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THE EFFECTS OF ECONOMICAL, CULTURAL, AND SOCIAL CAPITALS ON TURKISH UNIVERSITY STUDENTS' WELL-BEING AND ACADEMIC ACHIEVEMENT.

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Abstract
The economical, cultural, and social capital resources of emerging adults and their predictor role in emerging adults' life-satisfaction and academic achievement were investigated in a sample of 995 Turkish University students. Regression analyses revealed that no economical capital factors had significant effect but cultural and social factors like accommodation facilities, satisfaction with the department, satisfaction with the city where he/she lives in, possibility to find a job, feeling secure in the country, and family trust had a significant role on participants' life satisfaction scores. The findings related to academic achievement showed that for both females and males the satisfaction for the department was positively, and individual expense was negatively related to emerging adults' academic achievements. Besides, social capital factors (family and lecturer trust) were important only for males' academic achievement scores. Results of MANOVA also exposed that university students who lived with their parents had higher life satisfaction scores. Likewise, students who lived in separate flats had lower academic achievements than others lived with their parents or staying in dormitories. Interaction effects of the three independent variables on emerging adults' well-being and academic achievement were also discussed.

Key Words: economical capital, social capital, cultural capital, university students, life-satisfaction, academic achievement.

INTRODUCTION

Since Pierre Bourdieu (1986) defined four forms of capital (economical, cultural, social, and symbolic), studying those concepts and trying to operationalize them became of grave importance to different fields of social sciences. Why are those definitions important and how did they become the antecedents of that rapid growth of research interest? When we focus on Bordieu's definitions of the four forms of capital (Bourdieu, 1986), we understand that they are more connected with individual's social roles, networks, resources, ability to use those resources, and in a general term, his/her environmental niche. Economical capital is generally identified by income and personal property. Besides, cultural capital and social capital were more connected with the social reciprocal relationships among individuals which provide social and emotional support for the members of those relationships.

In this paper, firstly, the definitions and dimensions of those capital forms will attempt to be summarized. Secondly, the empirical research about adolescents'

economical, social and cultural capital resources will be presented and then our empirical research applied on Turkish University students will be introduced.

Social Capital and Trust

Coleman (1987; 1988) examines social capital as a main resource in the creation of human capital and investigates it more on a family or group level. In Coleman's (1988) broad illustration and conceptualization, social capital has three main forms: (1)obligations and expectations, (2) information channels, and (3) social norms. The first form embraces the relationships in social life which are generally dependent on reciprocity, trustworthiness of those relationships, and beliefs about these obligations. The second form comes out of a human need to explain the world and the actions of others, and detemine their behaviors in diverse social situations. The third and final form comprises the norms establised in social relationships. Rules and sanctions are present in almost every social environment in order to protect the welfare of the members and make the environment more predictable to live in. According to Coleman (1987) social norms constitute social capital. When people think that they give the same importance to shared rules in a group or the society, they feel more satisfied with their own actions. Those norms that are dominant in the group are generally internalized by the other group members. If there is a concensus on those obeyed norms, people feel that they have cohesion in the group to which they belong.

Ostrom and Ahn (2003) define three forms of social capital: (1) trustworthiness, (2) networks, and (3) formal and informal rules or instututions. Those forms of social capital enhance the capacity of individuals in dealing with collective-action problems. Trust has one of the major dimensions in social capital and as presented in OECD (2001) it may be seen as both an antecedent and an outcome of social capital which could be distinguished: (1) interpersonal trust among familiars, (2) interpersonal trust among strangers, and (3) interpersonal trust in public and private institutes. Social network is another social structure that facilitates social capital (Coleman, 1988). Family, kinship and peer relations are the main resources of different types of support. Young people are also affected by the larger social networks and institutions. Formal and informal rules in the society, political regime in the country, and trustworthiness levels of the diverse institutions of the society are important for them to feel confortable and safe.

Fukuyama (2000) was another important researcher who focused on the role of trust in building social capital. In his conceptualization: "…All groups embodying social capital have a certain radius of trust, that is, the circle of people among whom cooperative norms are operative. If a groups social capital produces positive externalities, the radius of trust can be larger than the group itself." In his social capital definitions, reciprocity is particularly important; according to his definition: "…social capital is an instantiated informal norm that promotes cooperation between two or more individuals." In development of this reciprocity and cooperation, social trust has a main role. However, Rahn and Transue (1998) found that there was a great decline of social trust among American youth between the year 1976 and 1995. Adolescents' social trust was also positively related to their life satisfaction and negatively linked to their materialism.

Interpersonal trust also played a key role on the economic welfare of countries and building the norms of civic cooperation. In Knack and Keefer's (1997) large scaled intercultural study, it was found that participants having higher levels of trust to their people in general had higher civic cooperation, economical growth, and investment. In this country based study, Turkey was one of the countries that scored the lowest in generalized trust beliefs. High trusting societies like Norway, Sweden, Denmark, Netherlands, and Canada had higher economical growth, civic cooperation, and investment. When we looked for the position of Turkey in the composition of trust levels and civic cooperation relations, we understood that Turkey had high levels of civic cooperation although they have very low trust beliefs, which may be explained by the relatively more collectivistic values of Turkish culture and the strong family, kinship, and group ties.

According to Putnam (1995) social capital has a function for giving participants a motivation in acting together more effectively to reach shared objectives. Brehm and Rahn (1997) investigated the civic participation, interpersonal trust, confidence in governments, and the life satisfaction of the adult participants in their large social survey. They found that general life satisfaction was strongly related to interpersonal trust. Besides, higher income and better educated respondents had higher trust beliefs than others.

Social Capital and Family

Family is the main source for developing social, cultural, and economical capital. Bourdieu and Coleman are the ancestors theoreticians that concentrated on that issue and their followers appeared consequently. There is growing research interest in that field especially in the last three decades. Schools are the other important social environments that affect children's and adolescents' capital resources. Vryonides (2007) mentioned the importance of using qualitative research methods for its usefulness in capturing the dynamics of social and cultural capital. He illustrated parental cultural capital and social capital forms of adolescence in his detailed qualitative study. As parental cultural capital, he defined the parental: (1) knowledge of the various prospects the educational system offers, (2) knowledge of the various options for post-secondary education, (3) successful engagement in processes for entering children into the official school system, and (4) knowledge of how the system of mobilising social networks operates. Except those parental resources that affect their adolescent's cultural capital, there were also some social capital resources such as: (1) degree of adolescent involvement in various social networks, (2) kind of social networks which can be educationally beneficial, (3) kind of social networks which can potentially realise occupational aspirations, (4) willingness to make use of social networks. Some recent studies applied on Turkish late adolescent samples also exposed that family had and significant role on their adolescents health identity development. Families' social climate acts as an essential social capital resourse for the emerging adults in constructing their identity (e.g. Akman, 2007, Cakir & Aydin, 2005). Except adolescents' parental and school contexts their peer relations, civic participation, and socio-economical conditions of the society have a significant affect on their healthy development. This broad and dynamic system is not so easy to define, conceptualize, and measure.

Cultural and Economical Capital

Cultural capital is another important form of capital and is present in social and cultural environments similarly to social capital. Cultural capital generally refers to parental knowledge of educational facilities for directing their children and quality of engaging in socio-cultural activities which help a child's positive development. Although cultural capital is a broad term, it is operationalized in many studies and different characteristics of it are aimed to be measured. For example,Vryonides (2007) measured reading literature, joining cultural activities, having cultural/educational resources like personal computers, the internet, and the public library as cultural capital variables. He found that although the eigth graders' effort at school was the best predictor in their school achievement, their quantity of reading literature and owning cultural/educational resources were other significant predictors. The qualitative part of Vryonide's research also indicated that low educated working-class parents were more pesimistic than professional middle-class parents about their child's future. The former were aware of their lack of economical and social resources and they thougt that they would not be able to help their children find jobs. They also feared that their children might be disadvantaged in school and work environments compared to children that come from highly educated, larger socially networked families.

In their large sampled study (N = 1600, 18-25 years-olds) Prieur, Rosenlund, and Skjott-Larsen (2008) found that choice of newspaper (participants rich in cultural capital selected the newspapers with more texts that included political and international issues, while participants with low cultural capital prefered tabloid papers), internet use (high capitaled people used internet frequently for shopping, banking, and information seeking), and TV programs (people with high capital prefered to watch international channels and news). The quantity of books that a person read, attendance at sporting events, and musical tastes also differed depending on high and low cultural capital.

Adolescents, Emerging Adults and their Capital Resources

Adolescence is an important life stage, as adolescents move into larger social networks and societial institutions. In this period, adolescents gain the ability of abstract thinking and have a broad capacity to think about his/her self, family, peer relationships, institutions of their own society, and the values of the surrounding world. Especially in the later years of adolescence, young people decide what to study, how to choose their profession, and make some other serious decisions about their lives. There are many studies that concentrate on the relationships between adolescents' well-being, academic achievement, health, and their capital resources. Stone (2006) investigated the parental and social factors that affect eighth and tenth graders' academic achievements and drop out rates. She found that only the one school practice- educational activities for parents in their child's high school transition- was positively related to a child's academic achievement. Parental economical and social capital factors like socio-economical status, family structure, and quality of communication in the family had a significant role on GPA and dropouts. Sustained home conditions, not living in step families, and not having successful friendshops was an advantage in an adolescent's school achievement and his/her continious education.

In a huge sampled (N = 107834) intercultural study applied on 41 different countries (Chiu, 2007) adolescents' scientific achievement and factors related to it were

investigated. It was found that economical factors (SES and country resources), family structure, and family involvement were strongly related to adolescents' achievement. Students who came from wealthier countries, were native born, lived with two parents in nuclear families, and lived with fewer siblings were advantageous in reaching educational resources. They also received more family involvement, more cultural capital resources, and consequently had higher science achievement scores.

In some recent studies (e.g. Van de Werfhorst & Hofstede, 2007) adolescents' schooling ambitions and cultural capital resources were investigated. In that study it was found that parents' cultural capital (parental involvement in cultural cativities, reading books and newspapers) had no significant role on students' schooling ambitions. On the other hand, students' intentions about being in a better educational and social position than their parents (it was conceptualized as "relative risk aversion mechanism") was more strongly related to their schooling ambitions. It was also understood that relative risk aversion mechanism was not for one social class specific, across all social classes they found this mechanism. It also gives us the idea that individual characteristics and perceptions play a key role in an adolescents' behavior.

Adolescents' family backgrounds that discriminate among their economical, social and cultural capitals give them a strong advantage or disadvantege in educational pathways. Persell, Catsambis, and Cookson (1992) found that educational inequality begins in high school. Public, catholic and elite boarding students' parental economical and cultural capitals were very different. Elite boarding school students came from higher educated and wealthier families. Educational capital was also differenciated among those high school types. Elite bording schools had larger libraries, better support, science, and art facilities. They also had different approaches to teaching. Frequency of student-centered discussions, writing essays, individualized instructions and weekly hours spent on homework were higher in elite boarding high schools. As a result of those different capital backgrounds, inequalities appear in transition to universities. Adolescents that came from wealtier social backgrounds had a higher probability of attending highly selective colleges or universities.

Davis-Kean (2005) examined the relationships of parents' cultural and economical capital resources and their children's academic achievements. It was found that parental socio-economical factors were indirectly related to a child's achievement. Parental socio-economical capital resources had an impact on the construction of the home environment (parental warmth, communication, and involving cultural activities) and it mediates the child's academical outcomes. Marchant, Paulson, and Rothlisberg (2001) conducted research to investigate the role of supportive relationships with parents, teachers and peers in early adolescence. It was found that variables in family and school contexts both influence adolescents' perceived motivations and school competence, and it mediates adolescents' school achievements. Parental values about education, teachers' and schools' resposiveness, and living in a supportive social environment especially shape adolescents' internalized values and it provides safer pathways to reaching school achievement. In a longitudinal study (Marjoribanks, 2004) which investigated adolescents' academic, affective and social outcomes, it was found that adolescents' family backgrounds, parental and school capital resources had a

combined affect on adolescents' well-being and social engagement. Those positive outcomes were also related to their educational attainment.

Researchers who worked on cultural capital resources and their affects generally focused on children and adolescence because of the influencial power of family, peers and teachers in that life stage. There was relatively little research that concentrated on late adolescents and young adults. Ngai, Ngai, Cheung, and To (2008) studied on young people (17-21 years-olds) coming from low-income families in Hong Kong. In that study, social capital resources of young people in work, family and peer social networks, and its consequences were inspected. Results showed that social services and vocational training contributed positively to disadvantaged young people's academic achievement, work performance and mental health. Besides, young people's prosocial behaviors were mostly predicted by their peer network quality. Having both parents in the home had a positive role on adolescents' financial adequacy and prosocial behaviors; having higher educated mothers had a positive affect on prosocial behaviors, while having an employed father positively contributed to an adolescents' financial capital.

College years were generally defined as late adolescents, but in recent developmental psychology literature college students were evaluated as emerging adults (see, Arnett, 1998; 2000; 2001). Emerging adulthood is a special period which adolescent continues to explore his/her identity. There are some other recent studies (Georg, 2004; Neri & Ville, 2008; Wells, 2008; Spenner, Buchmann, & Landerman, 2005) that focus on adolescents and emerging adults who were generally attending college. Georg (2004) found that although the cultural capital transmission from parent to adolescent was important and parents' cultural capital had an impact on adolescents' educational attainments, there were no longitudinal affects of cultural capital on young people's occupational status. Wells (2008) found that social and cultural capital resources of late adolescents had a positive influence on their persistance in post-secondary education. However, this influence was less when students begin at community colleges. Those results were explained by the more meritocratic structure of community colleges. Neri and Ville (2008) found the important role of social capital on international university students' well-beings but not on academic achievements. Besides, the results of some other studies (e.g. Spenner, Buchmann, &Landerman, 2005; Valadez, 1993) indicated that ethnic groups-especially blacks-were disadvantaged at reaching social and cultural resources, which was related to inequalities in college achievement.

Aims of the Study and Hypotheses

The main aims of the present study is to examine: (a) which variables among economical, cultural and social capital resources have predictor roles on emerging adults' life satisfactions, and (b) if the economical, cultural and social capital resources are the antecedents of emerging adults' academic achievements.

According to previous research on adolescents and emerging adults, it was generally found that youths' economical, social, and cultural resources were positively related to their well-being (Brehm & Rahn, 1997; Marjoribanks, 2004; Neri & Ville, 2008; Rahn & Transue,1998) and academic achievements (Chiu, 2007; Davis-Kean, 2005; Marchant et. al, 2001; Ngai et al., 2008; Persell et al., 1992; Spenner et al., 2005;

Stone, 2006; Valadez, 1993). However, in some other studies, there were no direct links between capital resources and positive behavioral outcomes (Georg, 2004; Wells, 2008) especially in the late years of adolescence. Therefore, based on the literature summarized in the introduction, we examined the following hypotheses:

Hypothesis 1: Emerging adults who have better economical, cultural and social capital resources will have higher life satisfaction.

Hypothesis 2: Emerging adults who have better economical, cultural and social capital resources will have higher academic achievement.

Hypothesis 3: Emerging adults who came from highly advantaged universities live in better accommodational environments, and come from big cities have higher life satisfaction and academic achievement.

METHOD

Sample of Study

995 (516 female, 478 male) undergraduate students from 6 different universities (Hacettepe, M.E.T.U., Pamukkale, Dicle, Cumhuriyet, and Kastamonu) in Turkey participated in this study. Data were collected in spring semester 2008. The sample was comprised of students who volunteered to participate in the study. Question forms were given to them in a class period. Participants were recruited from various departments of four main faculties (29.8% from Faculty Science and engineering; 32.8% from Faculty of Letters; 26.7% from Faculty of Economics and Administrative Sciences; 10.7% from Faculty of Education). The ages of the students ranged from 18 to 27 (M = 21.7, SD = 1.6). Distribution of participants according to their years in University were: 8.5% first year, 27.9% second year, 36.4% thirth year, 22% fourth year, 5.1% fifth year and further.

Participants generally came from families with two children (42%), 4.8% of the families had one child, %23.8 had three, 12.8% had four, and 16.1% had five or more children (number of children M = 3.16, SD = 1.8). Participants' families were generally in middle and lower-middle SES. Half of them (50.4%) had scholarships which were generally paid by goverments, and the other half (49.6%) did not have any additional economical support.

When we investigate praticipants' accommodation conditions, we see that 34% of them were living with their families in the same household, 28.9% were living in dormitories, 34.6% were living in a flat with their friends, and 2.3% were sharing the same house with their relatives. They generally stated that they found their accomodation facilities (76.2%) and study conditions (83.6%) adequate enough in the places where they permanently lived although they shared the same room with four or five people in the governments' dormitories.

Variables and Measures

The three main independent variables, "Economical capital", "Cultural capital" and "Social Capital" were measured by the questions which were given in the demographical form.

Economical capital

Family income (6-point Likert type), participants' individual expense (6-point Likert type), and having a scholarship or not (yes 1, no 0) were measured as some aspects of University students' ecomomical capital.

Cultural capital

Parents' educational level (years of education), accomodation facilities (4-point Likert type), their attendance at social, cultural and sport activities (7-point Likert type), their satisfaction levels (4-point Likert type) for five important domains (department, university, social and cultural facilities of their universities, and city where they presently live), and their perceptions for possibility to find a job when they finish their education (5-point Likert type) were operationalized as sources of cultural capitals of university students.

Social Capital

Participants' interpersonal trust beliefs in three significant targets (family, peers and lecturers) and their feeling of safeness in their home country (4-point Likert type) were measured as a part of their social capital.

Well-Being and Academic Achievement

As dependent variables, well-being was measured by the question: "How much do you feel yourself satisfied with your life?" Responds were scored "1" (not satisfied) to "4" (very much satisfied). Academic achievement of the participants was measured by asking their GPA's. The GPA scores ranged from 1 to 4 and the mean was 2.58 (SD = 0.53).

RESULTS

Except the dichotomous variables composed in economical capital, some descriptive results for the continuous variables were given in Table 1.

Table 1. Range, Mean, and Standart Deviation Scores for the Continuous Variables of the Study

	Females (*n* = 512)			**Males (*n* = 473)**		
Continuous Variables	***Range***	***Mean***	***SD***	***Range***	***Mean***	***SD***
Cultural Capital						
1. Mother's Education (years)	0-21	8.02	4.6	0-21	7.48	5
2. Father's Education (years)	0-21	10.2	4.4	0-21	9.83	5
3. Accommodation Facilities	2-8	6.23	1.5	2-8	6.06	1.2
4. Attendance at University's Social-Cult. Activities	5-31	15.7	5.8	5-31	17.8	6.4
5. Department Satisfaction	1-4	2.84	.85	1-4	2.87	.86
6. University Satisfaction	1-4	2.85	.79	1-4	2.79	.85
7. Satisfaction for social-cultural activities of their university	1-4	2.28	.85	1-4	2.24	.84
8. Satisfaction for the city	1-4	2.65	.87	1-4	2.5	.90
9. Possibility to find a job	1-5	3.66	.91	1-5	3.81	.95
Social Capital						
10. Family trust	1-4	3.77	.52	1-4	3.7	.56
11. Peers trust	1-4	2.91	.72	1-4	2.94	.70
12. Lecturers trust	1-4	2.51	.72	1-4	2.48	.79
13. Feeling Safeness in their country	1-4	2.4	.81	1-4	2.5	.87

In order to test Hypothesis 1, Hierarchical Regression Analyses were applied to find out the predictor factors that effect life satisfactions of the female and male participants separately. The economical, cultural, and social capital factors were entered in each step of the analyses respectively. Results of those analyses were illustrated in Table 2. Pearson correlations among predictor variables were also given in Appendix.

Table 2. Results of Hierarchical Regression Analyses: Predictor Variables for Female and Male Participants' Life Satisfactions

	FEMALES (n = 512)					**MALES (n = 473)**				
Değişkenler	*B*	*SE*	*β*	*t*	*p*	*B*	*SE*	*β*	*t*	*p*
STEP 1										
Fam. Income	.02	.02	.05	1	.31	.02	.02	.06	1.08	.28
Ind. Expence	.001	.04	.002	.04	.97	-.02	.05	-.02	-.43	.67
Scholarship	.05	.05	.04	.99	.32	-.03	.06	-.02	-.41	.69
R^2	.03					.02				
Adj. R^2	.03					.01				
STEP 2										
Mot. Edu.	-.02	.02	-.04	-.68	.49	-.002	.03	-.004	-.06	.96
Fat. Edu.	.04	.03	.07	1.39	.17	-.01	.03	-.02	-.37	.71
Accom. Fac.	.09	.02	.19	4.32	**.000**	.06	.03	.09	2.13	**.03**
Att. Soc-Cul. A.	-.004	.005	-.04	-.91	.36	-.01	.005	-.11	-2.33	**.02**
Dep. Satis.	.12	.03	.15	3.4	**.001**	.15	.04	.18	3.57	**.000**
Univ. Satis.	.01	.04	.02	.32	.75	.06	.05	.07	1.3	.23
Sos-Cult. Satis.	.07	.04	.09	1.87	.06	.09	.05	.10	1.93	.06
Satis. City	.12	.03	.15	3.6	**.000**	.13	.04	.16	3.42	**.001**
Possib. Job	.10	.03	.14	3.38	**.001**	.08	.04	.10	2.24	**.026**
R^2	.29					.22				
Adj. R^2	.27					.20				
STEP 3										
Fam. Trust	.23	.05	.18	4.56	**.000**	.24	.06	.18	4.01	**.000**
Peer Trust	.04	.04	.04	.90	.37	.06	.05	.06	1.3	.20
Lec. Trust	.02	.04	.02	.44	.66	-.01	.04	-.01	-.29	.77
Safe. Country	.12	.03	.14	3.54	**.000**	.08	.04	.09	2.31	**.02**
R^2	.36					.29				
Adj. R^2	.34					.25				

As can be followed from Table 2, for both females and males, no economical capital factors had significant effect, but cultural capital factors like accommodation facilities, department satisfaction, satisfaction for the city where she lives, possibility to find a job, and social capital factors like family trust, and feeling safety in the country played a significant role on their life satisfaction scores (F (16, 478) = 16.2, $p < .01$ for females; F (16, 453) = 10.5, $p < .01$ for males). Different from females, attendance to social-cultural and sportive activities had a positive impact on males' life satisfactions.

For testing the Hypothesis 2, another hierarchical regression analysis with the same variables were performed separately for females and males, and predictors of academic achievement were investigated. As an economical capital factor, individual expense had a significant role for both males and females. Besides, department satisfaction as an cultural capital factor was also an important predictor for having higher GPAs for both males and females (see Table 3). Girls' attendance at their university's social-cultural activities was important for their academic achievements, while social capital factors like family and lecturer trust were more important for boys in having higher GPAs (F (16, 458) = 4, $p < .01$ for females; F (16, 437) = 2.5, $p < .01$ for males). Those results partially supported the hypothesis 1 and 2. Economic capital

variables were not impactful on life satisfaction scores, but higher individual expense was related to lower GPAs. Additionally, some aspects of social and cultural capital resources had significant impact on both dependent variables as supporting those hypotheses.

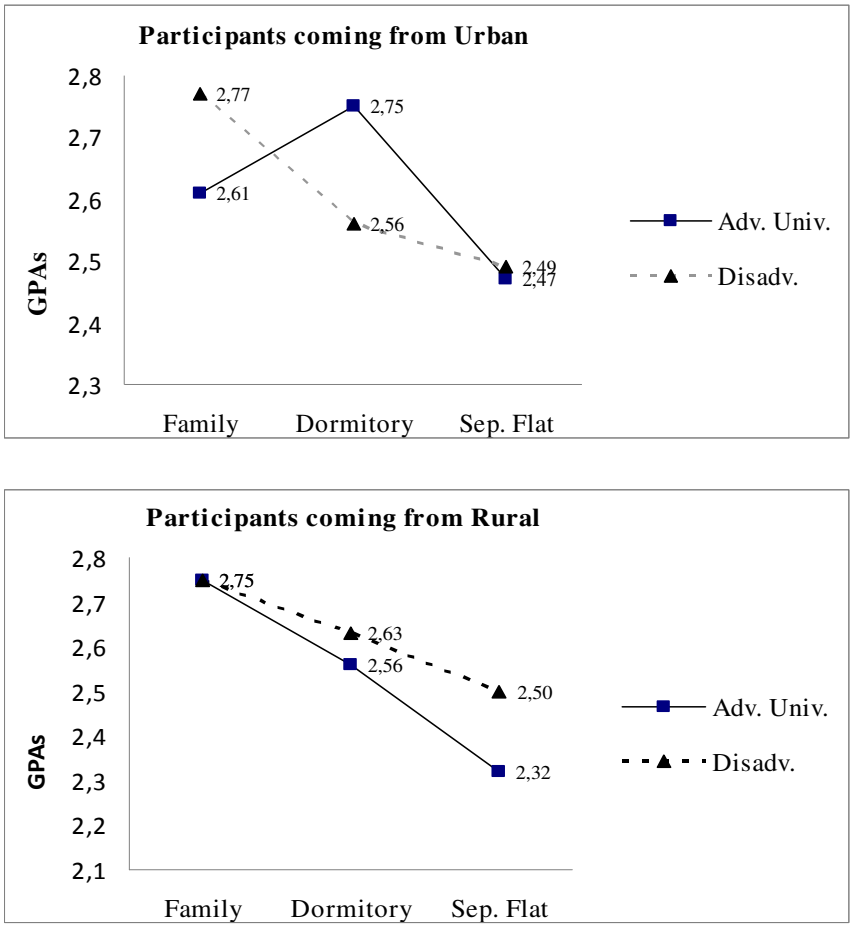
Table 3. Results of Hierarchical Regression Analyses: Predictor Variables for Female and Male Participants' Academic Achievements

	FEMALES (n = 512)					**MALES (n = 473)**				
Değişkenler	*B*	*SE*	*β*	*t*	*p*	*B*	*SE*	*β*	*t*	*p*
STEP 1										
Fam. Income	.005	.02	.02	.30	.76	.02	.02	.08	1.21	.23
Ind. Expence	-.09	.03	-.14	-.2.73	**.007**	-.09	.04	-.13	-2.34	**.02**
Scholarship	.06	.05	.06	1.31	.19	.09	.05	.08	1.67	.10
R^2	.03					.03				
Adj. R^2	.02					.02				
STEP 2										
Mot. Edu.	-.01	.02	-.03	-.49	.63	-.02	.02	-.05	-.69	.49
Fat. Edu.	.03	.02	.07	1.12	.27	-.02	.02	-.05	.70	.49
Accom. Fac.	.03	.02	.09	1.76	.08	.005	.02	.01	.21	.83
Att. Soc-Cul. A.	.01	.005	.12	2.44	**.02**	.002	.004	.03	.60	.55
Dep. Satis.	.16	.04	.26	4.95	**.000**	.09	.03	.14	2.5	**.01**
Univ. Satis.	-.03	.05	-.04	-.72	.47	-.02	.04	-.03	-.40	.70
Sos-Cult. Satis.	.008	.05	.01	.22	.82	-.04	.04	-.07	-1.19	.24
Satis. City	.02	.04	.04	.74	.46	.004	.03	.007	.13	.90
Possib. Job	-.05	.04	-.08	-.1.62	.11	.02	.03	.04	.76	.45
R^2	.12					.07				
Adj. R^2	.09					.04				
STEP 3										
Fam. Trust	.02	.06	.02	.35	.73	-.12	.05	-.13	-2.5	**.01**
Peer Trust	-.05	.05	-.07	-.1.42	.16	.006	.04	.008	.16	.88
Lec. Trust	.06	.04	.08	1.6	.12	.07	.03	.11	2.08	**.04**
Safe. Country	.02	.04	.03	.60	.55	-.007	.03	-.01	-.24	.81
R^2	.13					.09				
Adj. R^2	.09					.05				

For testing Hypothesis 3, 2 (sex: female-males) x 3 (types of residence: living with parents-dormitories-separate flat) x 2 (living place in previous years: urban-rural), 2 (university's facilities: advantageous-disadvantageous) MANOVA was conducted for two dependent variables (life satisfaction and academic achievement). Results of variance analyses showed that the gender had no significant impact on life satisfaction, but girls (M = 2.72) had higher GPAs than boys (M = 2.44), (F (1, 958) = 36.7, $p < .01$). Types of residence had main effect on both dependent variables. Students living with their parents (M = 3.06) had higher life satisfaction levels compared to students living in dormitories (M = 2.85) (q = 4.2, $p < .01$), and separate flats (M = 2.92) (q = 2.8, $p < .05$) (F (2, 958) = 3.5, $p < .05$). Besides, participants living with parents in the same household (M = 2.67) and dormitories (M = 2.63) had higher GPAs in comparison to participants living in a separate flat (M = 2.45) (q = 5.3, $p < .01$, q = 4.3, $p < .01$ respectively) (F (2, 958) = 13.4, $p < .01$). Although coming from either an urban or rural environment and advantageous or disadvantageous universities had no significant main affects on life satisfaction and academic achievements of our participants, we found an

interaction effect of type of residence x living place in previous years x university's facilities only on academic achievement (F (2, 958) = 4.44, $p < .05$). Tukey Kramer Test was applied in order to find the significant differences for the means.

Figure 1. Participants' Academic Achievement Mean Scores for the Three Independent Variables



As illustrated in Figure 1, participants studying in disadvantageous universities had higher GPAs (M = 2.77) compared to others studying in advantageous universities (M = 2.61) when they were both coming from urban (q = 2.79, $p < .05$). Thus, students from advantageous universities living in dormitories had higher GPAs (M = 2.75) compared to their peers attending to disadvantageous universities (M = 2.56) (q = 3.25, $p < .01$). Although there was no significant difference for students who had rural background according to their living place, only the students from

disadvantageous universities (M = 2.50) had higher GPAs than students studying in advantageous universities (M = 2.32) when they live in a separate flat (q = 3.41, $p <$ .01). Those results were supporting the Hypothesis 3 substantially, and introducing the more complex structure of the multiple effects of university students' types of residence, coming from rural or urban, and studying in advantageous or disadvantageous universities.

DISCUSSION

Overall findings showed that some aspects of social and cultural capitals of university students had a predictor role on their life-satisfactions both for females and males. However, it displayed some sex differences that need further research. For example, for both females and males, cultural capital variables like the accommodation facilities, satisfaction for the department, satisfaction for the city where he/she lives, possibility of finding a job, and social capital resources like trust belief in family and feeling safeness in the country were positively linked to emerging adults' life-satisfactions. For males, attendance to social-cultural and sportive activities was also important for their well-beings. Those findings were consistent with the previous research that found the positive affect of social and cultural capital resources on adolescents' well-beings (Brehm & Rahn, 1997; Marjoribanks, 2004; Neri & Ville, 2008; Rahn & Transue,1998). The findings also showed that universities' environments, which nurture emerging adults' socio-cultural needs had a significant role in their healtier socio-emotional development. Furthermore, adolescents' positive or negative expectations about their future affected their life-satisfaction. How they feel about their department, their perceived possibility of findind a job, satisfaction from the city where they live, were all important determinants in the perceptions of their lives. These findings emphasize the influentiel role of social institutions and facilities of social environments on university students' well-beings. Emerging adults who were preparing themselves for adulthood and work life needed a special professional interest and encouragement in that important transition period. Having enriched social environments, job facilities, and parental trust seems to be positively correlated with the creation of human capital in Turkish university students. The role of trust on individual well-being was also related to the previous findings (Brehm, & Rahn, 1997; Lester, & Gatto, 1990; Rahn, & Transue, 1998). It also indicated the continuous importance of family and the quality of family relations even on emerging adulthood (Hypothesis 1).

When we concentrate on the findings related to academic achievement, we understand that for both females and males the satisfaction for the department was positively, and individual expense was negatively, related to emerging adults' academic achievements. Emerging adults who were satisfied with the department had higher GPAs. It was an expected finding and reflects the role of that specific aspect of cultural capital on their school success. However, contrary to expectations, university students' monthly expenses as one source of economical capital was negatively linked to students' academic achievements. Turkish university students who spend more money are not as successful as their peers who spend less money. In order to interpret those results in a proper way, we need to know more detailed information about the students' money spending domains. For example, if they spend money on entertainment, clothes, and other things which do not provide any assistance to their academic achievement, it

is possible for them not to have higher academic achievement scores. We can also interpret that result by the "relative risk aversion mechanism" (Breen & Goldthorpe, 1997) which may be present for the students coming from low SES families. Emerging adults with limited economical and social capital resources may be more motivated to be successful, achieve a better social status, and economical resources than their parents. As a result, emerging adults with lower economical capital resources may be more motivated to reach higher academic achievement, and raise their socio-economic statuses. But this must be work through in future researches. Another remarkable finding that reflects the gender differences was families' and lecturers role in university students' academic achievements. While having trust belief to significant others had any impact on female students' GPAs, trusting to their families and lecturers were still important for males' academic achievements. Boys who had higher trust beliefs in their lecturers and lower trust beliefs to their families had higher academic achievement scores. It was an unexpected finding and not easy to explain with the limited literature on adolescents' trust beliefs and their posssible behavioral outcomes. In spite of the restricted previous literature on that topic, we may explain that result by some socio-economical capital resources. The male participants who had high trust beliefs in their parents also may not feel too much anxiety in finding a job and continuing their economical well-being. That might be one of the possible explanations for interpreting such results, but more information is warranted to understand that mechanism (Hypothesis 2).

When we interpret the MANOVA results used in testing Hypothesis 3, we understand that type of residence had an important effect on both life satisfaction and academic achievements of our university student sample. Living with their families seems to provide a great advantage for university students in having a better life satisfaction. Besides, living in a separate flat had a negative effect on emerging adults' academic success. Living with their parents in the same household or staying in dormitories was more advantageous for male and female university students' academic achievements. We could expect that living outside the family would engourage emerging adults to be more autonomous and satisfied, but governments' dormitories do not provide very comfortable accomodation conditions in Turkey. In these dorms, there are generally four or five students living in the same room, sharing the same bathrooms and study facilities with the whole dormitory. Further more, students who reside in separate flats generally need to share that flat with other friends because of some economical difficulties. As a result, this crowded environment, with lack of healtier accommodation facilitities, students' life-satisfactions and academic achievements could be negatively affected. Although coming from either an urban or rural environment and studying in advantageous or disadvantageous universities had no main effect on life satisfaction and academic achievement, multiple effects of three independent variables were significant. Living in dorms seems advantageous in terms of having higher academic achievement especially for emerging adults coming from urban and studying in advantageous universities. Besides, sharing the same house hold with their families was so expedient for people coming from urban and studying in disadvantageous universities. It may reflect the better life conditions of the dorms in selected universities, and families may provide a safer place for students studying in

disadvantageous universities. We understand that students accommodating in separate flats had lower GPAs in both cases. Especially students coming from rural, studying in advantageous universities and living in separate flats had the worst conditions for their academic success. If we try to summarize those results, we may say that university students who will take a step in adults' life need some special interest from governments, policy makers, and their families. Those finding were considerably exciting and may lead some important cues for further researches which will be applied on university student population (Hypothesis 3).

Limitations and Future Research

Although the present study had a large Turkish sample comprised of adolescents from diverse universities and family backgrounds, it had several limitations. First, the main concepts that we tried to measure were very broad terms like economical, cultural, and social capital. It was impossible to claim that we measured such constructs extensively. We could only search a small part of it, but it was also interesting to recognise that those three forms of capital explained more than 35% of variance, especially in measuring adolescents' life satisfactions. Therefore, future research based on comprehensive measurement techniques is necessary in order to verify and improve the present findings. Measuring the life-satisfaction levels of the participants with a detailed scale would be better to understand the determinants of that variable completely.

Second, results revealed that economical capital resources of families did not have a significant impact on their children's well-being and academic achievement. Only the individual expense of the students was the important predictor for their school achievement. Students with lower montly individual expense had higher scores compared to their more prosperous peers. This was an encouraging finding, especially for developing countries, but it must be studied in a more detailed way. Economical capital might not be affectful because of our participants' life stages and social status. They were already university student, which means that they were a select group of young people who passed through a difficult central exam. Therefore, they might be a more resilient group who were not affected negatively by the economical inadequacy. Thus, further research can focus on high school groups who were in transition to university in order to understant the role of economical capital comprehensively.

Third, in this research adolescents' trust beliefs in family, friends, and lecturers was measured as a social capital resource in the present research and its effect on well-being and academic achievement was significant. But trust must be measured comprehensively as a promising aspect of social capital in the following research. Adolescents' trust beliefs in important institutions of the community and its role on their identity capital might be searched by more detailed qualitative methods. Young people's social network characteristics, quantities, qualities, and their affect on adolescents' socio-emotional development were the neglected issues in the present study. Therefore, further research may focus on those important subjects.

Appendix

Correlations Among Independent Variables

	Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
ECV	1	-															
	2	.50**															
	3	-.25**	-.13**														
CCV	4	.51**	.30**	-.23**													
	5	.48**	.24**	-.20**	.71**												
	6	.34**	.12**	-.15**	.32**	.31**											
	7	.16**	.17**	-.02	.14**	.11**	.03										
	8	.03	-.01	.06	.05	.03	.14**	.08**									
	9	.18**	.10**	-.03	.18**	.14**	.31**	.28**	.32**								
	10	.25**	.16**	-.10	.23**	.19**	.23**	.37**	.12**	.55**							
	11	.05	-.03	.005	.03	.10**	.24**	.09**	.21**	.41**	.29**						
	12	.12**	.07*	.05	.11**	.09**	.14**	.12**	.42**	.18**	.13**	.10**					
SCV	13	.004	-.03	.04	-.01	.007	.05	-.02	.10**	.10**	.04	.05	.02				
	14	.05	-.02	-.009	.11**	.10**	.14**	.01	.10**	.18**	.11**	.17**	.11**	.31**			
	15	.02	-.06	.06	.04	.008	.05	.09**	.28**	.28**	.20**	.15**	.07**	.21**	.23**		
	16	-.05	-.08**	.08**	-.05	-.04	.14**	.05	.11**	.09**	.06*	.14**	.09**	.15**	.16**	.22**	-

Note: ECV: Economical Capital Variables, CCV: Cultural Capital Variables, SCV: Social Capital Variables1: Fam. Income, 2: Individual expense, 3: Scholarship, 4: Mot. Edu., 5: Fat. Edu., 6: Accom. Fac., 7: Attendance to Soc-Cult. Activities, 8: Dep. Satis., 9: Univ. Satis., 10. Soc-Cult. Satis., 11: Sat. City, 12: Possib. Job, 13: Fam. Trust, 14: Peer Trust, 15: Lecturer Trust, 16. Feeling Safeness in the Country

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