believe work is an important part of life have higher levels of life satisfaction than the rest. More than half (58%) of the respondents are satisfied with their work and 27% claimed that they are not satisfied with their work. Moreover, the workers who are satisfied with their job have a significantly higher level of life satisfaction than those who are not satisfied with their job.

Table 2: Associations between work domains and life satisfaction

Variables	n	%	Life Satisfaction					p-value
			Neither					
			Extremely unsatisfied	Somewhat unsatisfied	nor satisfied	Somewhat satisfied	Extremely satisfied	
Physical activity at work	5120	100						<0.001
Seating most of the time	1192	23	4.8	8.6	14	54	18	
Walks quite, no heavy loads	1358	27	1.5	4.3	11	56	27	
Walks & lifts heavy loads	2324	45	1.9	4.8	12	60	22	
Manual labor	246	5	4.8	7.3	21	44	23	
Work importance	5120	100						<0.001
Strongly disagree	433	9	12	18	23	39	8.3	
Disagree	957	19	3.8	8.6	19	60	8.7	

Neutral	1087	21	2.7	5.6	15	60	16
Agree	1986	39	0.8	2.7	8.6	60	27
Strongly agree	657	13	0.3	2.6	6.2	44	47
Job satisfaction	5120	100					<0.001
Strongly disagree	291	6	22	21	23	31	4.8
Disagree	1083	21	3.9	12	23	56	5.3
Neutral	821	16	2.2	6.7	19	62	10
Agree	2485	49	0.5	1.6	6.4	62	30
Strongly agree	440	9	0.2	0.7	5.2	35	59
Employment status	5120	100					<0.001
Unemployed or laid off	591	12	7.8	12	19	46	16
Employed	4529	89	1.9	4.8	12	58	23

Chi-square test

5.2 Spearman's rank rho between non-work domains, work domains and life satisfaction

Spearman's rank rho coefficients are presented in Table 5. The correlation coefficients indicate that job satisfaction (0.51, $p < 0.001$) has the strongest correlation to life satisfaction, followed by satisfaction with social relationships (0.44, $p < 0.001$), work importance (0.38, $p < 0.001$), self-perceived health status (0.38, $p < 0.01$), and financial status (0.38, $p < 0.001$). On the other hand, household size and living with children aged below 18 years old have a weak correlation as predictors of life satisfaction. In addition, education level was not significantly associated with life satisfaction in this study. Therefore, the variables of household size, living with children aged below 18 years old, and education level are not included in the regression analyses.

Table 3: Spearman's rank rho with life satisfaction

Variables	Correlation Coefficient	p-value	95% Confidence Interval	
			Lower	Upper
HH size	0.106	< 0.001	0.078	0.134
Financial status	0.377	< 0.001	0.353	0.401
Living with children aged below 18 years old	0.042	< 0.001	0.014	0.071
Education level	- 0.002	0.888	- 0.030	0.026
Work importance	0.381	< 0.001	0.357	0.405
Job satisfaction	0.511	< 0.001	0.490	0.532
Perceived health status	0.380	< 0.001	0.356	0.404
Social relationship satisfaction	0.443	< 0.001	0.420	0.465

Spearman's rank rho, HH household

5.3 Multiple linear regression between work domains, non-work domains and life satisfaction

For this study, not all data are normally distributed, but the normality assumption is compensated by the large data included in the analysis (n=5120). The study did not compromise the estimation of coefficients or the calculation of confidence intervals, thus making linear fit possible. Multi-collinearity was not a problem in all regression models (highest $VIF = 5.8$). Lastly, the test shows that heteroscedasticity exists in the model. While it is true that the existence of heteroscedasticity affects the validity of the method, the predictors will remain consistent and unbiased.

5.3.1 Regression Model 1: Life satisfaction and non-work domains

For the first regression model, the non-work explanatory variables accounted for 34% ($p < 0.001$) of the variance in overall life satisfaction after controlling for age and sex. The sociodemographic characteristics are considered first. Although sex and age were statistically controlled in the analysis, age is statistically significant while sex is not significant in regression model one. Education status and all the dummy variables related to marital status revealed statistical insignificance and will not be included in regression

model three. Among non-work variables, only financial status (β : 0.262, $p < 0.001$), perceived health (β : 0.276, $p < 0.001$) and social relationship satisfaction (β : 0.304, $p < 0.001$) revealed a strong correlation with life satisfaction. The first regression model test also revealed that the respondents who perceived their health status as very good scored a higher level of life satisfaction. The coefficient of the variable social relationship satisfaction revealed that the respondents who are more satisfied with their interpersonal relationship have a higher level of life satisfaction as indicated by the positive correlation of the coefficient.

Table 4: Regression Model 1: Life satisfaction and non-work domains

Variable	Standardized Coefficients Beta	P value
Age	0.073	< 0.001
Sex	-0.009	0.566
Marital status: married	0.048	0.018
Marital status: cohabiting	0.041	0.031
Marital status: divorced or separated	0.030	0.080
Marital status: widow	0.014	0.341
Financial status	0.262	< 0.001
Perceived health	0.276	< 0.001
Social relationship satisfaction	0.304	< 0.001
Multiple regression		
Age and sex as control variables		
Reference variable: Marital status: single		

5.3.2 Regression Model 2: Life satisfaction and work domains

For the second regression model, the work-related explanatory variables accounted for 28% ($p < 0.001$) of the variance in overall life satisfaction after controlling for age and sex. In this model, all the dummy variables related to physical activity at work are not statistically significant and will not be included in model three. Employment status and work importance are statistically significant. However, both the variables showed a weak correlation with life satisfaction with standardized coefficient beta 0.083 ($p < 0.001$) and 0.076 ($p < 0.341$) respectively and will not be included in model three either. On the other

hand, job satisfaction (β : 0.448, $p < 0.001$) showed a strong correlation with life satisfaction.

Table 5: Regression Model 2: Life satisfaction and work domains

Variable	Standardized Coefficients Beta	P value
Age	0.065	<0.001
Sex	-0.037	0.014
Physical activity at work: sitting	0.010	0.762
Physical activity at work: walks quite	0.062	0.062
Physical activity at work: lifts	0.071	0.052
Work importance	0.076	0.341
Employment status	0.083	<0.001
Job satisfaction	0.448	<0.001
Multiple linear regression		
Age and sex as control variables		
Reference variable: Physical activity at work: intensive manual labor		

5.3.3 Model 3: Life satisfaction, work domains and non-work domains

Presented in Table 6 is the final adjusted model of regression (model three) including a full model of both work and non-work domains along with life satisfaction. All the predictors explained 43% ($p < 0.001$) of the variance in overall life satisfaction after controlling for age and sex. In addition, the final model revealed job satisfaction (β : 0.329, $p < 0.001$), social relationship satisfaction (β : 0.231, $p < 0.001$), financial status (β : 0.191, $p < 0.001$), and perceived health (β : 0.223 $p < 0.001$) showing consistently strong correlations to life satisfaction levels on the three regression models.

Table 6: Regression Model 3: Life satisfaction, work domains and non-work domains

Variable	Standardized Coefficients	p value
	Beta	
Age	0.077	<0.001
Sex	-0.009	0.504
Job Satisfaction	0.329	<0.001
Social Relationship Satisfaction	0.231	<0.001
Financial Status	0.191	<0.001
Perceived Health	0.223	<0.001

Multiple linear regression
Age and sex as control variables

6 DISCUSSION

The main contribution of this study to the research area of well-being is the investigation of determinants of life satisfaction among a hard-to-survey population group, which is the private sector service workers in Finland. The results of this study revealed that the life satisfaction level of most of the respondents is generally high as measured by the life satisfaction scale of 0-10 (mean: 8.32, SD: 1.78). The regression analysis showed that approximately 43% of the variation in life satisfaction amongst private sector service workers in Finland can be explained by four predictors - job satisfaction, social relationship satisfaction, financial status, and perceived health. Non-work domains contributed greater to overall life satisfaction than work domains. However, the analyses indicated that job satisfaction has the strongest correlation with life satisfaction followed by social relationship satisfaction, health status, financial status respectively. The results of the analyses will briefly be discussed, and conclusions will be drawn.

6.1 Life Satisfaction of Private Sector Service Workers in Finland

In general, life satisfaction in Finland is high (Sanchez & Ruiz-Martos, 2018; Tenhunen, 2020). This is evident from The World Happiness Report of 2020 making Finland the world's happiest country among 156 countries using life satisfaction as a primary measure of well-being (De Neve, 2020.) A Nordic society combines a range of key institutional and cultural indicators to form an efficient cycle that promotes the development of a good society in which social welfare benefits are generous, democracy is well-functioning, crime and corruption are low, and individuals feel free and confident in their government (Martela et al., 2020.) Globally, Finland is known for its good governance, equality, and very low levels of corruption (Tenhunen, 2020.)

The title of Finland being the happiest country in the world for six consecutive years (OECD, 2022) is clearly indicative of the level of life satisfaction of private sector service workers in this study. Nevertheless, results reveal that the life satisfaction levels of the respondents in this study is relatively high. This is in line with other studies using Finnish samples by Martikainen (2009), Näsman & Nyqvist (2022), and Lindblom & Lindblom (2017) revealing that most of the Finns in general are fairly and very satisfied with their

lives. A study by Kangas et al. (2019) indicated that adult working Finns have a high level of life satisfaction, and although low-wage workers in Finland have lower levels of life satisfaction (Kainulainen, 2022), they are still relatively close to the general population average. In addition, OECD's "Better Life Index" (2022) presented that Finland scored 7.9 grade on average, much higher than the OECD average of 6.7. A similar study by Drobnic et al., 2010, after exploring the overall life satisfaction of workers from 9 EU countries including Finland revealed that life satisfaction is highest among Finnish respondents in which high levels of life satisfaction are greatly contributed by working conditions and job characteristics of the individual. A high level of life satisfaction suggests that the quality of life is good, and although current conditions are not ideal, people tend to adapt to various circumstances when needed (Veenhoven, 2002).

6.2 Determinants of Life Satisfaction among Private Sector Service Workers in Finland

Examining the relationship between various life domains and life satisfaction, a number of new insights could be gained. The results indicated that private sector service workers in this study attribute life satisfaction to job satisfaction as the variable having the strongest association, followed by social relationship satisfaction, health status, and financial status.

6.2.1 Job Satisfaction and Life Satisfaction

A positive and strong association was established between job satisfaction and life satisfaction. Job satisfaction is one of the most important domains of life satisfaction since the adult population spends a lot of time at work (Johansson, 2004.) The livelihood difficulties of those working in private service sectors and questions related to the quality of work are indeed important issues. Despite these challenges, the PAM member survey of 2021 found that work enjoyment has increased over the years, demonstrating the resilience of the members. Components of job satisfaction namely work atmosphere, great coworkers, fair management, a secure and permanent job, and enjoyable jobs are some of the things PAM union members value most at work (Ahtianen, 2019.) In addition, Finnish employees value the development opportunities offered at work significantly

more than job-related advancement opportunities as such (Sutela & Lehto, 2008). Among the goals of the PAM union's "Plan of Action 2023" is to provide the members with development opportunities, including training to make the members more competent in today's and future working life. The courses include English language training, skills training for working life, interaction skills, and effects of sustainability at work (PAM, 2022). In general, employment status is essential, being employed greatly increases life satisfaction levels and majority of Finnish wage earners would like to continue working after retirement (Sutela & Lehto, 2008.)

The Nordic welfare state's institutional framework is one of the secrets to Nordic happiness. In general, people are happy in countries where welfare benefits are relatively generous, and where employee exploitation is prevented by labor market regulations (Flavin et al., 2011). Employees with high job satisfaction and life satisfaction are more likely to perform well at work leading to increased organizational performance, therefore, satisfaction of employees will have a significant impact on service quality (Keser et al., 2019.)

6.2.2 Social Relationship Satisfaction and Life Satisfaction

A positive and strong association was shown between social relationship satisfaction and life satisfaction. For Finns, work-life balance is crucial, which implies that not only a strong sense of work community is essential, but also social relationships within family, friends, and other groups (Sutela & Lehto, 2008.) PAM members are involved in demanding jobs, and some have multiple jobs, leaving little time for family and friends. An organization seeking to improve life satisfaction of employees may want to promote social relationship satisfaction first by implementing benefits and policies that allow employees to focus on their personal lives as well and developing non-work domains such as flexible working arrangements, employee assistance counselling for personal issues, and other family-friendly work programs (Rode & Near, 2005.)

Social participation may also take place in the workplace. When social relationships are functional, information flows, and in times of need, assistance from coworkers and

superiors are easily achieved (Sutela & Lehto, 2008.) Having a strong sense of work community, having support and fair treatment from colleagues and managers are among the factors that strengthen social relationship satisfaction among members of the PAM union (PAM, 2021). In some cases like the cleaning industry, most of them work alone nearly all the time. Therefore, to promote social relationship satisfaction, organizations must maintain an environment in which employees can get together, meet one another's families, and integrate into the organization (Ashwini & Anand, 2004).

Being a member of an association also impacts social relationships. Blanchflower et al. (2022) found a positive correlation between union membership and well-being. PAM union represents the private sector service workers, influences decisions in society, and assists members in employment, working groups, and unemployment-related issues. Through interaction with its members, PAM union builds a sense of community and increases its efficiency and approachability. Union trade members feel a sense of job security compared to their non-member counterparts (Blanchflower et al., 2022.)

6.2.3 Perceived Health and Life Satisfaction

A positive and strong association was established between perceived health and life satisfaction. Life satisfaction increases with an increase in perceived health (Frijns, 2010.) In general Finns are positive toward their health and well-being. However, people on lower incomes are considerably less likely to report being in good health (OECD, 2019). In addition, several behavioral risk factors are more prevalent in Finland among people with low education or income such as smoking, and cardiovascular diseases. Risk factors are more prevalent among the population with low socioeconomic status, contributing to inequalities in health and life expectancy (OECD, 2019). In contrast, this study showed that the members of the PAM Union regarded their health as fair to good. For service sector workers, being healthy is an important component of their life satisfaction. Health factors are subjective and are considered in the context of the individual's unique circumstances, health status, and health history. Therefore, although members of the PAM union regarded their health status as fair or good in this study, there is no guarantee of good physical health based on self-reports (Jylhä, 2009). Furthermore, the general

health status of PAM members yields information on the importance of health in working life.

Health impacts the likelihood of getting a job, earning an adequate income, and actively participating in a wide range of activities that are valued by society (OECD, 2013). In Finland, reducing health inequalities is one of the central goals of social policies (Koponen et al., 2018.) The FinTereys Survey 2017 is a large, national representative health inspection survey initiated by the Ministry of Health in Finland. Results from the survey revealed that the working-age population observed an increased abstinence rate and decreased binge drinking as well as a decrease in daily smoking. Physical activity has also increased among the adult population reflecting an improvement in public health and working-age deaths caused by cardiovascular diseases have decreased by 82% since the 1970s (Koponen et al., 2018). Moreover, Finland's healthcare system also provides high-quality health services at a relatively reasonable cost with a high rate of public satisfaction (OECD, 2013).

6.2.4 Financial Status and Life Satisfaction

A positive and strong association was established between financial status and life satisfaction. Members of the PAM union initially earn less than other wage earners. In addition, approximately 80% of part-time jobs in Finland are in the service sector (Kauhanen, 2008), which could mean that besides being paid less, monthly wages are also unstable thereby increasing the risk for in-work poverty (Kainulainen, 2013). Due to the fact that most of these workers have varying incomes, the comparison between the poorest and wealthiest in this data set is different from comparing the entire wage-earner population. Nevertheless, most members of the PAM union manage to cover their expenses with their income. Moreover, Finland offers support services such as universal family policies, health care, and other social services that are either completely cost-free or heavily subsidized to help combat in-work poverty. Besides benefits in kind, there are income transfer schemes and various pay subsidies for vulnerable groups. (Kangas & Kallioma-Puha, 2019).

Pittau et al. (2009) proposed an explanation of why financial status was not a dominant determinant of life satisfaction, arguing that in economically prosperous regions, personal income is less important than in economically deprived regions. In wealthy countries, the correlation between financial status and life satisfaction is weaker, suggesting that once basic needs like food and shelter are met, finances become less important, and people are no longer overly concerned about finances (Veenhoven, 1991; Erdogan et al., 2012). The ability to cover monthly expenses with income may vary for members of the PAM union, but other aspects of life are more important than financial status.

6.3 Strengths and Limitations

This study provides a good opportunity to deepen the understanding of the life satisfaction of private sector service workers in Finland. Additionally, in regard to methodology, this study provides variations between work and non-work variables to provide a comprehensive understanding of life satisfaction as-a-whole, which reflects the well-being of the PAM members.

Certain limitations should be acknowledged. Firstly, the study has a low response rate (5.9%). Holonen et al. (2006) argued that lower response rates are prevalent in groups of lower socioeconomic status which explains further the interpretation. The low response rate may affect the validity of the survey and consequently the results of this study. In addition, the groups are heterogenous in nature and some of the job clusters of the PAM members may be slightly underrepresented, and some may be overrepresented. Therefore, our study sample may not be entirely representative of all PAM members, although, with regard to the life satisfaction levels of the respondents, it is consistent with general life satisfaction levels in Finland. It must also be taken into account that most of the participants were employed and that the unemployed and laid-off were not significant enough to detect statistically significant differences. Despite the low response rate, the data is regarded to be valuable, especially data coming from a hard-to-survey population group. The findings of the present study should therefore be interpreted with caution when generalizing to other populations and contexts (Mafini & Dlodlo, 2014), since it may underestimate or overestimate levels of life satisfaction.

Secondly, most of the variables are subjective and self-reported in nature. This may result in a tendency for respondents to underreport behaviors that they deem inappropriate and tend to overreport behaviors viewed as appropriate by researchers or other observers resulting in response bias (Donaldson & Grant-Valline, 2002.) In addition, perceived health is also self-reported, and the own interpretation of health status may reflect different levels of objective health status. Therefore, it is necessary to also consider objective health status to further assess the health status of the respondents.

Lastly, the situation of COVID-19 has largely affected life since it was declared a pandemic. It is important to note that this study was conducted before COVID-19 pandemic. One of the sectors significantly affected by the pandemic is the service sector. Therefore, a follow-up study on life satisfaction levels among private sector service workers is recommended post-pandemic.

7 CONCLUSION

The purpose of the current study is to examine the effect of work and non-work domains on the overall level of life satisfaction of the private sector service workers in Finland. Overall, the levels of life satisfaction of the respondents are generally high. However, education status, marital status, household size, living with children aged below 18 years old, physical activity at work, work importance, and employment status were not determinants of life satisfaction in this study. The main variables influencing the life satisfaction of PAM members in the study are job satisfaction, social relationship satisfaction, perceived health, and financial status. Overall, non-work domains contributed greater to the levels of life satisfaction than work domains. However, PAM members regarded job satisfaction as the single most important and the top determinant of their life satisfaction followed by social relationship satisfaction, perceived health, and financial status.

In conclusion, life satisfaction is determined by a combination of work and non-work domains, taking important account to work conditions. For members of the PAM labor union, it is most important that working conditions are favorable before anything else. Therefore, it is crucial to empower managers to motivate and satisfy the need of their employees. In addition, health policies should emphasize the importance of occupational health and promote well-being at work. High quality of work life leads to employee satisfaction, which in turn contributes to the service industry's success.

8 IMPLICATIONS

This study presents some interesting implications for the constitution of public policies as well as for managerial practices and policymakers. This study provides managers in private organizations with insights into motivating and satisfying needs of their employees. Practical implications could be drawn from these findings for organizations that face similarly challenging work environments. It may be possible for managers to improve life satisfaction among private sector service personnel by optimizing the factors identified in this study. The result would be a greater sense of life satisfaction for employees, as well as a reduction in the number of dysfunctional actions such as absenteeism, industrial actions, and high turnover. The positive correlation of job satisfaction and life satisfaction with organization performance creates a ripple effect on achieving organizational goals (Chandrasaker, 2011). The well-being of an individual is reflected in their life satisfaction, and since job satisfaction is considered one of the most important factors in life satisfaction, policymakers should focus on improving occupational health and promoting well-being at work.

Our findings also indicate the need to expand the parameters of future research to examine the determinants of life satisfaction in diverse populations. In addition, there is a lack of a uniform definition of well-being, which makes operationalizing and studying well-being across disciplines difficult (Charlemagne-Badal et al., 2014.) A similar study could be carried out using a larger sample size and a variety of contexts to refine the results. Furthermore, the model used in the current study can be extended or revised with the addition of other domains. In addition, a comparison of the findings will enhance future meta-analyses of the proposed relationships by facilitating a comparison of the findings. Furthermore, longitudinal research should be considered to improve the findings of the present study by understanding trends in the relationships examined over time. This will help inform future well-being instrument development, thereby improving their utility in clinical and policy contexts.

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