



## Life Satisfaction in Peruvian Emerging Adults: The Greater Impact of Socioemotional Over Financial Factors

*Satisfacción con la vida en adultos emergentes peruanos: Mayor impacto de factores socioemocionales sobre financieros*

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### ABSTRACT

Research on socioemotional and financial factors associated with life satisfaction among emerging adults in Latin American contexts is limited. This study aims to fill this gap by examining the influence of emotion dysregulation, perceived social support, and financial well-being constructs on life satisfaction in a Peruvian sample. 322 emerging adults (ages ranging from 18 to 29 years) participated in this study. It was determined that perceived social support and emotion dysregulation significantly influenced life satisfaction. In the case of financial well-being, it would not be a central predictor for life satisfaction. By stratifying the sample by gender, clinical status, and age ranges, women and people aged 20 to 24 presented more predictors. A deeper understanding of the determinants of life satisfaction among Peruvian emerging adults was accomplished for future research and practical applications in enhancing well-being within this population.

**Keywords: Youth; Life satisfaction; Socioeconomic factors; Emotion regulation**

## RESUMEN

La investigación sobre factores socioemocionales y financieros asociados a la satisfacción con la vida en adultos emergentes en Latinoamérica es escasa. Se buscó llenar este vacío examinando la influencia de los constructos de desregulación emocional, apoyo social percibido y bienestar financiero sobre la satisfacción con la vida en una muestra peruana. 322 adultos emergentes (18 a 29 años) participaron. El apoyo social percibido y la desregulación emocional fueron predictores significativos para la satisfacción con la vida. Acerca del bienestar financiero, este no sería un predictor central para la satisfacción con la vida. Estratificando la muestra por género, estatus clínico y rangos de edad, las mujeres y personas de 20 a 24 años presentaron más predictores significativos. Una comprensión más profunda de los determinantes de la satisfacción con la vida en la población adulta emergente peruana fue desarrollada para futuras investigaciones y aplicaciones prácticas para fortalecer el bienestar en esta población.

**Palabras clave: Juventud; Satisfacción con la vida; Factores socioeconómicos; Regulación emocional**

## INTRODUCTION

Nowadays, there has been a gradual decline in the number of young people completing their studies, working, becoming financially independent from parents, and establishing the conditions to form a family (Arnett, 2011). Based on this, another period of development between the ages of 18 and 29, called emerging adulthood, has been proposed (Arnett, 2000), characterized by a series of complex and multifaceted changes to adapt to the requirements of adulthood (Vosylis & Klimstra, 2022). As a result, they must learn to generate and employ their resources effectively in a less structured environment (Wood et al., 2018). Therefore, this period is characterized by ambivalence, as young individuals often struggle to envision themselves as adults, primarily because they grapple with an extended period of self-discovery in their pursuit of establishing personal identities and avoiding fixed long-term commitments (Siqueira et al., 2016). Furthermore, the lack of support networks and work opportunities and the insufficient quality of education create more adverse contexts for the transition to adult life (Torrecilla de las Heras & Melendro, 2023).

According to Jeffrey Arnett's theoretical framework (Arnett et al., 2014), U.S. emerging adults have five distinctive characteristics. *Prolonged identity exploration* is when emerging adults discover who they are, what they want, and what roles they will play. *Instability* involves abrupt changes in professional, academic, residential, and interpersonal domains. *Self-focus* consists of development within an environment of heightened freedom and independence. Feeling *in-between*

refers to the feeling of being overwhelmed due to changes between adolescence and full adulthood. Finally, *perceived possibilities or optimism about the future* relate to a sense of a wide range of opportunities and paths to take in life.

A sixth category was identified in the Latin American context: *developing and maintaining relational ties with family, friends, and a partner*. In Chile, emerging adults greatly emphasize relational ties despite various changes during this period (Barrera-Herrera & Vinet, 2017). Similarly, research in Brazil highlights that, while autonomy and the ability to make individual decisions are valued in the labor market, emerging adults also tend towards high familial support (Dutra-Thomé et al., 2019). In Venezuela, studies show a direct link between increasing age and greater financial independence, social stability, and positive emotions during emerging adulthood (García-Álvarez et al., 2022). Meanwhile, in Peru, social support from friends has been identified as a significant predictor of effective emotional management among young migrants (Espinoza et al., 2022).

Although these studies contribute valuable insights into the Latin American context, there is still a gap in the literature regarding the impact of emotional, social, and financial factors on life satisfaction within this demographic. Consequently, this study focuses on perceived social support, emotional dysregulation, and economic well-being as predictors of life satisfaction. Emotional dysregulation is an intrinsic indicator of emotion management, which significantly influences one's perception of their life (González et al., 2023; Guerrini-Usubini et al., 2023; Kraiss et al., 2020). Conversely, financial well-being and perceived social support represent two important extrinsic factors associated with a person's social environment and economic status. These factors are internalized and modulated by an individual's perception, which is an intrinsic component (Barrera & Flores, 2020; Sirgy, 2018). Measuring the impact of these variables on life satisfaction is beneficial because they align with the subjective perception of one's experiences at social, emotional, and economic levels.

### **The Current State of the Art of Life Satisfaction in Emerging Adulthood and its Possible Contextualization to the Peruvian Reality**

Life satisfaction represents the degree of cognitive satisfaction one has with one's life, which is associated with feelings of gratification regarding personal experiences (Diener, 1994). It provides essential information about an individual's psychological well-being and functioning (Diener, 1984). Previous research has identified that dimensions (mainly instability, identity exploration, and clarity of values) of emerging adulthood can predict the degree of life satisfaction (Kohútová et al., 2021).

In the Peruvian context, Oscar Mamani-Benito et al. (2023) found that low levels of life satisfaction in university students can negatively affect their positive

expectations about the future. Social factors within emerging adulthood, such as socializing with friends, age, and parental income, are significant predictors of life satisfaction (Temizkan et al., 2023).

Furthermore, Peruvians are navigating a complex landscape marked by a new phase of economic and political crises characterized by governmental instability and the pervasive effects of global economic challenges. However, resilience, a long-standing trait of the Peruvian population, continues to play a crucial role in addressing these issues. Research by Otto Regalado (2024) highlights the importance of community solidarity, creativity, and self-management as key resources for overcoming crises. Moreover, Silvia Romio et al. (2022) draw connections between today's collective responses and those during previous periods of vulnerability, such as the violence of the 1980s and 1990s and the recent COVID-19 health crisis. These studies demonstrate that the social, psychological, and community strategies developed in Peru's history remain relevant and effective in helping individuals and communities adapt to contemporary challenges.

## LITERATURE REVIEW

### Life Satisfaction and Financial Well-Being

Financial well-being presents different nuances in its definition. Many investigations focus on an individual's financial background (Aubrey et al., 2022; Keyes et al., 2002), while other proposals consider it to be tied to the fulfillment of expectations economically set by the individual, considering that financial freedom can be maintained in the face of various current and unforeseen needs (Brüggen et al., 2017). Additionally, younger individuals associate financial well-being with independence, achieving a desired lifestyle, and "making ends meet", while older adults base their financial well-being on sufficient financial stability for the future (Riitsalu et al., 2024).

This study adopts the definition provided by the Consumer Financial Protection Bureau (2015) which includes four key aspects: control over one's finances (i.e., being able to pay monthly debts and not having unmanageable debts), the ability to solve unexpected financial shocks (i.e., related to having savings and being able to solve unanticipated situations, e.g., illness), having and gradually meeting financial goals (e.g., loans, educational debts, etc.) and acquiring the economic opportunity to indulge (e.g., vacations, going out to eat, shopping, advanced education, among others).

Several studies have explored the predictive association between financial well-being and life satisfaction. In this regard, benefits have been identified, including greater satisfaction of needs and desires (Yeo & Lee, 2019), improved quality of life,

mental and physical health (Ortiz et al., 2019), and even higher levels of happiness (Camacho & Horta, 2022). Conversely, unemployment, which impacts an individual's economic situation, may increase life dissatisfaction (Camacho & Horta, 2022).

Even though several research studies confirm the association between life satisfaction and financial well-being, the existence of a predictive linear relationship remains debatable. In this regard, Ed Diener, Derrick Wirtz et al. (2010) stated that, while there is a relationship between well-being and financial situation, it is not always a significant predictor, as its influence varies according to different contexts and individual characteristics and relates separately to distinct types or components of well-being. Recent research by Matthew Killingsworth et al. (2023) found that emotional well-being generally increases with higher income without a clear stabilization point. This increase is more noticeable among individuals who already report high levels of well-being. In contrast, unhappy people do not experience significant mood improvements from higher income, indicating that their sources of unhappiness may not be alleviated by financial means. Additionally, Ruut Veenhoven (2016) suggests that, while income is relevant to well-being, its impact is influenced by psychological, social, and cultural factors, which can have a more significant and lasting effect on life satisfaction than income alone. These findings emphasize the nuanced and complex relationship between financial status and overall well-being.

### **Life Satisfaction and Emotion Dysregulation**

Emotion dysregulation is defined as difficulty in managing emotional responses, characterized by problems with emotional expression and suppression (Gross & John, 2003; Herts et al., 2012), a slower return to emotional baseline (Moehler et al., 2022), poor adaptation in behavioral repertoires and social norms (Shaw et al., 2014), and behavioral interference with goal pursuit (Linehan, 1993; Thompson, 1994). Kim Gratz and Lizabeth Roemer (2004) describe it as lacking the skills to manage intense emotions due to difficulty identifying, labeling, and accepting emotions, along with the inability to regulate behavior based on the impulse to the action of emotion.

Emotional dysregulation significantly impacts well-being in clinical samples (Bendor Cohen et al., 2021). In non-clinical samples, difficulties in emotion regulation led to procrastination and failure to achieve valued goals (González et al., 2023). Along these lines, in young Italians (20 to 35 years old), it may be a significant contributor to higher levels of psychological distress (Guerrini-Usubini et al., 2023). This suggests that emotional dysregulation often precedes psychological difficulties, so its diagnosis and intervention are essential for the individual's personal development (Bailen & Thompson, 2023).

Gender differences also shape how emotional dysregulation affects psychological well-being. Women tend to use more emotion regulation strategies for depressive symptoms than men, with acceptance emerging as a consistent strategy throughout their lives (Kwon et al., 2013). In Spanish emerging adults, women's expressive traits have been considered a substantial predictor for psychological well-being, while this pattern has not been observed in men (Matud et al., 2021). These differences may stem from social norms associating masculinity with anger expression and aggressive behavior (i.e., more significant emotion dysregulation) compared to femininity, which involves more expressive and accepting emotional tendencies (DeSalvo, 2023).

### **Life Satisfaction and Perceived Social Support**

Perceived social support involves multiple aspects. It includes feeling affection, appreciation, and recognition from different social groups to which the individual belongs (Zimet et al., 1988) and the subjective perception of the quality of that support (Ong et al., 2018). Gregory Zimet et al. (1988) developed a theoretical proposal distinguishing support from family, friends, and significant others. Previous research has certified the structure of this model through studies in different Latin American populations (Navarro-Loli et al., 2019), including samples of Peruvian internal migrants and Venezuelan migrants residing in Peru (Espinoza et al., 2022).

Among young adults, perceived support from friends and family promotes greater life satisfaction (Kasprzak, 2010). Furthermore, both hedonic well-being (i.e., immediate sensations of pleasure, happiness, and enjoyment) and eudaimonia (i.e., consequences of self-growth and self-knowledge) are significantly associated with familiar and peer-perceived social support (Cobo-Rendón et al., 2020). Similar results in South Korean samples show that partner and friend support predict greater happiness and lower psychological distress related to depression (Shin & Park, 2022). In clinical contexts, epilepsy patients demonstrated a direct relationship between perceived social support and psychological well-being (Nazir et al., 2023).

In Latin America, family support is especially vital for emerging adults due to cultural values prioritizing family interdependence (Arnett, 2008). Unlike Anglo-Saxon cultures, where independence is seen as a sign of maturity, Latin cultures view staying home longer as a way to strengthen family bonds (Barrera-Herrera & Vinet, 2017). Studies from Chile, Colombia, and Venezuela show that family support enhances emotional well-being and buffers against anxiety and stress (Barrera-Herrera et al., 2019). This cultural emphasis on close family ties contrasts with Western ideals of independence, where family support may persist but tends to lack the same depth of emotional engagement (Arnett, 2008).

## **Life Satisfaction and Sociodemographic Variables**

In current Peruvian studies, associations between life satisfaction (i.e., well-being, happiness) and sociodemographic variables (i.e., gender, age, marital status, educational level, and socioeconomic level) have been highly considered. In that sense, based on a representative adult sample recollected from the 2012 Epidemiological Mental Health Study in Lima (capital of Peru), Javier Saavedra (2020) found that non-economically disadvantaged people are 2.54 times more likely to feel happiness compared to those who are in extreme poverty.

First, men are 1.79 times more likely to report higher happiness levels than women. Additionally, employees show greater life satisfaction than self-employed individuals, students, domestic workers, and the unemployed. This suggests that a supportive work environment and being recognized materially and morally are fundamental factors in life satisfaction (Calizaya et al., 2020). Regarding marital status, Saavedra (2020) describes that separated, widowed, or divorced people are less likely to experience high happiness levels than those who are married or cohabiting. However, Jose Calizaya et al. (2020) found that widowed individuals reported better life satisfaction than divorced, single, married, and cohabiting people, possibly due to protective factors like greater resilience and social support.

Education also plays a significant role: People with higher education levels are 3.18 times more likely to report greater happiness or well-being (Saavedra, 2020). Finally, Esther Durand-Sánchez et al. (2023) found that life satisfaction decreases in middle adulthood but increases in the elderly stage of life. This is related to more excellent stability and frequent positive emotions, except for those facing economic hardships or health issues.

## **PURPOSE OF THE STUDY**

Given that emerging adulthood is primarily influenced by the sociocultural context, social, emotional, and financial factors could be considered fundamental predictors of life satisfaction in this population (Hidalgo-Fuentes et al., 2021; Ortiz et al., 2019; Yeo & Lee, 2019). In that sense, the mediation role of emotion regulation/dysregulation (Demichelis et al., 2023) and sociodemographic factors such as age (Thomas, 2010) in the association between social components and life satisfaction have been highly studied.

Based on this proposal, the main aim of the current study is to determine the predictive role of perceived social support, emotion dysregulation, financial well-being, and sociodemographic factors on life satisfaction in Peruvian emerging adults. To reach that primary objective, it is necessary to determine the psychometric properties of all the tests and to identify the degree of associations between variables.

Under these premises, our main research hypotheses are the following:

H<sub>1</sub>: Financial well-being, perceived social support, and emotion dysregulation are significant predictive factors for life satisfaction in emerging Peruvian adults.

H<sub>2</sub>: The predictive role of financial well-being, perceived social support, and emotion dysregulation on life satisfaction might differ based on gender (males/females), clinical status (currently or not receiving psychological/psychiatric treatment), and age ranges (18-19 years, 20-24 years, and 25-29 years).

## **METHODOLOGY**

### **Participants**

Non-probabilistic sampling was utilized for the current study. Initially, a total of 339 individuals participated in the data collection. However, seventeen participants were excluded due to not meeting the inclusion criteria (i.e., having Peruvian nationality, residing in the same country, and being in the emerging adult age range [18-29 years]). The final sample comprised 322 emerging adults aged between 18 and 29 years old ( $M = 21.8$ ,  $DS = 2.82$ ). Most of the sample identified as females (65.8%; males, 34.2%), reported being single (30.4%) or without a current partner (68.3%), with incomplete or ongoing university studies (54.0%), not currently with a labor status (i.e., not currently working, 62.7%) and without a clinical status (i.e., currently not receiving psychological/psychiatric treatment, 63.7%).

A power analysis was computed with G\*Power 3.1.9.7: “Linear Multiple Regression: Fixed model,  $R^2$  deviation from 0” module. Considering three predictors, an alpha level of 5%, very high power (95%), and a minimal detectable small to medium effect size ( $f^2 = .10$ ), the total sample size recommended is 176 participants to reach the abovementioned conditions.

### **Measures**

#### ***Sociodemographic variables***

A record was applied to require sociodemographic data such as gender, age, marital status, educational level, clinical status (i.e., whether they have attended a psychological or psychiatric consultation during the last 12 months), working status, and academic status.

Before the measurement tools description, it is essential to note that these were chosen based on the length of the instrument, as it is a factor that can influence promoting greater viability of data collection (Sleep et al., 2021), and that these versions have demonstrated psychometric performance according to current

standards in the young Peruvian population (Blancas-Guillen et al., 2024; López-Angulo et al., 2021; Oliver et al., 2018). In the case of the CFPB, one of the objectives of this research has been to demonstrate its functioning in this community.

### ***Life Satisfaction***

The Spanish-adapted version of the Satisfaction with Life Scale (SWLS) evaluates people's global assessment of their lives. The test has a unidimensional structure and contains five items (e.g., "The conditions of my life are excellent") scaled with seven Likert-type response options, ranging from totally disagree (0) to totally agree (7). Previous Peruvian studies with a sample similar to the one from this study have corroborated the factor structure of the test through a confirmatory factor analysis ( $\chi^2_{[5]} = 19.464$ ,  $p < .001$ , CFI = .985, RMSEA = .075) (Oliver et al., 2018). In the same study, the instrument showed adequate reliability through an internal consistency method ( $\alpha = .78$ ).

### ***Financial Well-Being***

The Spanish version of the CFPB Financial Well-being Scale (Consumer Financial Protection Bureau, 2015) evaluates an individual's perception of their financial situation. This test has ten items and assumes a unidimensional proposal (e.g., "I could cope with a significant unforeseen expense"). The latent variable of financial well-being revolves around four primary characteristics: control over one's finances, the ability to solve unexpected financial shocks, meeting financial goals, and having financial freedom to make decisions that allow one to enjoy life. In addition, the items have a Likert-type scale with five response options that go from not describing me at all (0) to completely describing me (4). Evidence validity based on the relationship with other variables (convergent/concurrent validity) was obtained in the original study. Because IRT was used as a reliability method, they considered the marginal reliability statistics, which consisted of the ratio of actual score variance to observed score variance, obtaining coefficients of .89 to .90 (Consumer Financial Protection Bureau, 2015).

### ***Emotion Dysregulation***

The abbreviated version of the Difficulties of Emotion Regulation Scale (DERS) assesses emotional regulation difficulties conceptualized as the lack of various core skills for emotional management. The test comprises 18 items and five response options (1 = almost never, 5 = almost always). Based on the Peruvian adaptation of the test through confirmatory factor analysis in samples of similar

ages (Blancas-Guillen et al., 2024), there are two factorial structures regarding DERS. The first one consists of 6 *dimensions* that are classified as Awareness (e.g., “I pay attention to how I feel”), Clarity (e.g., “I have no idea how I feel”), Non-acceptance (e.g., “When I am emotionally bad [either angry, sad, anxious, etc.], I feel ashamed for feeling that way”), Goals/Objectives (e.g., “When I am emotionally bad [whether angry, sad, anxious, etc.], I have difficulty doing my work”), Impulsivity (e.g., “When I am emotionally bad [whether angry, sad, anxious, etc.], I have difficulty controlling my behavior”) and Strategies (e.g., “When I am emotionally bad [whether angry, sad, anxious, etc.], I think I can’t do anything other than let myself be carried away by that feeling) with good fit indices ( $\chi^2[\text{gl}] = 241.38[120]$ ,  $p < .001$ , CFI = .99, TLI = .99, WRMR = .76, RMSEA = .05). The second model consists of a *bifactor proposal* that considers five dimensions (excluding Clarity) and a general factor denominated as emotion dysregulation, with also good fit indices ( $\chi^2[\text{gl}] = 162.65[75]$ ,  $p < .001$ , CFI = .99, TLI = .99, WRMR = .72, RMSEA = .06). In this final model, an acceptable internal consistency index was obtained for the general factor ( $\omega_{\mu} = .83$ ).

### ***Perceived Social Support***

The Multidimensional Scale of Perceived Social Support (MSPSS) assesses perceived social support from three sources (family, friends, and significant others). The test is composed of 12 items and three factors called Family (e.g., “I receive the emotional support I need from my family”), Friends (e.g., “I can count on my friends when things go wrong”), and Significant Other (e.g., “I count on a special person when I am in a difficult situation”). The scale has seven Likert-type response options, ranging from totally disagree (0) to totally agree (7). Previous studies with similar samples confirm the second-order factorial structure of the instrument with three underlying components, as aforementioned before, through confirmatory factor analysis ( $\chi^2[\text{gl}] = 387.913[51]$ ,  $p < .001$ , CFI = .961, TLI = .950, SRMR = .034, RMSEA = .058) (López-Angulo et al., 2021). In that study, through Cronbach’s alpha and omega coefficients, the test showed good reliability indices that ranged between .86 and .93, with internal consistency being adequate for each factor.

## **PROCEDURE**

The present study was previously approved by the *Research and Ethics Committee (CIE) of the Faculty of Psychology of the University of Lima* on September 11th, 2023. Regarding the tests, there is free access to SWLS, CFPB, and MSPSS for research purposes. In the case of DERS, we obtained written permission to utilize the Peruvian abbreviated version of DERS with the corresponding author.

Due to the greater ease of accessibility to the sample, it was collected through virtual means, using the Google Forms platform. The forms were presented in the following order: informed consent, SWLS, MSPSS, DERS, CFPB, and socio-demographic record. The form was shared through social networks (Instagram, Facebook, and LinkedIn) and academic and university spaces. The informed consent described the objective of the research, the inclusion criteria, and the principles of autonomy (i.e., withdraw at the time considered appropriate without any personal harm), confidentiality, and privacy, in addition to specifying that there would be no individual return as it is a proposal of research and not a diagnosis. No financial benefit was offered for participating in the present study. Those participants who accepted that their results could be used for future research projects and that they could be used in open-access databases have been published under that name at the following link: <https://osf.io/z23f5/> (Okumura-Clark, 2024).

## **DATA ANALYSIS**

After examining basic descriptive statistics, a psychometric analysis of the measures was conducted to determine the methodological functioning of tests within this sample. Validity evidence based on the internal structure was obtained through confirmatory factor analysis (CFA). Using the SEM module of Jamovi v. 1.6.23, fit indices were computed. Based on María Escobedo et al. (2016), Christine DiStefano et al. (2018), and Daire Hooper et al. (2008), the following were considered as indicative of adequate fit for CFA:  $\chi^2/df < 3$ , CFI =  $> .95$ , TLI =  $> .95$ , SRMR  $< .080$ , and RMSEA =  $< .08$ . These elements were considered as central determinants for the analysis by providing a comprehensive evaluation of the models, taking into account different perspectives; for example, CFI is responsible for comparing the proposed model with a null, while the TLI works for the same parameters as the CFI but gives preference to models with greater parsimony (Bentler, 1990; Tucker & Lewis, 1973). On the other hand, the SRMR and RMSEA indices allow a direct analysis of the model's fit (Hu & Bentler, 1999). On the other hand, two estimators, MLR and WLSMV, were considered based on the non-normality of score distribution; however, WLSMV is more recommended due to the ordinal nature of the variables (Escobedo et al., 2016; Ruiz et al., 2010; Hooper et al., 2008). In assessing the reliability of the derived scores, Selim Kiliç (2016) and Carme Viladrich et al. (2017) propose that the values should be greater than .80.

Once each test's factorial structure was determined, a polychoric correlation matrix was applied to ascertain the relationships between variables. The analysis of this matrix is critical as it is a fundamental element for constructing explanatory models (Hair et al., 2010). Thus, evaluating the associations among

observed data is crucial, as it is an essential precedent for hypothesized relationships within the models based on preliminary results (Kline, 2011). Verifying the feasibility and viability of testing causal relationships with the available data is also an essential consequence of the correlation matrix results (Schumacker & Lomax, 2004). Based on the proposals of Jacob Cohen (1988), the effect sizes of the correlations were classified as low (varying around .10), medium (varying around .30), and large (varying more than .50).

Then, the structural equation modeling methodology was used to comprehend the variables' associations and the degree of prediction (Kline, 2016). The five corresponding stages were carried out to implement this methodology: a) *Specification*, which includes establishing hypothetical relationships between latent and observed variables. To this end, the background and theory that support the initial proposal of the model were previously reviewed; b) *Identification*: according to Leonardo Medrano and Roger Muñoz-Navarro (2017), this phase can only be carried out if the models are clarified; c) *Estimation*: determination of the calculation method for the process of minimizing the discrepancy between the theoretical and empirical matrices; d) *Assessment*: the fit of the model is evaluated using fit indices taking into account the corresponding cut-off points; and e) *Re-specification*: the modification of the model is considered based on a review of the adjustment or modification indices. The considered estimator was Maximum Robust Likelihood (MLR), which assesses the fitness of the model under conditions of inferential non-normality and in large samples and provides more robust inferences in the presence of violations of multivariate normal distribution assumptions (Muthén & Muthén, 2017). That implies that the conclusions derived from SEM analysis are more reliable and generalizable since they are based on robust estimates that are less susceptible to biases caused by a lack of normality in the data (Rhemtulla et al., 2012).

A path analysis of observable and latent variables was evaluated since it is part of the multivariate analysis family of equation modeling structure (Keith, 2015). Regarding the goodness of fit indices, the guidelines proposed by Miguel Ruiz et al. (2010) were followed, which stipulated that the Chi-square/Degree of freedom ( $\chi^2/df$ ) must be less than 3; the Comparative Fit Index (CFI) and the Tucker-Lewis Index (TLI) must be greater than or equal to .95; and the Root Mean Square Residual of Approximation (RMSEA) and Standardized Root Mean Square Residual (SRMR) must be less than .08. Finally, for analyzing the influences between variables in a bivariate manner, the regressions obtained ( $\beta$ ) were used, which must be statistically significant ( $p < .05$ ) (Ato & Vallejo, 2011).

## RESULT

### Psychometric Properties

To respond to the central hypotheses of the research, it is of utmost importance to identify the psychometric functioning of the tests. In this sense, in Table 1, life satisfaction, perceived social support, and emotion dysregulation scales demonstrated a satisfactory fit. MLR and WLSMV estimators were considered for psychometric analysis (Escobedo et al., 2016; Ruiz et al., 2010; Hooper et al., 2008), and concerning the DERS, models 1 and 2 explored the author’s original proposal, while model 3 excluded the Awareness dimension (Blancas-Guillen et al., 2024). Model 3 presented superior fit indices and higher reliability. The Financial Well-Being Scale shows that models 1 and 2 fell below the anticipated minimum threshold for a good fit (Escobedo et al., 2016; Ruiz et al., 2010; Hooper et al., 2008). After a respecification by covarying items bf2 ~ bf4 and bf1 ~ bf2, modification indices were higher (MI = 16.49 and IM = 14.65, respectively), leading to better-fit indices (model 3). However, it should be noted that assuming correlations between errors is an artificial way to improve a model (Domínguez-Lara, 2019). Given this, eliminating items 1 and 2 based on their low factor loadings was finally considered. With these results, model 4 is proposed without covariances and with only eight items with optimal fit indices. Finally, the reliability of all scales is above the minimum required (see Table 2) (Kiliç, 2016; Viladrich et al., 2017).

**Table 1.** Confirmatory factor analysis results for the study measures

Measurement	Confirmatory Factor Analysis						
	Model	$\chi^2/gf$	CFI	TLI	SRMR	RMSEA	Estimator
SWLS	1	2.74	0.99	0.98	0.02	0.07	MLR
	2	0.38	0.99	0.99	0.02	0.00	WLSMV
MSPSS	1	3.09	0.97	0.97	0.03	0.08	MLR
	2	0.20	1.00	1.00	0.02	0.00	WLSMV
CFPB	1	7.25	0.74	0.67	0.08	0.14	MLR
	2	3.54	0.93	0.90	0.09	0.09	WLSMV
	3	2.43	0.96	0.94	0.07	0.07	WLSMV
	4	2.30	0.97	0.96	0.06	0.06	WLSMV
DERS	1	2.43	0.96	0.95	0.05	0.07	MLR
	2	0.56	0.99	0.99	0.04	0.00	WLSMV
	3	0.68	0.99	0.99	0.03	0.00	WLSMV

Note:  $\chi^2/gf$  = Chi-square divided by degrees of freedom; CFI = Comparative Fit Index; TLI = Tucker-Lewis Index; SRMR = Standardized Root Mean Square Residual; RMSEA = Root Mean Square Error of Approximation; MLR = Maximum Likelihood Robust; WLSMV = Weighted Least Square Mean and Variance Adjusted.

**Table 2.** Reliability estimates for the study measures

Reliability			
Measurement		$\alpha$	$\omega$
SWLS	General Scale	0.86	0.87
MSPSS	Family	0.92	0.93
	Friends	0.95	0.95
	Significant Other	0.94	0.94
	General Scale	0.94	0.94
CFPB	CFPB Scale (10 items)	0.82	0.82
	CFPB Scale (8 items)	0.80	0.81
DERS	Awareness*	0.80	0.81
	Clarity	0.87	0.87
	Non acceptance	0.87	0.88
	Goals/Objectives	0.90	0.90
	Impulsivity	0.89	0.89
	Strategies	0.85	0.86
	General Scale	0.89	0.89
	General Scale without Awareness	0.93	0.93

Note:  $\alpha$  = Cronbach's alpha;  $\omega$  = Omega.; \* = Omitted factor in DERS' model 3.

While changes in item deletion could have essential implications for validity evidence related to the internal structure of the test, when reviewing the items, these two consist of the evaluation of external factors that could affect financial well-being in the general adult population, which may not be priority aspects in an emerging adult (e.g., I am securing my financial future) (Barrera-Herrera & Vinet, 2017). Under these conditions, eliminating the items would have a theoretical and methodological justification (i.e., due to the psychometric analyses described).

### Inferential Analysis

On the other hand, determining the degree of association between variables is essential before responding to the central hypotheses of this research. In that sense, life satisfaction was significantly associated with financial well-being ( $r = .37$ ,  $p < .001$ ), emotion dysregulation ( $r = -.34$ ,  $p < .001$ ), and perceived social support (family:  $r = .41$ ,  $p < .001$ ; friends:  $r = .34$ ,  $p < .001$ ; significant other:  $r = .44$ ,  $p < .001$ ) with a medium to large effect size. Specifically, most emotion dysregulation factors were negatively associated with life satisfaction, with a medium effect size (Cohen, 1988). The association between the main variables in this study is detailed in Table 3.

**Table 3.** Correlation matrix of the main study variables

		1	2	3	4	5	6
1	Life satisfaction	—					
2	Financial well-being (10 items)	.39***	—				
3	Financial well-being (8 items)	.37***	.97***	—			
4	Perceived social support	.47***	.30***	.31***	—		
5	Emotion dysregulation (6 factors)	-.32***	-.37***	-.36***	-.23***	—	
6	Emotion dysregulation (5 factors)	-.34***	-.40***	-.39***	-.28***	0.99***	—

Note: \*p < .05, \*\*p < .01, \*\*\*p < .001

Table 4 presents explicative models developed with life satisfaction as the endogenous variable to answer the first hypothesis of the research. At the same time, financial well-being, emotion dysregulation, and perceived social support are exogenous variables. In Model 1, tested as previously described, the CFI and TLI coefficients fell below the anticipated minimum threshold for a good fit, as proposed by Escobedo et al. (2016). Model 2 involved the removal of the Financial Well-Being Scale’s items 1 and 2, resulting in CFI and TLI coefficients that remained below the threshold (Escobedo et al., 2016). Model 3 considered the adjustments mentioned above and the integration of the DERS 5-dimension proposal (Blancas-Guillen et al., 2024). Good fit indices were determined based on  $\chi^2/\text{gl}$ , CFI, TLI, and RMSEA values. Furthermore,

**Table 4.** Explicative models (general sample)

Models	$\chi^2/\text{gl}$	CFI	TLI	SRMR	RMSEA
Model 1	2.68	0.867	0.851	0.075	0.072
Model 2	2.46	0.897	0.882	0.073	0.067
Model 3	2.18	0.921	0.909	0.058	0.060
Model 4	1.58	0.981	0.976	0.043	0.043
Model 5	1.532	0.967	0.958	0.054	0.058
Model 6	1.419	0.973	0.966	0.055	0.051
Model 7	1.543	0.949	0.936	0.064	0.071

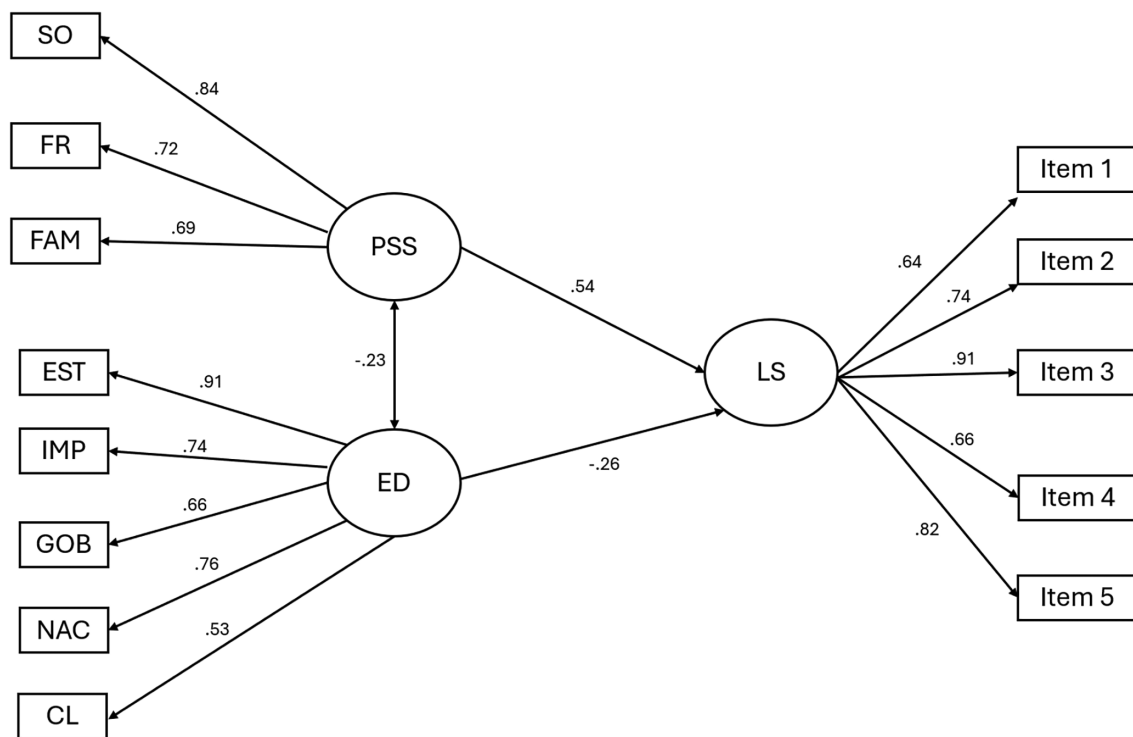
Note: Model 1: with the original internal structure of SWLS, CFPB, DERS, and MSPSS; Model 2: without considering CFPB’s items 1 and 2; Model 3: without considering DERS’ awareness factor; Model 4: without considering CFPB; Model 5: Multigroups regarding gender without CFPB; Model 6: Multigroups regarding clinical status without CFPB; Model 7: Multigroups regarding age groups without CFPB; CFI = Comparative Fit Index; TLI = Tucker-Lewis Index; SRMR = Standardized root mean square residual; RMSEA = Root mean squared error of approximation.

excellent fit indexes were identified in Model 4 by only considering perceived social support and emotion dysregulation as exogenous variables.

Additionally, based on the second research hypothesis, good fit indexes were identified in explicative proposals conformed by multigroups regarding gender (model 5), clinical status (model 6), and age ranges (model 7). Finally, Figure 1 offers a visual representation of the better-fit model (i.e., model 4) with the total sample ( $\chi^2/\text{gl} = 1.58$ , CFI = .981, TLI = .976, SRMR = .043, RMSEA = .043).

Table 5 presents the outcomes of simple regressions based on the models outlined in Table 4. Models 1 and 2 were excluded since fit indices fell below the anticipated minimum threshold for a satisfactory fit. Consequently, model 3 determined that perceived social support ( $\beta = .514$ ,  $p < .001$ ) and emotion dysregulation ( $\beta = -.227$ ,  $p < .01$ ) emerged as significant predictors of life satisfaction, whereas financial well-being ( $\beta = .107$ ,  $p = .145$ ) did not present the same predictive capability. In line with these findings, perceived social support ( $\beta = .543$ ,  $p < .001$ ) and emotion dysregulation ( $\beta = -.265$ ,  $p < .001$ ) were identified as significant predictors of life satisfaction in model 4. These results allow us to answer the first hypothesis of our research partially.

**Figure 1.** Explicative model n°4



Note: PSS = Perceived Social Support; ED = Emotion Dysregulation; LS = Life Satisfaction; SO = Significant other; FR = Friends; FAM = Family; EST = Strategies; IMP = Impulsivity; GOB = Goals/objectives; NAC = Non-Acceptance; CL = Clarity

**Table 5.** Simple regressions based on explicative models

Model	Sample	Criterion	Predictor	B	z	p
1	General	Life satisfaction	Perceived social support	<b>0.535</b>	8.02	< .001
			Emotion dysregulation	<b>-0.217</b>	2.04	0.041
			Financial well-being	0.117	1.60	0.109
2	General	Life satisfaction	Perceived social support	<b>0.543</b>	8.11	< .001
			Emotion dysregulation	<b>-0.228</b>	2.10	0.036
			Financial well-being	0.087	1.22	0.222
3	General	Life satisfaction	Perceived social support	<b>0.514</b>	7.65	< .001
			Emotion dysregulation	<b>-0.227</b>	-2.79	0.005
			Financial well-being	0.107	1.22	0.145
4	General	Life satisfaction	Perceived social support	<b>0.543</b>	8.62	< .001
			Emotion dysregulation	<b>-0.265</b>	-3.68	< .001
5	Females	Life satisfaction	Perceived social support	<b>0.535</b>	6.79	< .001
			Emotion dysregulation	<b>-0.307</b>	-3.28	0.001
	Males	Life satisfaction	Perceived social support	<b>0.559</b>	3.59	< .001
			Emotion dysregulation	-0.138	-1.19	0.235
6	With Clinical Status	Life satisfaction	Perceived social support	<b>0.478</b>	4.95	< .001
			Emotion dysregulation	<b>-0.330</b>	-2.27	0.023
	Without clinical status	Life satisfaction	Perceived social support	<b>0.642</b>	6.58	< .001
			Emotion dysregulation	<b>-0.173</b>	-2.08	0.037
7	18-19 years	Life satisfaction	Perceived social support	<b>0.676</b>	5.17	< .001
			Emotion dysregulation	-0.197	-1.25	0.212
	20 - 24 years	Life satisfaction	Perceived social support	<b>0.602</b>	7.46	< .001
			Emotion dysregulation	<b>-0.208</b>	-2.51	0.012
	25-29 years	Life satisfaction	Perceived social support	0.182	1.04	0.298
			Emotion dysregulation	-0.475	-1.79	0.073

Upon introducing gender analysis to model 5, differences in the influences were observed. In that sense, perceived social support ( $\beta = .535$ ,  $p < .001$ ) and emotion dysregulation ( $\beta = -.307$ ,  $p < .001$ ) had a significant influence on life satisfaction in women; conversely, only perceived social support ( $\beta = .559$ ,  $p < .001$ ) had that property within the male sample. In the case of clinical status (model 6), there is a more significant negative influence of emotion dysregulation on life satisfaction in people receiving psychological/psychiatric services ( $\beta = -.330$ ,  $p < .05$ ) compared to those who were not ( $\beta = -.173$ ,  $p < .05$ ). Finally, when stratified by age (model 7), perceived social support emerged as a protective factor within the age groups of 18-19 years ( $\beta = .676$ ,  $p < .001$ ) and 20-24 years ( $\beta = 602$ ,  $p < .001$ ), while not in the later emerging adulthood years ( $\beta = .182$ ,  $p = .298$ ).

These results identify differential patterns based on gender, clinical status, and age group, accepting the second hypothesis.

## DISCUSSION

Life satisfaction is a fundamental component of an individual's personal development due to the tremendous support this factor provides for the subject's emotional, social, and economic aspects (Kohútová et al., 2021). Since emerging adulthood is a period of significant changes, life satisfaction generates crucial repercussions for the life of the future intermediate adult (Vosylis & Klimstra, 2022). Considering that the study of these concepts in Latin America has been currently relatively scarce, it was deemed proposed to determine the predictive role of intrinsic factors associated with economic (financial well-being), social (perceived social support), and emotional (emotion dysregulation) domains on life satisfaction in Peruvian emerging adults. It is important to note that various cultural factors may have influenced the results, especially the counterintuitive findings discussed later.

Before analyzing the associated factors with life satisfaction, the internal structure of each measurement instrument was determined while considering the models previously identified in Peruvian contexts and original studies. Through confirmatory factor analysis, internal structures of life satisfaction (Oliver et al., 2018), perceived social support (López-Angulo et al., 2021), and emotional dysregulation (Blancas-Guillen et al., 2024) tests were replicated similarly with adequate adjustment indices. In the case of the instrument that assessed financial well-being (Consumer Financial Protection Bureau, 2015), it was decided to eliminate the first two items and consider a single-factor proposal to comply with the minimum standards at a psychometric level. Acceptable internal consistency coefficients were also determined to assess the precision of the derived scores (McNeish, 2018).

Under these premises, intrinsic and extrinsic factors impact life satisfaction. Emotional factors play an extremely relevant role in the individual's personal development. If they do not know how to manage these sensations, it has significant repercussions in different areas of their lives (Herts et al., 2012). Faced with this, emotion dysregulation would be conceptualized mainly as an intrinsic factor. On the other hand, social and economic factors are primarily associated with external factors when considered contextual components. However, the subject's perception of their social networks and economic status presents ideographic nuances, which are associated with the life experiences and expectations that the emerging adult has in their life (Barrera & Flores, 2020; Sirgy, 2018).

Firstly, perceived social support presented the highest predictive power about satisfaction with life in emerging Peruvian adults. This could be due to a cultural factor because, just like it was found in Latin American contexts, unlike the American ones, bonds that were built to be an essential part of their goals during this stage are valued (Barrera-Herrera & Vinet, 2017; Dutra-Thomé et al., 2019). It would also be explained by the condition of generally being an emerging adult since there is interest in socializing with peers and responding to family expectations, so if they receive support from their network, they will feel a higher well-being level. In addition, being in a period in which they experience uncertainty because of adulthood demands, social support would dampen crises (Barrera-Herrera et al., 2019). This way, those who count on this support would yield higher satisfaction in their lives.

Similarly, emotion dysregulation significantly impacts how satisfied young people are with their lives. Instability and little clarity of identity are characteristics of emerging adults, as well as a lower level of resilience and a feeling of lacking value; this is why it would result in more challenging for them to be satisfied with their lives (Limonero et al., 2012). Also, emotional dysregulation would affect expectations about the future, being more negative than positive, in a way that does not help the individual's personal development and general well-being (Limonero et al., 2012). On the contrary, there would be a more significant psychological discomfort that would limit the person from generating new resources to face the requirements of adulthood and perceive their lives as valuable.

Although financial well-being significantly correlates with satisfaction with life, this study did not identify it as a predictive factor in this Peruvian sample. This was an interesting result since a debate about whether this factor has a predictive association with life satisfaction was previously described, considering that the most surveyed emerging adults in the sample still live with their families, do not work, come from moderate-income households, and are still studying. In other words, the financial burden of their household is divided among the family members, and the satisfaction of their essential needs on an economic level still depends on their parents. Hence, this construct may be irrelevant to them during the data collection. That is likely why, in comparison to the two other constructs, this had the lowest predictive capacity.

On the other hand, these results may be attributed to the significant influence of cultural dynamics on the perceptions of life satisfaction among Peruvian emerging adults. This demographic, navigating the transition toward full adulthood, encounters numerous economic and employment challenges within a context characterized by political and social instability. Nevertheless, the resilience that Peruvians

have historically developed in response to ongoing national crises, combined with strong familism, provides both emotional and practical support that enables adaptation and redefinition of well-being expectations (Barrera-Herrera & Vinet, 2017; Romio et al., 2022). Consequently, rather than primarily valuing financial success as a determinant of life satisfaction, Peruvian emerging adults tend to prioritize family support and emotional stability. This underscores the argument that in contexts marked by high uncertainty, family, and community networks assume a central role in their overall well-being, diminishing the significance of financial factors as predictors of life satisfaction and emphasizing the impact of cultural values. Besides, just like was mentioned in the research of Ed Diener, Derrick Wirtz et al. (2010) and Veenhoven (2016), it would depend on many variables from the person if the financial status were associated with someone's level of happiness, like cultural, cognitive, and affective factors, so financial well-being would not necessarily have a predictive role.

When considering the sociodemographic variables of gender, clinical status, and age groups, interesting results were found. Depending on gender, emotion dysregulation was not a significant risk factor for life satisfaction in men; conversely, it was in the case of women. Gender differences have been identified in this sense since, socially, men are allowed expressions of anger or aggressiveness, being normalized and reinforced by being associated with being "masculine" (DeSalvo, 2023). Associated with this, in Peru, there are marked social stereotypes about gender expressions of masculinities in the sense that men can present violent and aggressive patterns (i.e., low levels of emotion regulation) and be socially "adaptive" (Villa-Palomino, 2022). In the case of clinical status, emotion dysregulation was a much more significant risk factor in the sample, with psychological/psychiatric treatment accounting for life satisfaction. Under these premises, most clinical cases manifest difficulties in managing their emotions, which generates a series of repercussions in their lives, leading to not feeling as comfortable with their current situation (Ben-Dor Cohen et al., 2021). Finally, in the case of age ranges, perceived social support is no longer a protective predictor in adults aged 25 to 29 compared to adolescents and young adults. This can be explained by the fact that these have personally developed, so factors such as social approval would not be as relevant compared to adolescents and young people between 20 and 24 years old (Arnett, 2011).

The present study identified the predictive factor of various emotional, social, and economic variables on life satisfaction in Peruvian emerging adults. Among the main findings, it was determined that perceived social support has a greater degree of association with well-being. In the case of emotion dysregulation, it was also identified as a statistically relevant risk factor. Finally, financial well-being

proved to be a not-so-relevant factor for individual satisfaction, which was justified in previous paragraphs. When analyzing the differences in models based on sociodemographic variables, it was determined that emotion dysregulation varies as a predictor for life satisfaction. At the same time, perceived social support varies as a predictor while age groups are considered.

As a counterpart, there are some limitations to this study's results. Firstly, the sampling was non-probabilistic and intentional, promoting that the sample was not necessarily heterogeneous, so the results could not be generalized to Peruvian emerging adulthood. Furthermore, in the proposal, other relevant psychological factors could have been considered, such as personality traits, social skills, resilience, and coping styles. Finally, the sample size was relatively small compared to other studies in emerging adult populations. Other vital limitations are those associated with administering tests virtually and not considering economic status as a sociodemographic factor as a predictor.

Despite these achievements, this study presents a series of implications relevant to current scientific research and practical applications in the field of positive psychology and well-being. This would be the first Peruvian and Latin American proposal that considers a structural equation model for studying emotional, social, and economic factors as predictor variables of life satisfaction in emerging adult samples. In that sense, we are collaborating through a preliminary study in this community that could be classified as vulnerable due to the changes and social demands they must go through to achieve desirable living standards. Likewise, the study of financial well-being from these psychological perspectives is relatively scarce, so a more exhaustive review is required in the scientific field. Future proposals can be made under these models; for example, the comparison of samples through interprovincial studies and the immigration status of emerging adults would be possible future trends to consider for researchers interested in this field of study.

From a practical standpoint, the findings highlight the urgent need for focused treatments to improve social support and treat emotional dysregulation among emerging adults. Policymakers, educators, and mental health practitioners can use these data to help build programs that support this population's well-being and sense of fulfillment in life. Under this logic, implementing social programs that include evidence-based interventions (e.g., Dialectical Behavior Therapy) that focus on effective emotional management and establishing healthy social relationships would be specific ideas that public policies could consider in the country.

This research has also had a methodological impact, as psychometric and statistical methods have been implemented. For instance, a structural equation model

has been developed to analyze relevant components associated with life satisfaction. Regarding psychometrics, validity, and reliability evidence were obtained in every measurement. Other pertinent considerations could be proposals associated with longitudinal studies to determine the dynamics of the variables during the emerging adulthood stage.

This study allows us to conclude that emotional factors (namely emotion dysregulation) and social factors (namely perceived social support) are significant predictors of life satisfaction. Counterintuitively, financial well-being would not be a central predictor of life satisfaction, and this background is a precursor for future research to determine further explanations for these findings. These results have sought to contribute to understanding the dynamics between various factors relevant to the quality of life and psychological well-being of a vulnerable population that has been little studied in Latin American contexts.

### **DECLARATION OF CONFLICTING INTERESTS**

The authors declared no potential conflicts of interest concerning this article's research, authorship, and/or publication.

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### **ETHICAL STATEMENT**

Ethical approval: The present study was previously approved by the *Comité de Investigación y Ética (CIE) of the Facultad de Psicología de la Universidad de Lima* on September 11th, 2023.

Informed Consent: Written informed consent was given by all the participants (for further details regarding the sample selection).

### **DATA AVAILABILITY**

The dataset is available with those participants that accept the conditions that their information could be used for future research proposals and be published in secondary datasets. The information is in the following link: <https://osf.io/z23f5/> (Okumura-Clark, 2024).

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