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**THE MEDIATING ROLE OF
UNIVERSITY STUDENTS'
PSYCHOLOGICAL WELL-BEING IN
THE RELATIONSHIP OF POVERTY
PERCEPTION AND SOCIAL
EXCLUSION****Hasan Tutar**

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ABSTRACT. A strong perception of poverty reduces the motivation to participate in social activities. Therefore, it can be argued that the perception of poverty positively affects social exclusion but that psychological well-being perceptions reflecting people's life satisfaction mediate this effect. This study investigates the mediator function of psychological well-being in the impact of poverty perception on social exclusion. This quantitative study employs the relational survey model, one of the general survey models. The data were collected from 714 university students using simple random sampling. The poverty perception scale, social exclusion scale, and psychological well-being scale were used to collect data in the research. The findings show that psychological well-being is a lever in the relationship between perceptions of poverty and social exclusion: while stronger perception of poverty parallels a more robust perception of social exclusion, a positive variable, such as psychological well-being, has an explanatory function in this relationship.

Keywords: poverty perception, social exclusion, psychological well-being

Introduction

This study aimed to determine whether psychological well-being is a mediating variable in the relationship between poverty perception and social exclusion. Poverty was identified as a problem and emphasized among the Millennium Development Goals at the New York Millennium Summit of the United Nations convened in 2000. In this meeting, one of the eight fundamental problems to be solved by the 192 member states of the United Nations aimed to "eliminate extreme poverty and hunger" (United Nations, 2015). One of the Sustainable Development Goals decided by the United Nations in 2015 is eradicating all forms of poverty by 2030. Despite this, according to the Global Humanitarian Aid Report, 2 billion people in the world's population experience poverty and try to live on less than \$3.2 a day. The number of impoverished people trying to live on less than \$1.9 per day is 753,000 (Development Initiatives, 2020). Poverty causes a *perception of poverty* due to insecurity and prevents people from realizing their potential through socialization, which results in heightened perceptions of social exclusion (Bratanova et al., 2016; Goswami & Majumdar, 2017). Therefore, the perception of poverty is as important as the phenomenon of poverty in poverty analysis.

The perception of social exclusion refers to the problems of being excluded from society and unable to participate in social processes. People with a strong perception of social exclusion have a weakened ability to become members of a group and engage with others in a social setting since they do not consider themselves competent enough to participate in democratic processes (Aghakhani & Main, 2019; Asscheman et al., 2019; Kronauer, 2019). Current steep development of new opportunities for employment and incomes lead at the same time to a new significant risk of inequality and poverty increase due to the digital divide in many societies (Stark, 2021). The insecurity created by the perception of poverty has an essential role. When social exclusion is combined with the perception of poverty, social alienation, i.e., being indifferent to social processes, occurs (Gordon et al., 2000; Nelson, 2016; Pellissery, 2016). Thus, the perception of poverty has the negative effect of keeping the individual out of social processes. When the excluded individual does not feel well regarding their psychological well-being, the perception of social exclusion may lead to more negative results in the individual's life (Gordon et al., 2000; Faircloth, 2020; O'Leary, 2020). Those with a strong perception of social exclusion tend to be more reluctant to participate in social, cultural, and political activities.

Poverty is factual, but its meaning is an emotional and perceptual problem. It can be assumed that the perception of poverty harms people's "psychological well-being." This study found that psychological well-being might mediate the relationship between the perception of poverty and social exclusion. Psychological well-being does not refer to being happy, thinking positively, or feeling good, but rather the individual's will to realize his (or her)self (Liu, Baumeister, Yang & Hu, 2019; Orben & Przybylski, 2019). Therefore, this study assumed that psychological well-being could mediate social exclusion and the perception of poverty. The main question of the research is, "Does psychological well-being have a mediating effect on the relationship between the perception of poverty and social exclusion?" The theoretical basis of the "perception of poverty" is based on Amartya Sen's capacity approach. The second variable of the study, the perception of "social exclusion," is based on the "social exclusion theory" developed by Baumeister Tice (1990). Psychological well-being, the mediating variable of the research, was based on the psychological well-being theory (Keyes, Shmotkin & Ryff, 2002) and the Self-Determination Theory developed by Deci & Ryan (1985).

1. Literature review

1.1. Perception of poverty

Poverty is the lack of income to ensure the minimum standard of living or being below the minimum level of this standard. Poverty is the inability of people's total earnings to meet their needs or insufficient income to sustain their lives. Poverty is both factual and perceptual. The perception of poverty is a psychological condition that causes social exclusion (Bratanova et al., 2016). Poverty is not just an individual situation; it is a problem that needs to be tackled globally. The 1990 World Development Report defined poverty as "the most pressing problem" and focused on its reduction. In 1990, the World Bank determined a new criterion to calculate and compare poverty at the international level, defining poverty as "US\$1" per person per day in purchasing power parity. This limit has been used as a benchmark for tracking the distribution and development of global poverty. To "eliminate all forms of poverty," which is among the Sustainable Development Goals, the World Bank described three new absolute poverty limits in 2017 for countries with higher levels of economic development. These limits are US\$ 3.20 per person per day based on purchasing power parity for lower-middle-income countries and 5.50 for upper-middle-income countries (Kronauer, 2019; Mabuza, 2020).

Poverty has two aspects: one is factual and can be measured, and the other is subjective, perceived by the individual. It can be argued that the absolute poverty approach for developing countries and the relative poverty approach for developed countries would be more appropriate (Fair, Littman, Malhotra & Shapiro, 2018; Joyce & Ziliak, 2019; Neuhäuser, 2016). In developed countries, poverty is the problem of not meeting basic needs but the problem of achieving the average level of welfare. For this reason, "multidimensional" poverty measures were created to measure poverty with composite indices and various social indicators, especially education and health. The Multidimensional Poverty Index comprises monetary poverty, education, basic infrastructure, health and nutrition, and household security (Allen, 2017; Brown, Osborne, Walker, Moskos, Isherwood, Patel & King, 2017). Later, a new index, the Human Development Index, was developed.

In addition to different measures of poverty, it has a cultural aspect. While poverty is associated with structural factors in Western culture, it is explained by the fate (destiny) factor in Eastern cultures. Whatever the reason, all kinds of poverty adversely affect the individual. One of these effects is that poverty strengthens individuals' perception of "social exclusion" (Ferreira & Sanchez, 2017; van Bergen et al., 2019; Krumer-Nevo, 2016). Poverty perception has many adverse effects on accessing social rights, inequality of opportunity, and benefits from educational opportunities. One is the insecurity and social exclusion caused by not participating in social processes. These consequences become especially obvious in terms of high share of shadow economy leading to severe income inequality in a country (Aliyev, 2023; Mishchuk et al., 2018). Another adverse effect is observed on psychological well-being (Allen, 2017; Padmi, 2019; Pala, 2019; Tinson et al., 2016).

1.2. Social exclusion

Social exclusion is the inability of a part of society to benefit from health, education, and cultural opportunities due to poverty, old age, and disability. They are barriers to livelihoods, human development, and citizenship rights (Aliyev, 2022; Tinson et al., 2016; Walsh et al., 2020). Social exclusion is being excluded from society and unable to participate in decision-making processes because channels of integration with culture are closed. Social exclusion is the opposite of social integration and social belonging. Some vulnerable groups,

like internally displaced persons, can experience multidimensional social exclusion for a long period of time (Roshchik et al., 2024). Excluded individuals have problems meeting their socialization needs, and their ties with the organization weaken (Pala, 2019; Seifert et al., 2018; Su et al., 2017). In addition to its economic and social dimensions, social exclusion is related to political and citizenship rights. Therefore, social exclusion is a multidimensional concept that involves economic, social, cultural, and political factors, thus related to poverty and deprivation (Gill et al., 2017).

Social exclusion can be divided into active exclusion and passive exclusion. In busy exclusion, people are deprived of social, economic, and political opportunities. Passive exclusion is the exclusion resulting from deprivation. Passive social exclusion has four elements: relativity, multidimensionality, dynamics, and social relations. Relativity means that social exclusion differs in time, place, and society. The dynamics aspect suggests that exclusion may arise from current or past circumstances. On the other hand, the element of social relations is the exclusion behavior displayed by a particular group of people towards another specific group due to the difference in status (MacDonald, 2017; Padmi, 2019; Pala, 2019). Social exclusion prevents people from participating in social processes. These consequences have strong links with the level of democracy in a country (Adnan & Amri, 2021) and the level of human development as well (Sujarwoto, 2021).

Social exclusion and poverty are interrelated, with social exclusion often including poverty. Social exclusion is sometimes the cause and sometimes the result of poverty, and poverty can be both a cause and a consequence of social exclusion (Gill et al., 2017; MacDonald, 2017; Tutar, 2016). The essential characteristic of social exclusion is the simultaneous feeling of various social problems, the most important of which is the perception of poverty. Many factors, such as social protection, age, and health conditions, can affect social exclusion. In addition, lack of social relations, dependence on social support, and perception of psychological well-being can also cause a perception of social exclusion (Lee & Cagle, 2018; MacDonald, 2017; Padmi, 2019). As a result of social exclusion, the individual faces "social pain." Social pain is the perception of psychological distance that an individual perceives about their friends or social group, emerging due to their perception of social exclusion. The perception of social exclusion significantly weakens the individual's perception of psychological well-being. In line with these assumptions, the following test hypothesis was developed:

H1: Poverty perception has a positive effect on social exclusion.

1.3. Psychological Well-being

Well-being is a state of positive emotion resulting from self-acceptance, having positive relationships with others, environmental dominance, individual development, and the opportunity to realize one's life purpose. Psychological well-being is not merely the absence of any mental disorder. It is a positive emotional state reflected in finding satisfaction in life, happiness, poverty, and social integration, meeting needs, and showing greater resilience in the face of problems (Tutar, 2016; Dawn, 2019; J. Lee & Cagle, 2018). Psychological well-being is also associated with positive self-evaluation and establishing warm and trusting relationships with others (Azghari, 2018; Brown et al., 2017; Dadashpoor & Alvandipour, 2018). Psychological well-being also involves having a perception of self-improvement, a positive perception of self, and awareness of personal strengths and limitations. It is the degree to which an individual is satisfied with his (or her) self, acts independently, and finds life meaningful.

According to the Self-Determination Theory, it is the state of meeting individuals' autonomy, competence, and relatedness needs necessary for their personal growth,

development, social integration, and well-being. Autonomy is the individual's ability to make decisions freely, while competence interacts positively with the environment. Relatedness expresses the sense of belonging and commitment (Deci & Ryan, 1985). In light of this theory and related literature, it can be argued that psychological well-being affects social exclusion negatively. Well-being can be considered from "subjective" and "psychological." Subjective well-being is related to the feeling of pleasure, and psychological well-being is related to psychological functionality. Emotional well-being is associated with life satisfaction, focusing on happiness (Sano et al., 2021). Based on this and the relevant literature, the following hypotheses were developed:

H2: Poverty perception hurts psychological well-being.

H3: Psychological well-being hurts social exclusion.

Psychological well-being includes self-acceptance, positive relationships with others, autonomy, environmental control, life purpose, and personal growth. Life has a natural and satisfying meaning for those with a high perception of psychological well-being. Perception of psychological well-being depends on the degree of perception of the following factors (Lee & Cagle, 2018; Mannino & Faraci, 2017):

Autonomy. It means sticking to one's standards, organizing one's life according to one's standards, and making decisions autonomously. A person can do what s/he does with free will. It is living away from the anxiety of approval and rejection.

Personal growth. It refers to being aware of one's potential, developing talents, being open to new experiences and development, following innovations, making room for innovations in life, not losing the enthusiasm for learning, and discovering new experiences.

Environmental mastery. It is the degree to which a person can arrange their environment according to their wishes, values, and needs and adapt to the environment. It is the ability to establish positive relationships with the social environment. A person with solid psychological well-being knows what is happening in the background and can manage it.

Positive relations with others. It involves developing and maintaining intimate relationships and caring for people's happiness. It is the ability to live in harmony with society and have high satisfaction from relationships with others.

Self-acceptance. It is a person's positive perception of self and self-acceptance. It is to give self-approval by being aware of the aspects that must be developed. This dimension includes self-esteem and self-confidence. The joy of life and enthusiasm of the self-accepting individual is relatively higher.

In line with the assumptions mentioned above, the following test hypothesis was developed:

H4: Psychological well-being mediates the relationship between the perception of poverty and social exclusion.

2. Methodology

2.1. Research design

Materials and Methods should be described with sufficient details to allow others to replicate and build on published results. Please note that publication of your manuscript implicates that you must make all materials, data, computer code, and protocols associated with the publication available to readers. Please disclose at the submission stage any restrictions on the availability of materials or information. New methods and protocols should be described in detail while well-established methods can be briefly described and appropriately cited.

2.2. Participants and sampling

The general population of this research consists of university students studying in Istanbul. On the other hand, the investigation sample is a group of 714 students studying in various programs at a public university in Istanbul. The study sample was determined using simple random sampling (Tutar & Erdem, 2020; Tutar, 2023). This technique was selected for the study because it better allows the inclusion of each item's universe.

2.3 Data collection instruments

The scales used to collect data in the study consist of two parts. The first part is the demographic characteristics of the participants, and the second part is the attitude scales.

The Poverty Perception Scale is a 15-item scale developed by Nasser, Abouchedid, and Khashan (2002). The participants' poverty perceptions were measured with this scale.

Social Exclusion Scale: The Ostracism Experience Scale for Adolescents is a 19-item scale developed by Gilman, Carter-Sowell, DeWall, Adams, & Carboni (2013) to measure individuals' perceptions of being excluded by the social group.

The psychological Well-being (PWB) Scale was developed by Ryff (1989) and contains 42 questions. The scale comprises six sub-dimensions: autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, and self-acceptance.

All of these scales are five-point Likert-style scales.

2.4. Validity and reliability

An exploratory factor analysis was performed to determine the variables' compatibility. The Keiser-Meyer-Olkin (KMO) and Barlette Sphericity tests determined the suitability of the data for factor analysis, and the reliability was measured by calculating the Cronbach's Alpha value. They were found to be above 70%, the acceptability lower limit for reliability (Tutar & Erdem, 2020). The factor analysis findings regarding the construct validity of the scales are shown in Table 1.

Table 1. Indicators for sampling
Reliability Coefficients of Scales

Scale	Sub-Dimensions	Item	Variance Explained	Cronbach Alfa (α)
Social Exclusion	<i>Ignore</i>	12	55.09%	0.897
	<i>Excluded</i>	7		
Poverty	<i>Structural</i>	5	53.75%	0.781
	<i>Fate</i>	5		
	<i>Individualism</i>	5		
	<i>Autonomy</i>	7		
Well-being	<i>Environmental Mastery</i>	7	50.42%	0.790
	<i>Personal Growth</i>	7		
	<i>Positive Relations</i>	7		
	<i>Purpose in Life</i>	7		
	<i>Self-Acceptance</i>	7		

2.5. Data analysis

Descriptive statistical analyses were performed on the demographic variables within data analysis, factor analysis, correlation, and regression analyses. IBM SPSS 26.0 and Amos 26.0 package programs were used to analyze the data.

2.6. Measurement model

Perception of poverty is the independent variable, social exclusion is the dependent variable, and psychological well-being is the mediator variable in the research model developed in light of the literature and in line with the purpose of the study. The research model is shown in Figure 1.

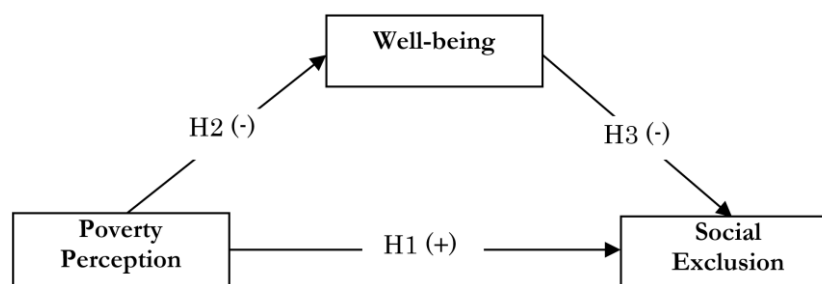


Figure 1. Model of the Study

3. Results and discussion

In the data analysis process, skewness (Skewness) and kurtosis (kurtosis) values were checked to determine whether the data showed a normal distribution. Although the opinions about the normal distribution value range vary, the study was evaluated within the framework of the ± 1.5 confidence interval condition stated by Tabachnick & Fidell (2007). The results of the analysis showed that the data distribution met the assumption of normality. The results of the correlation analysis for the variables are given in Table 2.

Table 2. Indicators for sampling Relationships Between Research Variables

	Social Exclusion	Poverty	Well-being
Social Exclusion	1		
Poverty	.213**	1	
Well-being	-.106**	-.207**	1

The correlation analysis revealed a significant negative correlation between social exclusion and psychological well-being ($r=-.106^{**}$). A significant negative correlation was determined between the perception of poverty and psychological well-being ($r=-.207^{**}$). On the other hand, a positive and meaningful relationship between the perception of poverty and social exclusion was identified ($r=.213^{**}$). After the relational analyses, a path analysis was performed to determine the presence of the mediation effect. The bootstrap method introduced by Bolen and Stine (1990) was used due to its suitability for the existing sample size, normalization of the distribution, and minimizing the Type I error for its mediation effect (Preacher & Kelly, 2011).

Further, the mediator role of psychological well-being in the relationship between the perception of poverty and the perception of social exclusion in the structural equation model was tested (Preacher & Kelly, 2011). First, the validity of the measurement model was checked. Chi-square fit indexes of the tests related to the measurement model, RMSEA (Root Mean Square Error of Approximation), SRMR (Standardized Root Mean Square Residual), CFI (Comparative Fit Index), GFI (Goodness of Fit Index), AGFI (Adjusted Goodness of Fit Index), and NFI (Normed Fit Index) were taken into account. The mean, standard deviation, skewness and kurtosis coefficients, and correlation values of the observed variables were calculated, and the level of significance was determined as $p < .05$. In addition, the linear relationship between the variables was reviewed, and all the latent variable correlation coefficients were found to be .220 and below. The structural equation model created to test the research hypotheses is shown in Figure 2.

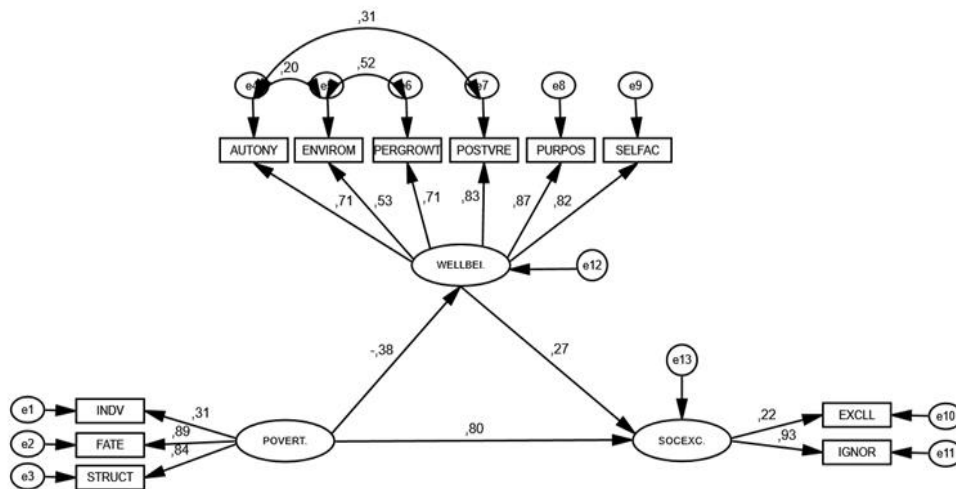


Figure 2. Research model

The analysis determined that the data showed normal distribution, and the covariance matrix was created using the Maximum Likelihood calculation method. First, the measurement model of the Poverty, Social Exclusion, and Psychological Well-being variables was tested. The variables' goodness-of-fit and Indices (MI) values in the measurement model were checked. In the evaluation, covariance was drawn between the error terms e4-e5, e4-e6, and e5-e8 under the same factor. After the covariances were drawn between the error terms, the analyses were repeated, and the model fit index values were determined. After validating the measurement model, the research hypotheses in the structural model, including the latent variables, were tested. The results of the path analysis with latent variables revealed the fit index values of $\chi^2/sd=3.25$, $NFI=.921$, $CFI=.930$, $TLI=.853$, $RMSEA=.084$, and $AGFI=.969$. These values show that the proposed model is acceptable and compatible with the data.

As shown in the theoretical model, the H1 hypothesis concerning the relationship between poverty perception and social exclusion was tested first. Then, the H2 hypothesis, developed to test the relationship between poverty perception and psychological well-being, was tested. According to the analysis, poverty perception positively affects social exclusion ($\beta=.830$; $p < .01$). The results indicate that the perception of poverty hurts psychological well-being ($\beta=-.374$; $p < .01$). Therefore, H1 (perception of poverty has a positive effect on social exclusion) and H2 (perception of poverty hurts psychological well-being) were accepted. To test the hypothesis (H4) about the mediator variable of the research, H3, which states that "psychological well-being hurts social exclusion," was tested, and the effect of psychological

well-being on social exclusion ($\beta=-.271$; $p<.01$) was found to be statistically significant. Thus, H3 was supported (Figure 3).

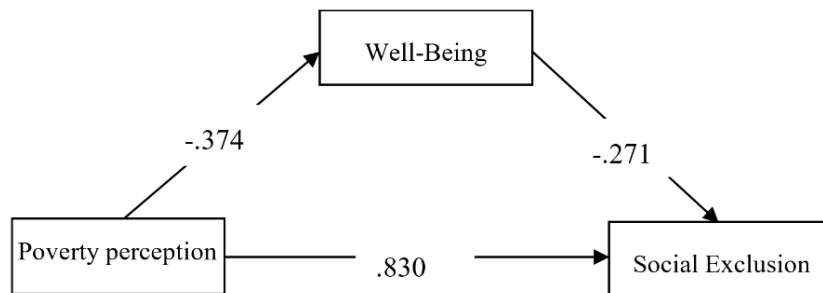


Figure 3. Research Model (Structural Equation Model) Regression Values

Path analysis based on the Bootstrap method was conducted to determine the mediating role of psychological well-being. Intermediary effect analysis with the Bootstrap technique was performed at a 95% confidence interval. The bootstrap approach was preferred because it gives more reliable results than the traditional method of Baron and Kenny (1986) and the Sobel test (Hayes, 2013). Five thousand resampling options were used in the Bootstrap analysis. The analysis performed to determine the role of the mediator variable in Table 3 revealed that the perception of poverty affects social exclusion through the mediator variable of psychological well-being.

Table 3. The role of psychological well-being in the effect of poverty perception on social exclusion

		RESULT VARIABLES			
		Well-being	Social Exclusion		
		β	S.H.	B	S.H.
R ²	Poverty	-.374*	.053		
			.15		
R ²	Poverty			.690*	.052
	Well-being			-.271*	.042
R ²	Poverty perception			.830*	.038
					.22*
<i>Indirect Effect</i>				-.140 * (.525 : .850)	

* < .005

The effect of poverty perception on social exclusion is statistically significant ($\beta= .0830$; $p<.005$). On the other hand, it was observed that the effect value decreased to $\beta=0.690$ with the inclusion of the mediator variable model. Therefore, psychological well-being has a significant ($p <0.05$; $R^2= .22$) partial mediation effect in the effect of poverty perception on social exclusion. In addition, the research model has an indirect effect value (-.140) and a 95% confidence interval ($\beta=-.104$ 95%, CI [.525: .850], $R=.22$). These findings show that psychological well-being weakens the interaction between the perception of poverty and social exclusion. Thus, H4 was supported.

4. Conclusion

This study aimed to determine the mediating effect of the perception of psychological well-being on the relationship between the perception of poverty and social exclusion. The

findings indicate a positive relationship between the perception of poverty and social exclusion. In addition, a negative relationship was identified between the perception of poverty and psychological well-being and between psychological well-being and the perception of social exclusion. Further, psychological well-being was found to have a mediating effect in this relationship. The findings show that as people's perceptions of poverty get more robust, so do their perceptions of social exclusion. As such, it can be concluded that the intensity of two negative perceptions, such as poverty and social exclusion, can be reduced by a positive perception, such as psychological well-being. Shaw, Dorling, and Smith (2006) state that poor people are excluded from society in the long term due to their low living standards. An exclusion will negatively affect people's well-being. Studies have found that poverty negatively affects people's well-being (Congdon, 1990; Reutter et al., 2009). Another survey of poverty determined that individuals with a high perception of poverty frequently encounter depression, low self-esteem, and anxiety (Reutter et al., 2009:305). It has also been shown that the perception of poverty affects self-esteem, and self-esteem affects psychological well-being (Ho, Li & Chan, 2014).

Theoretical implications. Nelson (2002) found that even if people reject the characteristics of their social identities, they view themselves as less valuable than others and, therefore, prefer to isolate themselves from society. Various studies have also confirmed that poverty reduces self-esteem and leads to depression and feelings of exclusion (Nelson, 2002; Campbell, Eisnerve & Riggs, 2010). The previous research has concluded that whether poverty is evaluated as a personal situation or defined as a socioeconomic status, the perception of poverty has a function that reduces self-esteem and, therefore, negatively affects psychological well-being (Damian & Roberts, 2015; Ho et al., 2014). This is because factors such as deprivation of access to social rights, low income, low wage level, and poor social participation negatively affect their psychological well-being and exclude them from society (Delbosc & Currie, 2011; Lee & Cagle, 2018; Ma et al., 2018; Mannino & Faraci, 2017; Van Wee & Geurs, 2011), which show that the perception of poverty affects self-esteem, psychological well-being, and perceptions of social exclusion (Bellani & D'Ambrosio, 2011). In a similar study, Arslan (2021) found that school-based exclusion predicted loneliness, mental health, and subjective well-being, and the perception of loneliness fully mediates the relationship between social exclusion and emotional well-being.

Practical implications. Being in contact with others significantly reduces the perception of social exclusion; as social exclusion decreases, psychological well-being increases (Ma et al., 2018; Gordon et al., 2000). Our research revealed a positive relationship between the perception of poverty and the perception of social exclusion and a negative relationship between the mediator variable and the dependent and independent variables. The literature supports this finding and thus increases the external validity of our study. Studies show that poverty relates to how people define themselves rather than relative and absolute measurements (Alkire, 2008). It should also be noted that culture is an essential variable in evaluating internal and external factors in poverty perceptions.

Limitations and recommendations for further research. This quantitative and cross-sectional study is limited to the mediating role of psychological well-being in the relationship between poverty perception and social exclusion. The subject can be studied longitudinally to identify any perceptual changes in the issue. In addition, further mixed and qualitative research can enrich the inquiry into the opinions on poverty and social exclusion. Self-perception, self-esteem, and psychological well-being can also be added to the analysis. Finally, revealing the specific internal or external factors affecting the perception of poverty through cross-cultural comparisons can significantly contribute to understanding the subject.

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Conflict of Interest Declaration

The author has no conflict of interest with any person or institution. No individual or institution contributed to the study's design, the collection, analysis, or interpretation of the data.

Authors' Contributions

All authors contributed equally to the conception and writing of the manuscript. All authors critically revised the manuscript and approved the final version.

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