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Effect of Education and Income on Subjective Well-being of Adolescents

Ruby Kumari[1], Dr. Ekta Srivastava[2]

[1]Research Scholar, C.M. College, Darbhanga

[2]Asst. Professor in Psychology, C.M. College, Darbhanga

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ABSTRACT

This study explores the effects of education and income on the subjective well-being (SWB) of adolescents in the Simanchal region of Bihar. Subjective well-being, comprising life satisfaction and emotional experiences (positive and negative affect), is a critical indicator of adolescent mental health. A sample of 272 school and college students participated in the study, and standardized measures such as the Life Satisfaction Scale and the SPANE were employed to assess SWB. Results from t-tests and two-way ANOVA analyses revealed that educational level significantly influenced all dimensions of subjective well-being, with secondary school students reporting higher life satisfaction and more positive affect than college students. Income, while significantly associated with both positive and negative affect, showed no significant effect on life satisfaction or affective balance. No interaction effects were observed between income and education, indicating that education had a more pronounced independent impact on adolescents' subjective well-being. These findings highlight the role of education in shaping emotional and cognitive well-being during adolescence and suggest that policy efforts should prioritize educational support alongside economic interventions.

Keywords: *subjective well-being, life satisfaction, positive affect, affective balance*

1. INTRODUCTION

Over the past decade, interest in information about subjective well-being has increased markedly among researchers, politicians, national statistical offices, the media, and the public (OECD, 2013). The value of this information lies in its potential contribution to monitoring the economic, social, and health conditions of populations and in potentially informing policy decisions across these domains (Krueger et al., 2009; Layard, 2006).

Subjective well-being (SWB) refers to how people *experience* and *evaluate* their lives and specific domains and activities in their lives. Psychologists have found a number of distinct components of SWB to coexist but which are not entirely independent. These components are measured in terms of a continuum. It measures real-time assessments of experience, emotional state and overall evaluations of life satisfaction. These temporal overlaps notwithstanding, the components of SWB display distinct characteristics. For example, the term "happiness" has been used to refer to momentary assessments of affect as well as to overall life evaluations.

According to According to Diener (2000), SWB is "people's cognitive and affective evaluations of their lives." Veenhoven (1997) defined it as "how good [life] feels, how well it meets expectations, how desirable it is deemed to be, etc." Kashdan (2004) described two components of subjective well-being: a. cognitive appraisal and b. affective appraisal. Cognitive appraisal' states how we consider our global (overall) life satisfaction in terms of family life, career, and so forth. On the other hand, affective appraisal is related to our emotional experience. It refers to the experience of frequent and positive states and general absence of negative emotions.

Subjective well-being is closely related to education. It is often portrayed as one of the keys aims of education (Roberts, 2013). Previous studies have shown that education can change an individual's cognitive abilities, and the higher the level of education, the happier the individual (Tan, Luo, & Zhan, 2020). Being educated gives individuals have increased control over their work and life. It also helps to alleviate psychological worries. Chuan-Lu & Yan-Shu (2019) also empirically examined the impact of education on subjective well-being the basis of the 2015 China Comprehensive Social Survey (CGSS) data. Findings show that education significantly improves subjective well-being of Chinese citizens. To be specific, education promotes people's improvement of social justice, social trust and class cognition, but reduces people's cognition of class mobility.

On the review of literature, it has been observed that there are two main analytical perspectives on the impact of education on residents' subjective well-being (Huang, 2013). From the philosophical and psychological perspective, education help

people to have better communication and thinking capacity. It helps people to handle various social relationships and obtain emotional support smoothly. The socioeconomic perspective argued that education helps to improve human knowledge skills, social status, and make people feel happier. However, the conclusions of related literature are not consistent (Chuan-Lu & Yan-Shu, 2019; Reyes-Garcia e al., 2016).

There is a debate in academician and policy makers that whether rising income leads to improvement in subjective well-being among individuals. Some argued that income could affect subjective well-being (Chin, Hwa and Eam, 2020). However, some scholars suggested opposite. Easterlin (1974) found that economic growth does not improve the average subjective well-being at a country level. This has sparked a debate on income-happiness paradox, also known as "Easterlin Paradox". Easterlin Paradox indicates that richer individuals are happier than poorer ones, yet raising higher income for all does not compensate with the levels of happiness. Kraft & Kraft (2023) sought to examine whether social comparison processes could mediate the relationship between income and SWB. They conducted two separate study and found that a positive correlation was obtained between income and SWB. However, multivariate regression models revealed that income did not have a direct effect on subjective well-being.

There are several interpretations of a link between income and subjective well-being. The relativity hypothesis argued that there are two types of socio-economic status of an individual: subjective and objective SES. The subjective position of an individual in the socioeconomic hierarchy, known as subjective socioeconomic status. It is a perception or self-assessment of their own social and economic standing within a society. Therefore subjective SES has a significant impact on their SWB (Tan et al., 2024). On the other hand, objective socioeconomic status is determined by objective indicators like income, education, and occupation.

This study has undertaken to examine the influence of income and education on the subjective well-being of school and college going students of Simanchal region of Bihar. Here, subjective wellbeing is represented by life satisfaction, ad positive and negative affect.

2. METHODS

Sample

This study was undertaken in a subdivision of Purnia district on a sample of 272 school and college students. The students comprising of 80 secondary and 192 undergraduate and postgraduate class students. The mean age was 21.38 years ranging from 15 years to 33 years. In 272 sample, 64 were male and 208 were female students. To make sample representative, students from different locality, income group, and both sexes were participated in the study.

Measures

An interview schedule was prepared comprising of following measures:

a. **Biographical Information**- It comprises of information about age, sex, class, income, locality etc.

b. **Life Satisfaction Scale-**

This scale was developed by Diener et al. (1985). It is a concise instrument for assessing life satisfaction consisting of five items and is designed to evaluate the cognitive aspects of subjective well-being. Responses are recorded on a seven-point scale ranging from 1 (extremely disagree) to 7 (extremely agree). This scale is suitable for both adolescents and adults from diverse backgrounds, including non-clinical populations.

c. **Positive and Negative Affect Scale-**

The Positive and Negative Affect Scale, also known as SPANE, was developed by Diener et al. (2010) to measure emotional experiences. This 12-item scale includes six positive and six negative feelings, with three general and three specific items in each category. Examples of specific positive items include "joyful" and "happy," while examples of negative items include "sad" and "angry."

3. RESULT AND DISCUSSION

Data collected on the measures were plotted on the spreadsheet of SPSS. The t-ratio was computed to measure the mean differences in the subjective well-being of high- and low-income group as well as high and low education groups. To measure the interactive effect of education and income on the subjective well-being, two- ANOVA was computed and results are presented below in tabular form.

Class and Subjective Well-being

To examine the significant differences in subjective well-being between secondary and degree-level students, a t-test was conducted on their scores from the Life Satisfaction Scale and the Positive and Negative Affect Scale. The results are presented in Table 1.

Secondary school students reported higher mean scores on life satisfaction (M = 18.90, SD = 1.98), positive affect (M = 23.00, SD = 2.20), and affective balance (M = 9.60, SD = 2.07), and a lower mean score on negative affect (M = 13.40, SD = 1.37). In contrast, degree-level students showed lower mean scores on life satisfaction (M = 15.13, SD = 2.32), positive affect (M = 21.21, SD = 3.44), and affective balance (M = 5.05, SD = 5.43), but a higher score on negative affect (M = 16.17, SD = 3.07). The computed t-ratios for life satisfaction (t = 12.733), positive affect (t = 4.306), negative affect (t = 7.737), and affective balance (t = 7.289) were all statistically significant ($p < .01$), indicating meaningful differences between the two groups.

These findings suggest that educational level plays a significant role in the experience of happiness and subjective well-being. This may also be partially influenced by age. Secondary students, being younger, typically experience less academic pressure and receive more family support compared to college students. In contrast, degree-level students often face stress related to future career prospects and greater academic responsibilities, which may contribute to their lower levels of well-being.

This finding is supported by Wang & Sohail (2022) and Barrance & Hampton (2023). These studies state education generates more social, occupational, and financial opportunities that enhance human happiness and well-being. It is opined that educated people can better use medical information, better quality healthcare and medical treatment. Kristoffersen (2018) argued that education enables people to adopt better living habits such as to adopt exercise habits, good eating habits, and drinking. Moreover, education encourages self-identity that promotes happiness and well-being. Wang & Sohail (2022) investigate the short- and long-run impact of education and ICTs on subjective well-being in China. The long-run estimates attached to education are positive and significant, implying that a rise in average years of schooling help increases the level of happiness.

Table-1 t-ratio showing difference between respondents of secondary and degree classes respondents on the different dimensions of subjective well-being

Variables	Class	N	Mean	Std. Dev.	t-ratio	Df	Sig.
Life Satisfaction	Secondary	80	18.9000	1.98475	12.733	270	.000
	Degree	192	15.1250	2.32108			
Positive Affect	Secondary	80	23.0000	2.20471	4.306	270	.000
	Degree	192	21.2083	3.43654			
Negative Affect	Secondary	80	13.4000	1.36502	7.737	270	.000
	Degree	192	16.1667	3.07214			
Affective Balance	Secondary	80	9.6000	2.07212	7.289	270	.000
	Degree	192	5.0417	5.42617			

Income and Subjective Well-being

To examine the mean differences in subjective well-being between high- and low-income student groups, an independent samples *t*-test was conducted. The results are presented in Table 2.

The findings reveal mixed outcomes. Both income groups reported similar levels of life satisfaction ($t = .064$, $p > .05$) and affective balance ($t = .314$, $p > .05$), indicating no significant differences in these dimensions. However, significant differences emerged for positive affect and negative affect. Students from the high-income group reported significantly higher positive affect (M = 22.14, SD = 2.79) compared to those from the low-income group (M = 21.00, SD = 3.81), with a *t*-value of 2.811 ($p < .005$). Similarly, the high-income group also showed significantly higher negative affect (M = 15.68, SD = 3.03) than the low-income group (M = 14.75, SD = 2.76), yielding a *t*-value of 2.501 ($p < .013$).

These results suggest that students from higher-income backgrounds experience both more intense positive and negative emotions. This could imply that while they may enjoy greater happiness from achievements, they might also experience deeper distress from setbacks (Reyes-Garcia et. Al., 2016). Boo, Yen, and Lim (2020) found that household income plays a more significant role in shaping both happiness and life satisfaction than relative income. Their study revealed that individuals tend to feel less happy and less satisfied when there is a growing gap between their actual income and what they expect to earn.

Table-2 t-ratio showing differences between high- and low-income groups on subjective well-being dimensions

	Income	N	Mean	Std. Dev.	t-ratio	df	Sig.
Life Satisfaction	Low	96	16.2500	3.18219	.064	270	.949
	High	176	16.2273	2.59990			
Positive Affect	Low	96	21.0000	3.80581	2.811	270	.005
	High	176	22.1364	2.79257			
Negative Affect	Low	96	14.7500	2.75681	2.501	270	.013
	High	176	15.6818	3.02955			
Affective Balance	Low	96	6.2500	5.55357	.314	270	.754
	High	176	6.4545	4.90110			

Interaction of Income and Education on Subjective Well-being

To explore the combined effects of income and education level on the four components of subjective well-being—life satisfaction, positive affect, negative affect, and affective balance—a two-way ANOVA (2x2 factorial design) was conducted. Results are summarized in Table 3. The analysis revealed that education level had a statistically significant effect on all components of subjective well-being: Life satisfaction ($F = 115.740$, $p < .001$), Positive affect ($F = 11.648$, $p < .001$), Negative affect ($F = 52.469$, $p < .001$), and Affective balance ($F = 39.137$, $p < .001$). In contrast, income level showed a significant effect only on negative affect ($F = 11.541$, $p < .001$), while its effects on the other three components were non-significant: Life satisfaction ($F = 2.565$, $p > .05$), Positive affect ($F = 2.319$, $p > .05$), and Affective balance ($F = .750$, $p > .05$).

Table-3 ANOVA showing effect of education and income on subjective well-being

Ind. Variables	Life Satisfaction		Positive Affect		Negative Affect		Affective Balance	
Source	F	Sig.	F	Sig.	F	Sig.	F	Sig.
Corrected Model	58.671	.000	7.620	.000	28.529	.000	18.156	.000
Intercept	9696.797	.000	8001.583	.000	5047.269	.000	400.766	.000
Education	115.740	.000	11.648	.001	52.469	.000	39.137	.000
Income	2.565	.110	2.319	.129	11.541	.001	.750	.387
Class * Income	1.540	.216	.063	.802	.422	.516	.037	.848

No significant interaction effects between income and education were observed on any of the components of subjective well-being. These findings indicate that education plays a more influential role in shaping students' subjective well-being than income. According to social comparison theory, individuals' perceptions of their subjective income (rather than objective income) influence their perceived social standing. Consequently, objective income may not substantially alter students' emotional experiences or mindset (Cai, Liu & Gao, 2025; Kraft & Kraft, 2023).

4. CONCLUSION

The present study reveals that both education and income influence the subjective well-being of adolescents, but education emerges as a more consistent and significant predictor across various dimensions of well-being. Secondary school students reported higher levels of life satisfaction and positive affect, and lower negative affect compared to college students, suggesting that academic pressures and future uncertainties at higher education levels may negatively impact well-being. While income was associated with greater emotional intensity—both positive and negative—it did not significantly affect overall life satisfaction or affective balance. Furthermore, the interaction between income and education was not statistically significant, reinforcing the idea that education independently plays a more vital role in shaping adolescents' emotional and cognitive evaluations of their lives. These findings emphasize the importance of strengthening educational environments and

support systems to enhance youth well-being, particularly in regions with socio-economic challenges like Simanchal.

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