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MATERIAL QUALITY OF LIFE IN VARIOUS LIFE CYCLES

Abstract

Theoretical background of this study is based on descriptive and the evaluative (Allardt, 1995; Campbell, Converse & Rodgers, 1976, Erikson & Aberg, 1987) quality of life approaches combined with the modern notion of life cycle. Six groups in different life cycles were studied from the perspective of the material resources (housing standard, financial resources and employment) available to them. Data had been obtained with the questionnaire "Quality of life in Slovenia - 1994" on a representative sample. It was analysed with chi-square test, analysis of variance and multiple regression.

The results indicated that the material resources vary to such an extent within the groups that we cannot speak about dominant characteristics of material standard in each life stage. The exception is the parents with preschool children that proved to be the most critical in terms of material deprivation. Groups having children at home have worse material living standard in all life cycles than groups who are not living with children.

Keywords: quality of life, material standard, housing conditions, employment, life cycle.

INTRODUCTION

The notion of life cycle is often in the focus of family and social policy research. Duvall (1957) and Hill (1970) developed the concept of family life cycle which is organized around stages of parenthood. It measures roles and structural changes in the family unit as its members move from stage to stage during their life span. Each stage is introduced by a typical life event and these events are supposed to happen consequentially in the following order: marriage, the birth of a child/children, children entering school, children leaving home and the ultimate dissolution of the marriage due to death of one of the spouses. However, the transitions from one stage of the family cycle to the next are not rigidly timed nor can the sequences of the stages always be predicted. Therefore the fixed sequence of life cycle stages and the definitive listing of normative life cycle stages have been questioned by quite a number of scholars (Anderson, 1985; Elder, 1978, Ulenberg, 1978). Murphy listed the following ways in which individuals and families fail to conform the typical family life cycle model (Murphy, 1987:36):

- the chronology of the timing of events may not conform to the ideal model, for example childbearing may start before marriage;
- most life stages are not reached by people who never marry;
- the full set of stages may be truncated by events such as death or marital breakdown;
- the implicit isolated nuclear family model is unable to incorporate extensions which may be important in practice, such as the presence of boarders or servants and extended families or other family structures.

Due to drastic demographic, economic and social changes the distinction between various life stages could not be easily identified although the "critical" life events have occurred. Understanding the link between family, individual and the historical context has been amplified through the use of the life course approach. "The life course approach is concerned with the movement of individuals over their own lives and through historical time and with the relationships of family members to each other as they travel through personal and historical time " (Hareven, 1982:6). Levy (1991) defines the life course as a trajectory through social structures. He distinguishes between the participational passages, i.e. entry into or departure from an interaction field or an institutional sector (family, firm, neighbourhood committee etc.) and the positional passages, i.e. upward or downward mobility within an interactional field or an institutional sector.

When traditional life cycle assumptions are replaced by more flexible ones that consider the recent findings of social change theories, the life cycle model proves to be valuable. It enables the analysis of variations between different social groups in the same life stage as well as for the comparison between generations. Life cycle approach is a good analytical tool that is useful for studying the relationship between contracting and expanding needs of the family/family members and its economic vulnerability. Rowentree (1901) identified two stages at which the chances to slip into poverty are great: when the children are too young to work and when the children leave home and the old parents are unable to work any more.

Townsend describes the inequality between the elderly and the young as "a function of a low level of resources and restricted access to resources, relative to younger people" (Townsend, 1979:785). Oppenheimer (1981) identified three critical life periods in the life of men who work in moderate-to low paying occupations:

- early adulthood when young people are setting up independent households and the earnings are low and the work is unstable;
- middle adulthood, when one provides aid to adolescent and young adult children and to the older generation;
- old age, when the loss of earnings occur due to retirement from the workforce.

In the eighties the change in the demographic structure attracted the attention of the professionals to the flow of resources among generations and how the groups in various life stages cope with satisfying their basic needs. In our study we were interested how material resources are distrib-

uted among groups, whether there is an accumulation of various resource shortages in particular life stages and how people evaluate their resources. The empirical data were taken from the project Quality of Life in Slovenia 1994. The analysis included 1,803 people used to form a representative sample of Slovenia.

The analysis primarily places emphasis on the various family life-cycle stages. We studied the differences in the quality of life of groups of parents living with children of various ages and of people without children or parents who no longer live with their children. Six life stage groups were formed on the basis of the age of the respondents and the age of the youngest children still living with them:

- The "young adults" group comprises 359 childless individuals between the ages of 18 to 44.
- The "parents with children up to 5 years old" group comprises 223 individuals whose youngest child living at home is 5 years or under.
- The "parents with children aged between 6 and 15" group comprises 347 individuals.
- The "people who do not have children living at home" group comprises 199 individuals aged 45 to 65 whose children already have left home and those in the same age group who do not have children.
- The "older individuals" group comprises 190 individuals aged over 65.

In addition to a cross-section comparisons between groups in various life stages, a comparison between parents with one or two children living at home and parents with three or more children living at home was done. This part of the analysis looked at housing conditions and the perception of difficulties in managing the current expenses for food, rent and clothing.

SOME DEMOGRAPHIC CHARACTERISTICS OF THE GROUPS IN VARIOUS LIFE STAGES

Slovenia's younger generation has a very broad age interval regarding the transition to parenthood; over two thirds of the young people between 19 and 32 do not yet have children.

Table 1
THE AVERAGE AGE AND EDUCATION OF INDIVIDUALS IN VARIOUS LIFE STAGES

Group	Age		Years spent in education	
	\bar{x}	d	\bar{x}	d
Young adults	25.1	6.5	11.9	5.8
Parents with children up to 5	30.8	5.7	12.0	5.7
Parents with children from 6 to 15	38.2	6.6	11.3	5.5
Parents with children over 15	55.4	11.1	9.6	4.2
People with no children at home	55.0	8.3	9.5	3.4
Older people	73.7	6.1	8.3	3.1
Overall sample	44.9	17.5	10.5	5.0

Key: \bar{x} = arithmetic mean, d - standard deviation

The relatively large proportion of adults over the age of 30 who do not have children yet and of parents over 60 who are still living with their children, indicate that age is not always a reliable measure for the transition from one life stage to another. Deviations from the normative life course are also frequent, especially when marriage and the entrance into the workforce are concerned.

Education and employment status have a decisive role in access to various material and non-material resources as well as in their creation, control and exploitation. That is why the level of education is highly related to the accumulation or the loss of material resources and to the heterogeneity of social contacts (Iglič, 1988, Černigoj Sadar, 1995). It also influences the life course transitions and the participation in the various spheres of public life. For example, highly educated individuals enter the period of parenthood later. This group also has a more frequent pattern of delayed parenthood and childless couples. Compared to people having lower levels of education, people with a higher level of education enter the workforce later and withdraw from it later, too.

Differences in educational opportunities can be seen in the average number of years spent in school by the younger, middle and older generations (Table 1).¹ Young adults without children have the highest levels of education. The first considerable fall in the share of secondary or higher education can be seen in the middle generation and the second in the generation over 65 years of age. Due to the significant influence of education on the quality of life, we can assume that the younger generations have greater opportunities for creating various resources in comparison with the older generations. Analyses of various life areas will show whether this advantage has a decisive effect on a greater quality of life for younger generations in comparison with older generations.

HOUSING CONDITIONS

The majority of young adults (83.7%) live with their parents. This is also the case for a good third of parents with preschool children (36.2%).

Young people without children have the best housing standard² and only the oldest generations surpass them in terms of average square meters of flat per person. Parents with preschool children have the worst housing conditions, followed by parents still living with their children; there are no significant differences between those with children of compulsory school age and those with older children.

While respondents in the group of young adults who have no children are in general equally distributed in different housing categories, more than half of those in the young parents group have substandard housing. The oldest generation can be divided into two groups one living in substandard housing and the other living in above-standard housing.

Table 2
THE HOUSING STANDARD

Group	Substandard housing (in %)	Standard housing (in %)	Above-Standard housing (in %)
Young adults	30.8	31.7	37.5
Parents with children up to 5	52.9	33.2	13.9
Parents with children from 6 to 15 years	39.9	35.0	25.1
Parents with children over 15 years	45.8	30.2	24.0
Individuals who do not have children at home	35.6	13.9	50.5
Older individuals	44.9	10.6	44.4
Overall sample	41.4	27.7	30.9
Parents living with:			
1 or 2 children	42.9	33.9	23.2
3 or more children	59.5	25.3	15.2

Three fifths (60.6%) of the respondents had had suitable accommodation when their first child was born. Most of the positive responses came from people belonging to the oldest and the youngest generations. The higher proportion of respondents who had had suitable accommodation by the time their first child was born does not necessarily indicate that a certain generation had better housing conditions to create a family; moreover it could mean that the couples postponed having children until they had secured satisfactory housing. Those who opted to have their first child despite unsuitable or substandard housing conditions mainly came from the middle generation of parents (roughly two fifths).

The largest group of people living in substandard housing - parents with preschool children - are also the most dissatisfied with their housing. The young adults and parents with compulsory school age children, compared to other groups, also expressed a higher level of dissatisfaction with housing.

FINANCIAL RESOURCES

A regular income in the household certainly provides the foundations for satisfying material needs and giving a sense of basic security. Members of households which do not have regular incomes can be seriously endangered in their personal autonomy and life planning even if their actual material circumstances are not substandard. The highest proportion of respondents who live in households without regular incomes are found among people between the ages of 44 and 65 who do not have children at home (3.5%).

The majority (over two thirds) of the respondents live in households in which one or two household members have regular incomes (from employment, pension, disability benefits, active farm work and similar). Most of the household members who have permanent income sources belong to the group of parents living with children older than 15 years.

If the household has guaranteed a regular income, the next significant factor to consider is the size of the income of the household as a whole. We calculated the average income per household member by dividing the total household income (the average for the three months prior to responding to the questionnaire) by the number of household members.

The average income per household member is SIT 31,680 monthly (see table 3) which is approximately 1.7 times the estimated net guaranteed wage for the period from May to July 1994.³ The variations in the average income are considerable, as the standard deviation is SIT 22,360 (approximately 1.2 times the estimated net guaranteed wage).

The lowest average income per household member and relatively small within group variations were found among parents with preschool children. Compared to other groups, parents who live with their children have lower average incomes per household member in all life stages. The highest average income per household member is found in the group of people between the ages of 44 and 65 whose children have already left home or who are childless. Among the parents in this group many (20%) set aside part of their household income for the partial or complete support of children who have already left home.

Table 3
AVERAGE INCOME PER HOUSEHOLD MEMBER (IN SIT 000s)

Group	\bar{x}	d	from $\bar{x}-d$ to $\bar{x}+d$
Young adults	34.1	23.1	10.9 - 57.3
Parents with children up to 5 years	26.9	18.9	8.0 - 45.8
Parents with children from 6 to 15	29.1	22.9	6.3 - 51.9
Parents with children over 15 years	30.8	19.8	11.4 - 50.2
People with no children at home	38.6	27.4	11.2 - 66.0
Older people	32.5	21.3	11.1 - 53.7
Overall sample	31.7	22.4	9.3 - 54.1
Recipients of financial aid	18.6	12.6	6.0 - 31.2
Individuals without financial aid	32.8	26.6	10.2 - 55.4

Key: \bar{x} = arithmetic mean, d - standard deviation

7.4% of the respondents receive financial assistance or a social security supplement because of their low total household income. The percentage of recipients is the highest in the group of parents with preschool children (15.6%) and in the group of parents with children of compulsory school age (9.4%).

The influences of the respondent's level of education, their family circumstances and the number of permanent sources of household income on the average income per household member were evaluated by multiple regression analysis. The results showed that the greatest influence on the income per household member is the respondent's level of education, followed by the number of children he/she has to support and his/her life cycle. The number of household members with regular employment is also an important factor. However, only a small part of the variability of income per household member (11.3%) can be explained by means of these variables. In addition to the respondent's level of education, other factors that are at least equally as important for the size of the family budget are the respondent's job and education, position in the work force and jobs of other members of the household in regular employment.

In our analysis we also used the perception of difficulties in covering everyday expenses as an indicator for evaluating the adequacy of financial resources. We proceeded from the assumption that those who run out of money to buy food and other everyday items are unable to satisfy these basic needs.

In response to the question "Do you ever run out of money to buy food or other everyday items?" the proportion of positive replies varied depending on the type of shortage (table 4). The highest percentage responded that they run out of money for clothes (37.7%), followed by food (14.6%) and housing (11.3%). The disproportion of the percentages for food and housing on the one hand and clothes on the other indicates that different criteria are applied i.e. that a lower priority is assigned to the clothes category in comparison with how the other basic needs for food and shelter are satisfied.

An accumulation of perceived deprivations occurs only in a minority of cases, the percentage of those affected in this way does not vary considerably among groups in various life stages. The accumulation of deprivations is most frequently perceived among young parents and those over 65.

A shortage of money for food was mentioned most frequently by parents with children aged over 15 years (18.3%) and least frequently by young adults (8.1%).

Table 4
PERCEPTION OF SHORTAGES*

Group	Lack of money for (in %):			
	food	housing	clothes	all three items
Young adults	8.1	7.3	24.7	4.0
Parents with children up to 5 years	16.0	12.2	46.1	7.4
Parents with children from 6 to 15	14.5	12.9	46.0	6.3
Parents with children over 15 years	18.3	12.0	43.3	5.2
People with no children at home	16.9	11.6	35.5	4.3
Older people	13.5	12.6	24.9	7.8
Overall sample	14.6	11.3	37.7	5.6
Parents with children at home:				
1 or 2 children	14.3	10.2	42.4	5.1
3 or more children	24.9	20.4	53.4	9.5
Parents with children from 0 to 15 years:				
1 or 2 children	14.9	11.1	45.1	
3 or more children	16.8	21.7	51.9	
Type of family household:				
single parent	19.8	9.6	45.3	
two-parent	13.0	10.6	39.5	
extended	15.6	13.6	39.9	

* Showing the proportion of positive answers for particular areas.

The percentage of parents reporting money shortages rises markedly in families with three or more children still living at home. There are statistically significant differences between parents who have one or two children living at home and those with more. As many as a quarter of all parents (24.9%) with three or more children living at home mention that they run short of money for food and more than a half of them (53.4%) run short for clothes. Members of single-parent families more frequently report shortages, compared to those in two-parent or extended families, but the differences are smaller than those between families with a different number of children.

Taking into account descriptive (quantitative measures) as well as evaluative (perceived level of satisfaction of material needs) indicators, parents with children most often find themselves in these financial troubles.

EMPLOYMENT

Analyses carried out up to now have shown that the number of members of the household with regular employment⁴ has a significant impact on the financial situation of the household. In addition to providing income for the maintenance of a household, employment increases opportunities for personal affirmation and social contacts.

The rate of employment is the highest among parents with children of preschool and compulsory school age after which it falls off sharply. Most of the parents (86.7%) with children up to the age of 15 are employed. However the proportion of parents who are employed during this family period has decreased since the year 1984 (92.4%). The results show that in the group of young adults with children up to 5 years of age, at least one of the partners is employed.

Of those living with a partner, in most cases both are employed and this is true both of young adults as well as older people with children up to 15 years old. Among the groups of parents with children of various ages, there are no differences in the partners' employment indicating that the children's age does not effect the parents' employment situation.

Among parents who still live with their children, a higher proportion of people are employed than among parents of the same age group whose children have already left home. In the households of parents with adult children the share of those unemployed (18.6%) is also highest, and there is also a very high proportion of unemployed individuals (18.0%) in the households of parents with children aged up to 15. In the first group we have both categories of those have difficulty finding jobs - namely, young people (adolescents of 16 and older) and older people (parents). The situation triggers special concern as the family needs in this period are great, and parents experience severe psychological burdens and financial hardship in what should be, their most productive period.

In Slovenia, the employment rate of parents with children up to 15 years old is the highest in Europe. A unique feature of Slovenia is that most parents are employed full-time. The average number of working hours per week for employed Slovene fathers with children (aged up to 15 years) is 43.8 hours and for mothers 40.7 hours. The majority of parents (M=71.6%, F=73.6%) are satisfied with their working time. One of the likely reasons for this is that an increase or decrease in the number of work hours would lead to a change in their wages. Those who are not satisfied with their working time would on average like to work approximately an hour less a day.

Most parents (M=78.5%, F=74.4%) were satisfied with their present job. In all groups only a very small proportion of people were not satisfied, which is somewhat surprising in view of the current situation in the labour market (the job security we were accustomed to in the past has gone and many companies are working under uncertain circumstances or on the verge of bankruptcy causing many enterprises to become highly conflictual); or perhaps this is precisely the reason why - people are glad to have a job no matter what the working conditions are.

CONCLUDING FINDINGS

The comparisons between life stage groups regarding material resources and the lack of basic needs satisfaction indicate that variations within groups are greater than the variation between groups. Therefore we could not speak about typical material standard characteristics of each life stage

group. Similar studies carried out on representative sample data from 1991 (Černigoj Sadar, 1992) show the same basic findings. Both studies find that the exceptions are parents with preschool children. These parents were in the worst position in 1994 regarding their housing standard and average income per household member, even though the group has the highest proportion of both parents employed. In comparison with other groups, this group contributes a great deal to the society with its paid and non-paid labour, yet receives relatively little in meeting the demands and needs of its family members. According to the descriptive and evaluative indicators of their material quality of life the group of parents with children over the age of 15 are in a very weak position, too. The households in this group have the highest proportion of unemployed members. In addition, this group has a very high proportion of extended households which means that the already limited material resources are shared by three generations. Young parents in both groups are, regardless if they succeed in creating their own household or not, worse off than groups in other life stages.

Oppenheimer (1981) also confirms that a family with preschool children is the critical period in the life course. The results of Slovenian studies show that besides the life stage other important factors influencing the material living standards are: the level of education, the number of household members who are employed and the number of children which must be supported. Yet, in spite of their relatively high level of education in comparison with other groups, young people do not succeed in satisfying all the needs of their developing family of procreation. Entering the stage of parenthood can thus be characterised as the most critical life period from the aspect of material opportunities. The greatest differences in material resources are between young, childless adults and young parents with preschool children. The differences between the other groups are smaller, even if we compare young, childless adults with older people who on average have the lowest level of education and the lowest proportion of employed people (15%).

From the point of view of material deprivation, the withdrawal from the labour market into retirement and the period of the empty nest are not the most critical life periods in Slovenia. However, foreign studies show considerably high percentages of material shortages in groups of older people.

Compared with parents having one or two children, an accumulation of resource deprivation is found in the group of parents with three or more children living at home: they are older, less educated, have fewer household members with regular jobs, their material standard is among the lowest. These characteristics are more pronounced in larger families who have children in secondary school or in higher levels of education.

Table 5
INDICATORS OF DEPRIVATION

Group		Living in substandard housing	Aver. income per household member*	Receiving benefit	Lack of money for food	Not satisfied with living conditions
Young adults	%	30.8	14.7	6.0	8.1	10.9
	R**	6	4	4.5	6	6
Parents with children up to 5 years old	%	52.9	17.2	15.6	16.0	14.3
	R	1	2	1	3	4
Parents with children 6-15 years old	%	39.9	15.3	9.4	14.5	14.5
	R	4	3	2	4	3
Parents with children older than 15	%	45.8	29.4	3.6	18.3	15.3
	R	2	1	6	1	2
People 45-65 with no children	%	35.6	10.4	6.0	16.9	19.5
	R	5	6	4.5	2	1
People over 65 years of age	%	44.9	11.1	7.9	13.5	14.2
	R	3	5	3	5	5
Overall sample	%	41.4	9.9	7.4	14.6	14.5

* Share of individuals who were ranked in the first decile (the average income per household member being SIT 12,340 SIT or less)

** R = rankings of the various groups

Rank 1 signifies that the group has the highest proportion of people reporting a shortage in a certain area and Rank 6 signifying that the group has the lowest proportion of individuals reporting a shortage.

NOTES

1) The younger generation: the group of young adults and parents having the youngest children aged up to 5 years.

The middle generation: parents with children over 15 and individuals who do not have children at home, aged between 45 and 64.

The older generation: individuals aged 65 and older.

2) The housing standards indicators were taken from Srna Mandič.

A standard housing unit: 15 m² to 25 m² per person, with a bathroom/shower, flushable toilet and no damp.

An above-standard housing unit: 26 m² or more per person and the features of a standard housing unit.

3) 31. May - 14. June 1994

Gross guaranteed wage SIT 26,500

Net guaranteed wage SIT 18,733

Average net household wage SIT 55,776

Source: Barbara Rode, Guaranteed wage by months in 1994 and 1995, Republic of Slovenia, Ministry of Labour, Family and Social Affairs, 17 Jan. 1995. Source: Statistical Office of the Republic of Slovenia.

4) We regarded individuals with regular employment to be those respondents who listed that they were employed full-time, part-time, worked on their farm, in their own company or who worked free-lance.

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