

# **SUBJECTIVE WELL-BEING (HAPPINESS)**

Presented by

CONTINUING PSYCHOLOGY EDUCATION

6 CONTINUING EDUCATION HOURS

“Happiness and misery depend as much on temperament as on fortune.”

Francois de la Rochefoucauld, Maximes

## **Course Objective**

The purpose of this course is to provide an understanding of the concept of happiness, entitled “subjective well-being” within psychological literature. Major topics include the demographic correlates of happiness, associated traits, the effect of personality and temperament, and theories explaining personality’s influence on happiness.

## **Accreditation**

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## **Mission Statement**

Continuing Psychology Education provides the highest quality continuing education designed to fulfill the professional needs and interests of mental health professionals. Resources are offered to improve professional competency, maintain knowledge of the latest advancements, and meet continuing education requirements mandated by the profession.

## **Learning Objectives**

Upon completion, the participant will be able to:

1. Describe major components and specific elements of happiness.
2. Discuss demographic effects, such as sex, age, income, education, etc., upon subjective well-being.
3. Acknowledge environmental effects including marriage, job satisfaction, health, leisure, competencies, etc., upon happiness.
4. Understand causes, predictors, and correlates of happiness, and accompanying theoretical justification.
5. Explain key personality traits which promote greater well-being, such as extroversion, optimism, self-esteem, etc.
6. Determine personality and temperament effects upon happiness.
7. Discuss the relationship between personality and happiness.

## **Faculty**

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### INTRODUCTION

Since the dawn of civilization great thinkers have discussed the quality of human existence and “the good life.” To some individuals the ideal state is one of wealth, to others, having significant relationships, while some report helping those in need is central. These individuals vary in external circumstance, yet they may share a subjective feeling of well-being.

The term “subjective well-being” (SWB) refers to people’s evaluations of their lives - including cognitive judgments, such as life satisfaction; and affective evaluations (moods and emotions), such as positive and negative emotional feelings. People are said to have high SWB if they are satisfied with their life-conditions, and experience frequent positive emotions and infrequent negative emotions. SWB is the psychological term for “happiness” and is preferred due to the many connotations of the latter term. Within the literature, the terms are used interchangeably.

The scientific study of subjective well-being has shown increasing interest the past two decades as psychology progressed from radical behaviorism and emphasis on negative states. Psychological articles researching negative states outnumber those examining positive states by a ratio of 17 to 1 (Myers & Diener, 1995). SWB researchers explore the full range of psychological well-being such that focus is upon factors that keep one from being depressed and factors that lead one to becoming elated. This trend is not surprising because happiness and life satisfaction are major goals for most people. Emphasis is placed on understanding the processes which underlie happiness, in turn, people’s goals, coping efforts, and dispositions are studied.

The interaction of one’s personality, personal goals, and available resources affects SWB and highlights the relative importance of these variables across the life span. Our wants and resources to accomplish goals change over time and offer insight into the role these domains play in subjective well-being.

External demographic factors which change across the life span such as income, health, and social contacts have a surprisingly small effect on SWB. Diener and Suh (1998) revealed that from ages 40 to 90, average income and percent of people who are married drop steadily, yet mean levels of life satisfaction remain stable across age groups.

As many nations of the world enter an era of postmaterialism in which basic survival needs are met, interest in SWB is likely to grow affecting ways policymakers govern. Continued research into SWB may ultimately answer the question of what composes the “good life.”

### COMPONENTS OF SUBJECTIVE WELL-BEING

Subjective well-being is composed of several major components, including global life satisfaction, contentment with specific life domains, the presence of frequent positive affect (pleasant moods and emotions), and a relative absence of negative affect (unpleasant moods and emotions).

The major components are reduced into more specific elements. Positive affect is commonly divided into joy, elation, contentment, pride, affection, happiness and ecstasy. Negative affect is separated into guilt and shame, sadness, anxiety and worry, anger, stress, depression, and envy. Life satisfaction is categorized by satisfaction with current life, satisfaction with past, satisfaction with future, significant others’ views of one’s life, and desire to change life. Domain satisfaction is composed of work, family, leisure, health, finances, self, and one’s group.

The field of SWB has several cardinal characteristics (Diener, 1984). First, it is concerned with well-being from the perspective of the respondent, hence, importance is granted to the respondent’s own views of his or her life. Second, the researcher is mainly interested in long-term levels of satisfaction and affect, though, short-term moods and emotions are studied as well. For example, a state lottery winner will be examined longitudinally for stable and permanent changes in mood and life satisfaction. Third, healthy personality variables are researched, not only negative states such as depression and anxiety. Attainment of SWB not only involves avoiding sadness, but also experiencing life satisfaction and pleasant emotions.

Transient factors such as current mood and even current weather conditions affect judgment of life satisfaction (Schwarz and Strack, 1991), however, despite these temporary perceptions, SWB is moderately stable across situations (Diener and Larsen, 1984) and across the life span (Costa and McCrae, 1988; Magnus and Diener, 1991). Hence, as we move through life our goals and needs change but SWB remains somewhat stable.

A significant proportion of stable SWB is due to personality. Francois La Rochefoucauld stated that “happiness and misery depend as much on temperament as on fortune.” Research supports this notion that pleasant or unpleasant emotion, and life satisfaction vary more in accordance with temperament than life circumstances or momentary factors. Campbell, Converse, and Rodgers (1976) found that the demographic factors of age, sex, income, race, education, and marital status accounted for less than 20% of the variance in SWB. Argyle (1999) determined that external circumstances account for approximately 15% of the variance in SWB. It is concluded that personal reactions to life’s circumstances are more important than the events themselves and that personality affects our reactions. In fact, personality is one of the strongest

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and most consistent predictors of subjective well-being.

### CAUSES AND CORRELATES OF HAPPINESS

Extensive research exists on the correlations of demographic and other environmental factors with happiness. These findings started with Cantril's (1965) study of 23,875 people in 11 countries, the research of Bradburn (1969) and Campbell, Converse, and Rodgers (1976) in the United States, and Inglehart's (1990) analysis of Eurobarometer studies of 16 countries with over 163,000 respondents. Veenhoven and colleagues (1994) later reviewed 603 such studies from 69 countries. It is concluded that demographic and environmental factors affect happiness at varying levels, but to a lesser degree than personality.

### SEX DIFFERENCES

Sex differences in SWB are small or nonexistent in Western nations. The greatest data comes from the World Value Survey (Inglehart, 1990) in which approximately 170,000 representatively sampled respondents from 16 nations were surveyed; the differences in SWB between men and women were very small. Michalos (1991) studied 18,000 college students in over 30 nations and found very small sex differences in life satisfaction and happiness.

Due to the breaking down of traditional sex roles for men and women, the trait which was formerly called "masculinity" is now called "agency," and the trait formerly called "femininity" is now called "communion." Communion includes characteristics as warmth, concern for others, and understanding. Agency includes independence, self-confidence, and decisiveness. These new terms are preferred to the old terms because they recognize that men or women can possess either set of characteristics. Although men do not report higher SWB than women, men and women who are agentic have higher SWB, and men and women who are low in agency have lower SWB.

Another interesting finding within the sex and SWB literature is that women report more negative affect and depression than men and are more likely to seek therapy for this disorder; yet, men and women report approximately the same levels of global happiness. One explanation is that women more readily admit to negative feelings whereas men deny such feelings. Thus, it is possible that both sexes experience similar levels of negative affect and depression, but women report these feelings and seek professional help more often. Another explanation for the paradoxical sex differences in SWB is offered by Fujita, Diener, and Sandvik (1991). They suggest that in the social role of nurturer, women are socialized to be more open to emotional experiences, including both positive and negative emotions, in turn, they may experience more positive and more negative affect. Their research did reveal that women report greater amounts of

positive affect as well, thus, it may be that women experience, on average, both positive and negative emotions more strongly and frequently than men. These researchers also discovered that gender was responsible for less than 1% of the variance in happiness but over 13% of the variance in the intensity of emotional experiences. Fujita et al. hypothesize that women's, on average, openness to intense emotional experiences, creates a vulnerability to depression given many bad events, but also creates opportunity for intense levels of happiness upon encountering good events.

### AGE

Campbell (1981) stated that "the literary image of the crotchety old person, dissatisfied with everything, is not a very realistic picture of older people" (p. 203). This pleasant finding may be due to older people being healthier and staying involved in more life domains compared to past generations (Bass, 1995). Current studies agree that life satisfaction often increases, or at least does not drop with age (Herzog & Rodgers, 1981; Horley & Lavery, 1995; Larson, 1978; Stock, Okun, Haring, & Witter, 1983).

International studies of representative samples from multiple countries also indicate that life satisfaction does not decline with age (Butt & Beiser, 1987; Inglehart, 1990, Veenhoven, 1984). Diener and Suh (1998) surveyed 60,000 adults from 40 nations and discovered a slight upward trend in life satisfaction from the 20s to the 80s in age, and little change across age cohorts with respect to the experience of negative affect. In contrast, pleasant affect declined with age. Likewise, Okma and Veenhoven (1996) found no evidence of a decrease in life satisfaction across the life span but did observe a small decline in mood. The reported age declines in positive affect may disappear, however, if lower arousal states such as contentment and affection were studied rather than the standard higher arousal states of "energetic" and "feeling on top of the world" which are used. Supporting this belief is the finding that emotional intensity declines with age (Diener, Sandvik, & Larsen, 1985).

The lack of significant decrease in life satisfaction across the life span suggests people's ability to adapt to their conditions. Declines in income and marriage occur across age cohorts in later adulthood, yet, life satisfaction is stable. Some researchers have suggested that these findings serve as evidence that people readjust their goals as they age (Campbell et al., 1976; Rapkin & Fischer, 1992). Continuing with this line of thinking, Ryff (1991) found that older adults, compared with younger people, demonstrate a closer fit between ideal and actual self-perceptions. Brandtstadter and Renner (1990) believe that overcoming adversities is performed either by changing life circumstances to personal preferences (assimilative coping) or by adjusting personal preferences and goals to given situational constraints (accommodative coping).

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Both types of coping strategies were related to life satisfaction, but they found a gradual shift from the assimilative to the accommodative style with increasing age. This supports Campbell et al.'s conclusion that the gap between one's goals and circumstances decreases with age. Further, the lack of life satisfaction decline with age suggests that the connection between life circumstances and SWB is mediated by expectations.

## EDUCATION

Small but significant correlations between education and SWB are indicated (Campbell et al., 1976; Cantril, 1965; Diener et al., 1993). In a meta-analysis of the literature, Witter, Okun, Stock, and Haring (1984) observed a median effect size of .13. This effect size was similar to education's influence upon life satisfaction (.15), morale (.15), and quality of life (.12). Education correlates with well-being more for individuals with lower incomes (Campbell, 1981; Diener et al., 1993), and in poor countries (Veenhoven, 1994a); possibly in the former case due to education's creating wider leisure interests resulting in other sources of happiness, and in the latter case due to the social status conveyed by education. The effect of education on SWB has become weaker over time in the United States. Campbell (1981) notes that in 1957, 44% of college graduates reported being very happy compared to 23% of those with no high school, while in 1978, the corresponding percentages were 33 and 28 percent.

Much of the relation between education and SWB results from the correlation of education with occupational status and income (Campbell, 1981; Witter et al., 1984). Hence, in America, education is only indirectly related to well-being. Surprisingly, education may even potentially interfere with SWB if it leads to expectations which cannot be met, thus increasing the goal-achievement gap.

## INCOME

Overall, a small but significant correlation of .12 between income and SWB was found in a nationally representative sample in the United States (Diener et al., 1993).

The effects of income on happiness are small even when examining extremely wealthy individuals. Individuals with a net worth over \$125 million were compared to randomly selected controls from the same geographical areas. Results showed the very rich to be, on average, somewhat happier than the mean of national samples, but there was considerable overlap in the distributions of the wealthy and not wealthy groups (Diener, Horwitz, and Emmons, 1985). Generally, wealthier people are happier than poorer people, however, the effects are small. Brickman et al. (1978) determined that lottery winners were happier than controls but not significantly so. Smith and Razzell (1975) studied individuals who won

large amounts of money in the British football pools and found 39% described themselves to be very happy compared to 19% of the controls. Unexpectedly, some negative affect also surfaced as the winners quit their jobs and then experienced lost relationships and decreased feelings of accomplishment, as well as some tension from family and friends who expected financial assistance. Diener et al. (1993) found no differences in hedonic level (pleasant versus unpleasant affect) between groups advancing or declining at least one-half a standard deviation in income over a 10-year period.

Income change at the national level, as with the personal level, shows little effect upon SWB. Despite strong economic growth in France, Japan, and the United States from 1946 to 1990, there was no increase in mean reports of SWB (Diener & Suh, 1997). Disposable income rose dramatically (even controlling for inflation and taxes), but well-being levels remained stable. Oswald (1997) studied nine European nations during a time of rapid economic growth and also found virtually no increase in SWB.

Contrarily, Gross National Product (GNP) per capita correlated approximately .50 with life satisfaction across 39 nations (Diener et al., 1993). These results were supported by a sample of 55 nations using both GNP and purchasing power as indicators of national financial status (Diener, Diener, and Diener, 1995). The relation between national wealth and SWB may be due, in part, to other benefits received by people of wealthier countries such as more democratic and egalitarian treatment, hence, the direct effect of wealth itself may not be the only determining factor.

When examining the effect of materialistic goals themselves upon SWB, Richins & Dawson (1992) found that people who value money more highly than other goals are less satisfied with their standard of living and with their lives, and this association persists even when income is controlled (Crawford, 1998). Several theories attempt to explain why materialism is a negative predictor of SWB. Materialistic pursuits may be counterproductive because they interfere with other prosocial and self-actualization goals (Scitovsky, 1976), and the extrinsic goal of money is not conducive to meeting inherent needs in economically advanced societies (Kasser, 1997).

Thus, findings do not support a strong causal direction from income to SWB. Wealthy people are only somewhat happier than poor people in rich nations, though, wealthy nations appear much happier than poor nations, and changes in income may sometimes have negative effect. Studying expectations and material desires would be beneficial in explaining these patterns. For example, wealth affects SWB more in countries where basic needs of food, shelter, and health care are of concern, but has a much lesser effect within countries where basic needs are met.

Interpreting these results may lead public policy-makers as well as individuals to question the worth of pursuing ever greater amounts of money. Many experience increasing time

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shortage yet choose to work even longer hours. The sacrifice of important values such as self-growth, leisure time, and significant relationships to attain more wealth may interfere with happiness rather than enhance it. In question is not the pursuit of wealth and economic growth by nations and individuals, rather, how increases in wealth may be used and at what costs.

### MARRIAGE

The positive relation between marriage and SWB has been consistently reported in the United States (Glenn, 1975; Gove & Shin, 1989), Canada (White, 1992), Norway (Mastekaasa, 1995) and in international studies (Diener, Gohm, Suh, & Oishi, 1998). These large-scale surveys indicate that married people report greater happiness compared to those who were never married or are divorced, separated, or widowed. Those who cohabit with a partner and are not married are significantly happier in some cultures than those living alone (Kurdek, 1991; Mastekaasa, 1995). Marriage and well-being correlate significantly even when age and income are controlled (Glenn & Weaver, 1979; Gove, Hughes, & Style, 1983). A meta-analysis by Haring-Hidore, Stock, Okun, and Witter (1985) determined an average correlation of .14 between marital status and SWB.

Lee, Seccombe, & Shehan (1991) studied the differences between married and nonmarried men and women from 1972 to 1989 and found that married women were consistently happier than unmarried women, and married men were consistently happier than unmarried men. Diener et al. (1998) discovered that marriage offers greater benefits for men than for women in terms of positive emotions, but married men and women do not differ in life satisfaction.

Many researchers believe that marriage serves as a buffer against the hardships of life and it provides emotional and economic support which produces positive states of well-being (Coombs, 1991; Gove, Style, & Hughes, 1990; Kessler & Essex, 1982).

In a longitudinal study, Headey, Veenhoven, and Wearing (1991) found that among the six life domains they studied (e.g., job, health), only marital satisfaction had a significant causal influence on global life satisfaction.

Happy people may have a better chance of getting married, in turn, upon committing to the marriage, the benefits of companionship can further raise SWB. Thus, both selection effects and the benefits of marriage may underlie the relation between marriage and SWB (Mastekaasa, 1995). Marital quality is obviously also a predictor of life satisfaction. Variables including the structure of interactions (Gottman & Levenson, 1986), emotional expressiveness (King, 1993), and role sharing (Hendrix, 1997) are related to more satisfying marriages.

### JOB SATISFACTION

Tait, Padgett, and Baldwin (1989) performed a meta-analysis of 34 studies and determined an average correlation of .44 between job satisfaction and life satisfaction. They also discovered a stronger relation between job and life satisfaction for women in recent decades as their societal roles have changed and career-choice has expanded. Work is thought to be related to SWB because it offers an optimal level of stimulation that people find pleasurable (Csikszentmihalyi, 1990; Scitovsky, 1976), positive social relationships, and a sense of identity and meaning.

Characteristics of satisfying jobs have been extensively researched; for example, person-organization fit generally correlates with job satisfaction (Bretz & Judge, 1994), and intrinsic rewards and social benefits are significant predictors of satisfaction (Mottaz, 1985).

People satisfied with their lives generally find more satisfaction in their work (Sones & Kozma, 1986) revealing the relation between job and life satisfaction may reflect internal personality factors.

Unemployed people have higher distress, lower life satisfaction, and higher rates of suicide than employed individuals (Oswald, 1997; Platt & Kreitman, 1985). Unemployment typically causes lower SWB (Clark, 1998).

### HEALTH

Campbell et al. (1976) found respondents to judge “good health” as the most important of various life domains. Strong correlations between health and SWB exist for self-reported health measures (George & Landerman, 1984), but not for objective health ratings by physicians (Watten, Vassend, Myhrer, & Syversen, 1997). Therefore, perceptions of health appear to be more important than objective health in their effects on SWB. Explanation for this unexpected result is that people in poor health downplay the importance of their health when evaluating their global life satisfaction, and secondly, people use cognitive coping strategies that promote a positive image of their health condition.

Individuals with a severe disabling condition or multiple or chronic problems, however, may report low SWB, whereas if the condition is less severe, adaptation is possible (Mehnert et al., 1990).

Poor health is thought to negatively influence SWB because it interferes with goal-attainment.

### RELIGION

Marx described religion at the “opiate of the masses,” proposing that it contributes to well-being. Many large studies, often based on national samples, do show that SWB correlates significantly (although the effect sizes are not large) with

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religious certainty (Ellison, 1991), strength of one's relationship with the Divine (Pollner, 1989), prayer experiences (Poloma & Pendleton, 1991), and devotional and participatory aspects of religiosity (Ellison, Gay, & Glass, 1989), even after controlling for age, income and marital status.

Religious experiences may offer a sense of meaning in daily life (Pollner, 1989) and during major life crises (McIntosh, Silver, & Wortman, 1993). Additionally, religion offers social fulfillment through exposure to social networks composed of people who share similar attitudes and values (Taylor & Chatters, 1988). The benefits of church membership are greater for those who have lost other forms of social support, such as retirees and widows, suggesting increased social support may underlie a portion of the advantages of religion.

Ellison (1991) concluded that religious variables account for approximately 5%-7% of life satisfaction variance, but only 2%-3% of the variance in affective well-being. Ellison suggests that religion's benefits are mainly cognitive, offering an interpretive framework to make sense of life experience, rather than eliminating negative events or increasing positive events and therefore may not affect emotional well-being.

Strawbridge, Shema, Cohen, Roberts, and Kaplan (1998) reported evidence that religiosity buffers the effects of some stressors on depression, but exacerbates the effects of other stressors, for example, marital problems and abuse. This implies that the effects of religiosity are not inevitably positive, suggesting a need for more research in this area.

## LEISURE

In surveys reviewed by Veenhoven and colleagues (1994), happiness was correlated with leisure satisfaction and level of leisure activities at .40, but after controlling for various demographic variables including employment and social class, the correlation fell to .20. The correlation was greatest for those not working such as the unemployed, retired, or old, those of greater wealth or social class, and the married without children at home (Zuma, 1989).

Causal effects of leisure on happiness are offered by longitudinal studies. Glancy, Willits, and Farrell (1986) studied 1521 high school students for 24 years and determined that adolescent leisure predicted adult life satisfaction, with a number of controls applied. Heady, Holmstrom, and Wearing (1985) followed up 600 Australians at two-year intervals and found that leisure satisfaction increased subjective well-being.

Stronger causal evidence is provided by the effects of sport and other forms of leisure. Exercise, such as aerobics for 8 to 10 weeks, two to four times a week, has increased happiness and reduced clinical depression and anxiety (Biddle and Mutrie, 1991). Additionally, periods of exercise reduce the negative effects on heart rate and blood pressure resulting from performing stressful tasks (Kimbell and Basford, 1996). Sport and exercise are effective partly due to the release of

endorphins, the social interaction with others, and the experience of success or self-efficacy. Dance and music are effective given their mood-inducing nature and social benefits. It is possible to fulfill a number of social needs through such activities, including intimacy, cooperation and so forth (Argyle, 1996). Csikszentmihalyi and Csikszentmihalyi (1988) suggest that the greatest satisfaction is derived from activities in which challenges are met by skills, producing a state of "flow." Hence, leisure may be more satisfying when there is some commitment, some use of skill, and some kind of achievement.

The most popular form of leisure in the modern world, surprisingly, is watching television. Heavy television watchers are less happy than others. This activity, however, does provide positive and relaxing pleasure at a very low level of arousal - at a point between being awake and asleep (Kubey and Csikszentmihalyi, 1990).

Holidays are a source of happiness and relaxation. Rubenstein (1980) surveyed a large number of "Psychology Today" readers and found that 21% had headaches when not on holiday compared to only 3% while on vacation; similar differences were found for being tired, irritable, or constipated.

## LIFE EVENTS

The frequency of daily positive events correlates with positive affect at .33 (Kanner et al., 1981). The percentage of time when subjects were experiencing positive affect correlated with happiness at approximately .50, and average intensity of positive affect when subjects were feeling happy correlated with happiness at about .25 (Diener, Sandvik, and Pavot, 1991). These researchers suggest that intense positive experiences do not have much effect on happiness, partly due to their rare occurrence - they occurred in only 2.6 percent of days in one study.

The main causes of joy in a study of five European countries were: relationships with friends; the basic pleasures of food, drink, and sex; and success experiences (Scherer et al., 1986).

People experience a more positive mood when with friends compared to being with family or alone (Larson, 1990), and happiness correlates with number of friends, frequency of seeing them, going to parties and dances, and belonging to teams and clubs (Argyle and Lu, 1990). Headey, Holmstrom, and Wearing (1985) discovered that favorable events within the realms of friendship and work predicted increases in SWB over two-year intervals.

Frequency of sexual intercourse correlates with happiness, as does satisfaction with sex life, being in love, and frequency of interaction with spouse, however, having liberal sexual attitudes has a negative relationship.

The great outdoors, including the sea, sun, mountains, and wild, natural settings also produces positive effects.

Rated highest is falling in love and the effects are positive as long as the love lasts. Having a baby is rated highly but also

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judged to be stressful for some time. As noted earlier, winning a lottery offers a temporary increase in happiness but level of happiness returns to normal after a period of time. These events have complex effects upon SWB because they promote major change in one's life which may be positive yet disrupting at the same time. Religious experiences, as noted earlier, can have long-lasting positive effects. Peak experiences have been known to occur through religion, music, or other intense activities.

## COMPETENCIES

Studies have found very small, but positive correlations between the competency of intelligence and happiness. Similar to education, intelligence may raise aspirations which might not be met, thereby, increasing the goal-achievement gap.

Physical attractiveness has a stronger effect, especially for young women. It generates greater happiness (Agnew, 1984) possibly because it produces popularity with the opposite sex, teachers and employers, and it is a source of upward mobility (Argyle, 1994). Height in men has similar effects and has a small correlation with happiness.

Social-skills are much more important than the preceding competencies. Argyle and Lu (1990) found that extroverts have more social-skills and this is one reason for their happiness; also, they are happy due to their greater assertiveness skills, which mediated the extroversion-happiness relation. Social-skills lead to happiness because they improve the probability of attaining desired relationships with others. Contrarily, those who are socially incompetent are likely to be socially rejected, and become isolated and unable to find social support or companionship (Sarason and Sarason, 1985).

Studies have also found that happiness is related to cooperativeness, leadership, and heterosexual skills (Argyle, Martin and Lu, 1995).

## TRAITS ASSOCIATED WITH SWB

Traits are behavioral response tendencies which show a degree of consistency across situations and stability over time. DeNeve and Cooper (1998) identified 137 personality traits correlated with SWB constructs, hence, recognizing the most important traits needed for subjective well-being is difficult. In recent years, the Five-Factor Model or "Big Five" has received the most theoretical attention, research, and popularity. Five cardinal traits compose the Five-Factor Model, including extroversion, neuroticism, conscientiousness, agreeableness, and openness to experience. It is believed that other personality characteristics (included in this section) are derived from these and that many other traits may be mapped onto the Big Five. The low pole of each Big-Five trait is represented by its corresponding antonym: introversion, emotional stability,

spontaneity, assertiveness, and low openness to experience.

## EXTROVERSION AND NEUROTICISM

The traits having received the most empirical attention in relation to SWB are extroversion and neuroticism. Extroversion includes characteristics such as sociability, stimulus seeking, dominance, high activity, warmth, dominance, and correlates significantly with pleasant emotions, for example, joy and affection. Neuroticism includes characteristics such as anxiety, pessimism, irritability, bodily complaints and interpersonal sensitivity; in other words, it encompasses a wide range of unpleasant thoughts and emotions.

Fujita (1991) determined the correlation between extroversion and pleasant affect to be .80 and that neuroticism and the experience of negative affect were virtually indistinguishable. Many studies have replicated the relationship between these constructs promoting Watson and Clark (1984) to relabel the trait of neuroticism as negative affectivity and they suggested that positive affectivity forms the core of the broad trait of extroversion (Watson & Clark, 1997).

Costa and McCrae (1980) discovered that extroversion predicted pleasant affect and neuroticism predicted unpleasant affect over a ten-year period. Magnus and Diener (1991) showed that extroversion and neuroticism scores predicted life satisfaction over four years; personality was a stronger predictor of life satisfaction than life events.

Diener, Sandvik, Pavot, and Fujita (1992) determined that extroversion predicted SWB in a representative sample of Americans. Extroverts were on average happier despite living alone or with others, working in solitary or social occupations, or living in small or large cities. They were also happier across diverse ethnic, gender, and age groups. The close relation between extroversion and SWB across different environments and samples suggested the bond may be due to biological temperament rather than situational differences between extroverts and introverts. A temperament factor was suggested again when Pavot, Diener, and Fujita (1990) found that extroverts reported more positive affect at random moments in an experience sampling study regardless of being alone or in a social setting.

Watson and Clark (1997) suggest extroverts and neurotics have a temperamental susceptibility to experience positive and negative affect, respectively. They base their belief on Gray's (1991) theory of personality. Gray stated that two brain systems are responsible for much of the individual differences in personality. The behavioral activation system (BAS) is sensitive to cues of reward and nonpunishment and controls approach behavior. The behavioral inhibition system (BIS) is sensitive to cues of punishment and nonreward, corresponds to the dimension of anxiety and is responsible for inhibiting

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behavior during the threat of punishment. Individuals sensitive to signals of reward (high BAS) are extroverted and those sensitive to signals of punishment (high BIS) are introverted. Gray believes that the BAS, a system reactive to reward stimuli, is responsible for the production of pleasant affect, while the BIS, a system reactive to punishment stimuli, is responsible for the production of unpleasant affect.

Based on Gray's (1991) theories, Lucas et al. (1998) suggested that extroverts are more sensitive to rewards and this sensitivity results in greater pleasant affect when exposed to rewarding stimuli. Greater positive affect then leads individuals to approach rewarding stimuli such as social situations in which extroverts' elevated positive affect and sensitivity to rewards leads to increased social behavior. Hence, these researchers believe that extroversion may result from individual differences in pleasant affect.

The relationship between extroversion and positive affect is strongly supported, but the reasons are not clear. One hypothesis is based on temperament in which extroverts are biologically predisposed to react more strongly to rewards. A second view states that extroverts spend more time in social situations which tend to produce positive affect. A third view is that extroverts may experience more positive events due to an ability to elicit rewarding outcomes for themselves; in fact, Headey and Wearing (1992) discovered that extroverts experienced more positive events over a period of years.

Neurotics generally experience more unpleasant life events. Headey and Wearing (1992) found that highly neurotic individuals recurrently experience more negative life events than less neurotic people. One explanation is that negative thoughts and emotions yield self-defeating behaviors.

## CONSCIENTIOUSNESS AND AGREEABLENESS

Both these variables correlate moderately with SWB but at lower levels than extroversion and neuroticism. Whereas research suggests that extroversion and neuroticism are based on neural approach-and-avoidance systems and are automatically associated with more positive or negative affect, respectively, the relation of conscientiousness and agreeableness to subjective well-being is thought to depend on whether individuals with these traits are rewarded within particular environments. These variables have not been extensively studied and warrant additional analysis.

## OPENNESS TO EXPERIENCE

The fifth trait of the Big Five, openness to experience, is generally not related to an individual's experience of positive or negative affect or life satisfaction. For example, Gottfredson (1994) determined that openness to experience did not correlate with job satisfaction. This variable is thought to relate to emotional intensity by influencing how happy and unhappy

moments are experienced rather than influencing how happy or unhappy a person is.

## SELF-ESTEEM

Many clinicians believe that self-acceptance is mandatory for psychological well-being. Supportively, Lucas et al. (1996) found self-esteem to strongly predict SWB in Western cultures. Contrarily, self-esteem is not a universal determinant of SWB. Diener and Diener (1995) determined that self-esteem is a weak correlate (0.8) for women in collectivist societies where family is valued over the individual. Likewise, Kwan, Bond, and Singelis (1997) revealed a strong relation between self-esteem and life satisfaction in America but also discovered that relationship harmony was also a strong predictor of life satisfaction in Hong Kong. Hence, self-esteem may not be a strong predictor of SWB in cultures which value the group above the individual but is significant in Western societies.

## OPTIMISM

Scheier and Carver (1985) developed a theory of dispositional optimism in which optimism is a generalized tendency to expect favorable outcomes in one's life. Specifically, those who believe that positive outcomes will follow working toward a goal are more likely to achieve their goal, whereas, those who expect failure are more likely to disengage from their goal. This pattern leads optimists to achieve their goals more often than pessimists. Lucas, Diener, and Suh (1996) revealed that optimism correlates with measures of SWB such as life satisfaction, pleasant affect and unpleasant affect. Scheier and Carver (1993) reviewed findings showing that optimists maintain higher levels of SWB when facing a stressor. Evidence showing the underlying mechanisms of optimism is offered by Scheier, Weintraub, and Carver (1986) who found that optimists tend to use problem-focused coping, seek social support, and emphasize positive aspects of the situation upon encountering difficulties. Pessimists tend to use denial, focus on stressful feelings, and disengage from relevant goals. It appears that those who think positively use more effective forms of coping.

## SELF-EFFICACY

The feeling that an individual possesses what is needed to accomplish important goals, termed self-efficacy, predicts life satisfaction and positive emotions as shown by Feasel (1995). Additionally, this researcher observed that feeling high self-efficacy toward more important goals was a stronger predictor of well-being than such a feeling toward less important goals. This demonstrates that feeling efficacious is important to well-being but also highlights the need to feel competent in areas of life that one feels are significant.

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### POSITIVE ILLUSIONS

Taylor and Brown (1988) noted that many people possess positive illusions which include unrealistically positive self-perceptions, overly optimistic views of the future, and overestimates of environmental control. Surprisingly, these illusions foster SWB as well as caring for others and the ability to engage in productive work. Taylor and Armor (1996) observed that positive illusions correlate with successful adjustment to stressful circumstances, including extreme adversity. Erez, Johnson, and Judge (1995) found that individuals with a positive disposition tended to use more self-deception, which in turn increased their SWB. Similarly, Lightsey (1994) indicated that negative events have a weaker relation to depression among people with automatic positive cognitions. Finally, Seidlitz and Diener (1993) discovered that happy people can remember more good events; this results from their manner of initially encoding more of their life-events in a positive way.

### PERSONALITY AND SWB

Personality is defined as characteristic response tendencies in adults composed of biological and learned components; extensive research supports its significant influence on SWB.

Stability across time in SWB should predictably exist if personality is a major influence upon this concept. Costa (1994) observed that over a period of up to 30 years, adults are stable in their personalities. Such support is noted by Magnus and Diener (1991) who determined that life satisfaction correlated .58 with the same measure administered four years later. The correlation was .52 when life satisfaction was self-reported at time 1 and four years later reported by family and friends of the respondent. Utilizing two measurement sources - self versus informant report - demonstrates the stability of SWB is not due to social desirability or acquiescence.

The affective components of SWB (pleasant and unpleasant affect) also yield stability over time. Watson and Walker (1996) determined that trait affect scales showed a moderate level of time stability over a six-year period. Costa and McCrae (1988) found significant stability coefficients in the .50 range between the spouse's ratings of the target person's emotions at time 1 and the target person's self-rating six years later.

An alternative explanation that SWB stability is due to constancy in people's external conditions is not supported by research of changing conditions across the life span. Costa, McCrae, and Zonderman (1987) studied people living under relatively stable circumstances versus those living in changing conditions such as divorce or becoming widowed. The high-change group demonstrated only slightly lower stability estimates than the low-change group. Diener et al. (1993) discovered that people revealed approximately the same level of SWB over a 10 year period regardless of their income

increasing, decreasing or staying the same.

Personality has shown a more significant role than specific life events in determining SWB. Magnus and Diener (1991) found that over a four-year period, time 1 personality predicted time 2 life satisfaction and other measures of subjective well-being beyond the effect of intervening life events. Further, highly valued resources such as wealth (Diener et al., 1993), physical attractiveness (Diener, Wolsic, and Fujita, 1995), and objective health (Okun and George, 1984) barely correlated with SWB.

These studies reveal that SWB, like personality, demonstrates some stability over time. Hence, the amount of pleasant affect, unpleasant affect and life satisfaction one experiences during college years is likely to remain moderately stable unrelated to future events such as marriage, divorce, finding a job or becoming unemployed. Diener and Larsen (1984) report that average levels of pleasant mood in work situations correlated .70 with average levels of pleasant mood in recreation situations. Average levels of unpleasant affect in work situations correlated .74 with mean levels of unpleasant affect in recreation situations. Similar consistency levels for pleasant and unpleasant affect were noted across social versus alone situations, and novel versus typical situations. Mean levels of life satisfaction were even more consistent with stability coefficients in the .95 range. Thus, people display consistent characteristic emotional responses to their environments even when the environment changes.

Happiness remains moderately stable despite changing life conditions. Moreover, evaluations of specific events and life domains in one's life are affected by one's overall level of happiness. Kozma (1996) noted that life domain (work, home, relationships) satisfaction judgments were correlated but upon overall happiness being controlled, correlations between the different domains were no longer significant. Concluded is that overall happiness influences feelings about specific domains and contentment with specific domains is a function of specific factors within the domain and one's general level of SWB.

### TEMPERAMENT EFFECTS ON SWB

Temperament is defined as a biological predisposition to certain types of responding that appears early in life and has a large genetic component. Temperament is believed to exert a causal role in predisposing some to experience high SWB and others low SWB. Supporting evidence for this temperamental predisposition to experience various levels of SWB is offered by behavior-genetic studies of heritability. Heritability research estimates the effect of genetic makeup upon SWB.

Tellegen et al. (1988) examined monozygotic (identical) and dizygotic (fraternal) twins who were reared together and others who were reared apart. Comparing monozygotic twins who share all of their genes with dizygotic twins who share on average half of their genes illustrates the effect of genes on

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personality. Comparing such sets of twins reared apart versus those reared together shows the effect of environmental differences upon personality. Tellegen discovered that even when monozygotic twins grew up in different homes they were extremely similar in SWB and dizygotic twins raised in the same home were on average far less similar. Twins raised in the same family were not much more similar compared to twins reared apart. The study estimated that genetics account for about 40% of the variance in positive emotionality, 55% of the variance in negative emotionality, and 48% of the variance in well-being. Shared family environment accounts for 22% of the variance in positive emotionality and 2% in negative emotionality. Surprising is the finding that shared family environment has such a small influence.

Lykken and Tellegen (1996) calculated that 80% of long-term SWB is heritable. Hence, heritability has a moderate influence on happiness during a specific period in life and a substantial effect over the long term (this study looked at the portion of affect that was stable over a 10 year period).

Caution is advised, however, in identifying a single, precise heritability coefficient for personality. The coefficient is influenced by a number of factors, including the sample and measures used and the effects of environment. Still, several accepted studies examining the effects of genes on experiencing positive and negative affect have consistently found significant genetic effects between .30 and .60 (Tellegen et al., 1988; Baker, Cesa, Gatz, & Mellins, 1992).

Studies of temperament in early life indicate the influence of inherited biology upon SWB. Goldsmith and Campos (1986) report that biologically based emotional reactions develop early in life, are somewhat stable over time, and offer the building blocks for adult personality dimensions.

Kagan (1994) described two groups of infants that had either an avoidant style to unfamiliar events (inhibited children) or an approach-oriented style (uninhibited children). These different emotional styles are thought to be biologically based resulting from differential excitability of the amygdala and its projections to the motor system, the cingulate and frontal cortex, the hypothalamus, and the sympathetic nervous system (Kagan, Snidman, & Arcus, 1992). LaGasse, Gruber, and Lipsitt (1989) were able to predict inhibited behavior by observing sucking in two-day old newborns; these results suggest biologically rather than environmentally-based differences. The effects of this inhibited style lasted at least eight years into childhood. Kagan and Moss (1962) found that shyness (a trait of inhibited children) shown in the first three years of life persisted into adulthood. The researchers observed, contrarily, that not all inhibited children remained as such through childhood, suggesting environment may influence emotional development beyond early temperament.

The biological basis of SWB is further illustrated by Davidson and Fox (1982) who demonstrated that fearful behavior shown by infants in a laboratory situation correlates

with the relative amounts of left frontal versus right frontal cerebral activity displayed before testing began. Frontal cerebral asymmetry appears to indicate current emotional states and a predisposition to experience those states. Implied is that genetic factors may lead to differences in the reactivity of the emotional centers of the brain; these differences predispose people to experience greater or lesser amounts of pleasant and unpleasant mood and emotion. In fact, these differences may represent basic physiological predispositions to experience high or low levels of SWB.

Related to this research, Heady and Wearing (1989) discovered that people ultimately return to a baseline of positive or negative affect after the occurrence of good or bad events. They offered a “dynamic equilibrium” theory which states that personality determines baseline levels of emotional response; specific life experiences will move people above or below this baseline, but, in time, they will return to their stable set point.

Valliant and Valliant (1990) showed the importance of temperament versus environment in a longitudinal study of Harvard graduates over a period of 45 years. Over time, early childhood traumas such as a parent’s death and the stability of the parental marriage had less effect on the well-being of respondents. By late midlife, effects of these early traumas were gone. Combined with heritability studies which reveal a small influence of early shared home environment on personality, these results show that childhood events may not significantly affect later SWB.

Research has revealed the influence of temperament on SWB. Infants demonstrate typical emotional reactions that may persist over time. Twin studies indicate that subjective well-being is in part inherited and fairly stable over time. The strong stability of adult personality and the relative stability of SWB along with their inter-relatedness, suggests that personality may continually influence feelings of well-being. This notion has support from longitudinal studies showing personality can predict SWB over a period of years. Biological indicators, such as cerebral asymmetry, can predict people’s typical emotional reactions. Environmental factors often only exhibit minor influence upon long-term SWB. All told, people’s biologically based temperament is significant in determining their level of SWB and environment may be of less significance than previously thought.

### **THEORIES EXPLAINING PERSONALITY’S INFLUENCE ON SWB**

Identifying those personality traits which are related to SWB, their direction of causality, and the processes that underlie these relations is considered important in attaining a complete scientific understanding of the concept of happiness. This section explores established theoretical models which explain the relationship between personality and SWB.

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### RETURN TO BASELINE MODEL

The dynamic equilibrium model of Heady and Wearing (briefly discussed earlier) offers explanation for the connection between personality and SWB. They believe that a person's baseline level of happiness is determined by temperament; specifically, extroversion and neuroticism determine one's baseline level of happiness through the strength of his or her reward and punishment systems. Though life circumstances temporarily move people away from their baseline, their reward and punishment systems will ultimately return them to their baseline level. For example, winning the lottery will move a person above his or her normal state for a period of time, but slowly the person will adapt and move back to baseline as determined by temperament and the lottery money will not affect the person's happiness. Likewise, a bad event such as the loss of a loved one will move the person below baseline, but after time needed to adapt and not suffer from the event, return to prior baseline will occur. Due to biologically determined "set-points" of reactivity to stimuli, one's reward and punishment system adapts to positive or negative stimuli, causing a return to one's baseline.

Heady and Waring (1989) determined that baseline levels of well-being were predicted by extroversion and neuroticism, even across a number of years, and that people did return to previous levels of positive and negative affect after good and bad events. Suh, Diener, and Fujita (1996) replicated this finding showing that people adapt to most life events in a surprisingly short time period. Silver (1980) found that quadriplegics and paraplegics adapted to their spinal cord injury in short time frames.

The concept of habituation underlies the idea of one's affect returning to baseline, however, research shows that people do not habituate to all events. For example, Mehnert, Krauss, Nadler, and Boyd (1990) found that a representative sample of people with disabilities was less satisfied with life than a representative sample of the nondisabled. Further, respondents in very poor countries, such as India and Nigeria, reported much lower SWB than people in highly industrialized nations, such as northern Europe (Diener, Diener, and Diener, 1995). Therefore, personality provides a long-term baseline effect on SWB, but, some life conditions also influence the baseline.

### EMOTION SOCIALIZATION MODELS

This model attempts to explain the relation between personality and SWB by emphasizing that classical conditioning, instrumental learning, and imitation, condition people from birth as to which emotions are acceptable to feel and express. These socialization processes lead to differences in affect among individuals.

Mothers teach infants, through socialization, "how to modulate their feeling states and expressive behavior so as to

conform to cultural norms" (Malatesta et al., 1986). These researchers found that from age two and a half months to age seven and a half months, infants revealed a linear increase in pleasant affect and a decrease in unpleasant affect. There were corresponding increases in maternal contingent responding to infant pleasant affect expressions and decreases in maternal contingent responding to infant unpleasant affect expressions. Evidence for infant learning effects were found when the data was examined to establish direction of causality. Thus, long-term differences in the amount of affect people express may be due to emotion socialization processes.

### PERSON-ENVIRONMENT FIT

The central idea behind this model's attempt to explain the connection between personality and SWB is that a person will experience subjective well-being to the degree that he or she finds the environment rewarding and that environments are most rewarding when the individual's personality "fits" the situation. Thus, individuals in life circumstances that fit their personalities should experience higher SWB than those in life situations not fitting their personality.

Supportive to this model, Brandstatter (1994) found that extroverts are happier in high-stimulation situations whereas this was not true for introverts. Diener, Sandvik, Pavot, and Fujita (1992) determined that extroverts less often live alone and more frequently work in social occupations.

Nonetheless, the person-environment model has received only mixed empirical support (Diener, Larsen, & Emmons, 1984; Furnham, Toop, Lewis, & Fisher, 1995). Although people sometimes respond positively to an environment conducive to their personality, the effects of personality on SWB are not fully explained by this model.

### GOAL THEORIES

Theorists such as Cantor, Little, Klinger, and Emmons believe that personality includes traits as well as goals for which one is striving. The content of goals, how they are approached, and resulting success or failure affect well-being. Goals are considered to serve as a reference standard for the affect system. In this model, goals can be studied at a broad level (values), at a narrower level (life tasks), and still narrower (current concerns).

Emmons (1986) found that positive affect is related to the degree to which people accomplish their goals, negative affect is related to ambivalence about our goals and conflict between the goals, and life satisfaction was highest for those who had goals that were very important to them.

Cantor (1994) believes that an individual's goals are determined by one's life circumstances, expectations of the culture, and the person's idiosyncratic needs. People can accomplish their goals in a variety of ways, but those with high

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SWB have developed effective strategies for meeting their needs within the constraints of cultural expectations and life circumstances.

Kasser and Ryan (1993, 1996) report that all goals are not equal and that working toward intrinsic goals is more beneficial to SWB than pursuing extrinsic goals. Intrinsic goals reflect inherent growth tendencies and satisfy inherent psychological needs whereas extrinsic goals are imposed on the individual by society and are sought for the approval of others or some other end. Specifically, the extrinsic goals of desire for material goods, physical attractiveness, and social recognition were associated with lower well-being while the intrinsic goals of self-acceptance, helping the community, affiliation, and physical health were positively correlated with SWB.

## CONCLUSION

The causes of happiness have been shown to be complex. Studies of heritability reveal that personality plays an important role. Twin studies, temperament findings, longitudinal research, and correlations with personality scales offer evidence for the SWB-personality relation. The affective and cognitive components of SWB are consistent across time and situations and can be reliably predicted from a number of personality traits and constructs. Research suggests that heredity, marriage, unemployment, and physical disability exert a causal influence on levels of happiness. Studies of religion, coping, and rumination offer evidence that cognitive factors are important. Examining people with disabilities demonstrates that objective factors can matter, fortunately, people generally adapt their goals to what is possibly attainable for them and they implement coping strategies. Cross-cultural studies show that different factors correlate with SWB across different societies. Different variables lead to SWB across individuals with different values and goals. Different strategies may work better in different circumstances for various people. Therefore, there is not but one cause of happiness, rather, genetic, situational, personality, cultural, coping strategies, and goals must be integrated.

Present literature on SWB does paint a picture of the happy person. This individual has a positive temperament, is optimistic, does not ruminate unreasonably over negative events, is living in an economically developed society, has social confidants, and has necessary resources to progress toward valued goals.

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## TEST - SUBJECTIVE WELL-BEING

6 Continuing Education Hours

Record your answers on the Answer Sheet (click the "Illinois Answer Sheet" link on Home Page and either click, pencil or pen your answers).

Passing is 70% or better.

For True/False questions: A = True and B = False.

### TRUE/FALSE

- Subjective well-being (SWB) is the psychological term for happiness.**  
A) True      B) False
- SWB research only studies negative psychological states such as sadness and fear.**  
A) True      B) False
- Personality strongly influences happiness.**  
A) True      B) False
- Demographic and environmental factors affect happiness to a lesser degree than personality.**  
A) True      B) False
- Life satisfaction does not decline with age.**  
A) True      B) False
- The effects of income on happiness are small even when examining extremely wealthy individuals.**  
A) True      B) False
- Married people report greater happiness compared to those who were never married or are divorced.**  
A) True      B) False
- Work is thought to be related to SWB because it offers stimulation, positive social relationships, and a sense of identity and meaning.**  
A) True      B) False
- Sports and exercise increase happiness partly due to the release of endorphins, social interaction, and the experience of success or self-efficacy.**  
A) True      B) False
- Social-skills have NO influence upon happiness.**  
A) True      B) False

Continuing Psychology Education is approved by the Illinois Department of Financial and Professional Regulation as a continuing education sponsor for LCSWs and LSWs (license # 159-000806), and for LCPCs and LPCs (license # 197-000108). This course, Subjective Well-Being, is approved by the Illinois Department of Financial and Professional Regulation for 6 hours of continuing education for LCSWs, LSWs, LCPCs and LPCs.

- Being extroverted, which correlates with positive affect (moods and emotions) and happiness, includes characteristics of stimulus seeking, warmth, high activity, and \_\_\_\_\_.**  
A) irritability  
B) anxiety  
C) sociability  
D) unpleasant thoughts
- Neuroticism, which correlates highly with negative affect (moods and emotions) and low levels of happiness, includes characteristics of \_\_\_\_\_.**  
A) anxiety  
B) pessimism  
C) irritability  
D) all of the above
- Many researchers believe that marriage correlates with happiness because it \_\_\_\_\_.**  
A) buffers against the hardships of life  
B) provides emotional support  
C) provides economic support  
D) all of the above
- The life event rated highest for producing happiness is \_\_\_\_\_.**  
A) finding a job  
B) falling in love  
C) work promotion  
D) finding a new friend
- In America, self-esteem correlates with happiness \_\_\_\_\_.**  
A) strongly  
B) weakly  
C) not at all  
D) as a negative correlation

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16. **The effect of biologically based temperament upon happiness is \_\_\_\_\_.**  
A) significant  
B) irrelevant  
C) minor  
D) incidental
17. **Intrinsic goals which satisfy inherent psychological needs are considered more relevant than extrinsic goals, hence, the pursuit of material goods should affect happiness \_\_\_\_\_.**  
A) highly significantly  
B) the most of all goals  
C) for most, very little  
D) second only to peer acceptance
18. **The important factors in determining happiness are \_\_\_\_\_.**  
A) genetic and situational  
B) personality and cultural  
C) coping strategies and goals  
D) all of the above
19. **The lack of significant decrease in life satisfaction across the life span suggests \_\_\_\_\_.**  
A) the life span is short  
B) people adapt to their life conditions and adjust their goals and expectations  
C) age is relative  
D) life circumstances do not change
20. **Those who believe that positive outcomes will follow working toward a goal (which tends to improve chances of goal-attainment and happiness) are called \_\_\_\_\_.**  
A) pessimists  
B) dreamers  
C) optimists  
D) unrealistic

Please transfer your answers to the Answer Sheet (click the "Illinois Answer Sheet" link on Home Page and either click, pencil or pen your answers, then fax, mail or e-mail the Answer Sheet to us). Do not send the test pages to Continuing Psychology Education; you may keep the test pages for your records.

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