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## SATISFACTION WITH LIFE AND WORK

### *Abstract*

*In this article, we will present data on the level of satisfaction with life and work of the Slovenian adult population. We will then combine satisfaction levels with objective indicators of the quality of life. The assumption is that those people who have a high quality of life are those who have at their disposal relatively plentiful resources for the satisfaction of their needs and are subjectively satisfied with their lives. Those people who have a low quality of life are those who have neither resources nor are satisfied with their lives. People who have plentiful resources yet are not satisfied are considered to have a medium objective quality of life while those who have scarce resources yet are satisfied with their lives are considered to have a medium subjective quality of life. The data show that the satisfaction with work is generally higher than satisfaction with life and that both are quite low in Slovenia as compared to the result of data collected in EU countries. Satisfaction with life appears to be mostly a result of good personal and physical condition, good interpersonal relationships at home, opportunities to learn and utilize knowledge at work and living in an unpolluted environment. Satisfaction with work depends primarily on available opportunities to learn and utilize knowledge at work, work autonomy, good physical working conditions and relatively loose control by superiors. Combining subjective levels of satisfaction with objective indicators reveals that about one-third of Slovenians enjoy a high quality of life and that less than 10% have a low quality of life. On the other hand, rather few people in Slovenia appear to enjoy a high quality of working life. Indeed, they tend to have a medium subjective quality of working life, meaning that they are rather satisfied with their work in spite of its low objective quality.*

*Keywords: quality of life, social indicators, satisfaction*

The analysis of quality of life follows the concept of needs which, according to Allardt (1993), can be aggregated into three groups: having, loving and being. However, a dilemma exists as to which individuals really enjoy a high quality life: those who have ample resources to satisfy their needs — the command over resources concept (Titmuss, 1958) - or those who report being satisfied with their lives - the subjective approach. It cannot be expected that individuals who have ample resources are automatically more satisfied with their lives. The issue is rather how the resources at one's disposal are utilized and how quickly new needs (which cause new dissatisfac-

tions) emerge when existing needs are met. It is also not possible to maintain that all individuals who are satisfied necessarily have high quality lives. For instance, older people living in remote areas, in relative poverty and in poor hygienic conditions which may jeopardize their health, may report that they are quite satisfied with their lives.

In our research, we have attempted to face this dilemma by measuring the quality of life by both objective indicators (resources or satisfiers at one's disposal) and subjective indicators (reported satisfaction with a specific area of life or with life as a whole). By dichotomizing the two kinds of indicators, we arrived at the following interpretative scheme:

**Scheme 1:  
COMBINATION OF OBJECTIVE AND SUBJECTIVE MEASURES OF QUALITY OF LIFE**

		OBJECTIVE MEASURES	
		MANY	FEW
SUBJECTIVE MEASURES	How satisfied are individuals with their lives	VERY MUCH	VERY LITTLE
		high quality of life	low quality of life
		medium (subjective) quality of life	medium (objective) quality of life

The positions of the two extreme cases are quite clear: those having many resources who are subjectively satisfied with their lives and those having few resources who are subjectively dissatisfied with their lives. The first have a high and the second a low quality of life. Only if we accept that the objective and subjective measures are of equal value can we maintain that both groups with the medium quality of life are in a similar position. However, they do differ as to the level of their adaptation to the poor (medium subjective quality of life) or good (medium objective quality of life) living conditions available to them.

On the following pages we will present data revealing how satisfied the Slovenian population is with various spheres of life and with work and life, in particular. In the last two cases a combination of objective and subjective measures will be applied. We will also present our attempt to demonstrate which social groups have a high, low or medium quality of life.

**SATISFACTION WITH LIFE**

In our research, we measured the satisfaction of the adult Slovenian population with the following aspects of life: life in general, work, wages/salaries, leisure and housing. The results are presented in Table 1.

The results measuring satisfaction with life in general appear to be quite favourable. Only 17.1% of Slovenian adults are not satisfied with their lives and only 1.9% are very dissatisfied. However, if medium results i.e. neither dissatisfied nor satisfied - measuring satisfaction with work, wages, leisure and housing — are halved and added to the 'satisfaction and dissatisfaction' part of the table<sup>1</sup>, satisfaction with life does not appear to be high at all. Many more individuals are satisfied with work and housing than they are with life in general. Nevertheless, the highest level of dissatisfaction with life in general is smaller than in any specific sphere of life. On the other hand, more people are very satisfied with work and housing than they are with life in general. This result seems to indicate that satisfaction with life in general represents a cross-section of levels of satisfaction with the specific spheres of life. This assumption was confirmed by a correlation of 0.48 (sign. 0.00) between satisfaction with life in general and a composite index made up of levels of satisfaction with the specific aspects of life mentioned above<sup>2</sup>. In this text, we will use only the 'satisfaction with life in general' index since it refers to the total adult population while the composite index excludes economically non-active individuals.

**Table 1:**  
**THE SATISFACTION WITH VARIOUS ASPECTS OF LIFE**

		S A T I S F A C T I O N				
		WITH				
	LIFE	WORK	WAGE	LEISURE	HOUSING	
Very dissatisfied (Not satisfied at all)	1.9	0.0	10.6	4.1	3.1	
Dissatisfied (Not satisfied)	15.2	6.5	27.3	12.2	5.3	
Neither dissatisfied nor satisfied (Quite satisfied)	71.2	17.4	28.9	19.7	12.9	
Satisfied		62.3	33.2	58.1	57.7	
(Very satisfied) Very satisfied	11.6	13.8	0.0	5.9	21.0	

The results are unfavourable when compared to those from other countries (Davis, Fine-Davis, 1991). In 1986, satisfaction with life in general in Ireland was measured as follows: 43.4% reported being very satisfied, 51.2% fairly satisfied, 4.1% fairly dissatisfied and only 1.2% of people reported being very dissatisfied with life in general. Comparing the study conducted in Slovenia with similar studies in the eight EU countries, we find that only in Italy were there more dissatisfied people than in Slovenia (specifically 21.4% in Italy as compared to 17.1% in Slovenia). However, even in Italy more people reported being very satisfied (12.9%) than did in Slovenia (11.6%). Any meaningful interpretation of the differences would be too demanding.

However, what does emerge from these many studies is that people in Northern European countries (e.g. Denmark, the Netherlands and Belgium) tend to express a much higher level of satisfaction with their lives than do those in more Southern countries (e.g. Italy and France). In this respect, Slovenia quite clearly falls into the category of Southern European countries.

At this point in our research, we tested the relationship between the level of subjective satisfaction with life in general and the selected objective quality of life indicators. Contingency coefficients with related significance and beta coefficients are presented in Table 2. One easily observes that the relationships derived are somewhat weak although, in most cases, statistically significant. It seems that subjective satisfaction with life comes primarily from elements of private life. The highest contingency coefficients were found in cases of good interpersonal relationships at home and good health condition. Much lower values of contingency coefficients were obtained when we cross-tabulated the 'satisfaction with life' index with indexes measuring economic position. Working and living environments appear to be even less important for subjective satisfaction.

**Table 2:**  
**THE RELATION BETWEEN SATISFACTION WITH LIFE AND THE OBJECTIVE INDICATORS/INDEXES OF THE QUALITY OF LIFE.**

INDICATOR/INDEX	CONTINGENCY COEFFICIENT	SIGNIFICANCE	BETA COEFFICIENT
<b>HAVING</b>			
Possession of material goods	0.14	0.00	
Income of the household	0.20	0.00	
Monthly wage/salary	0.21	0.00	
<b>LIVING ENVIRONMENT</b>			
Number of rooms per person	0.08	0.10	
The quality of living area	0.11	0.00	
Environmental pollution	0.11	0.00	-0.10
Safety of the living area	0.08	0.00	
<b>PRIVATE LIFE</b>			
Informal relations (relatives, friends, neighbours)	0.08	0.00	
Relations in the household	0.35	0.00	0.22
Leisure activities 'being'	0.18	0.00	
Religious activities	0.10	0.00	
Health	0.26	0.00	-0.20
<b>WORKING ENVIRONMENT</b>			
Physical working conditions	0.14	0.04	
Autonomy at work	0.17	0.00	
Learning and knowledge utilization at work	0.18	0.00	0.14

To test which indexes have the greatest influence on subjective satisfaction with life, we utilized a step-wise multiple regression analysis. Up to the significance of 0.05, four indexes were chosen, the beta values of which are presented in Table 2. This analysis confirms that quality of private life is of the utmost importance for over-all satisfaction. However, not one of the 'having' indexes were selected. Opportunities to learn and to use one's knowledge at work as well as an unpolluted living environment also appear to contribute to the level of an individual's satisfaction. Thus, we can conclude that Slovenians derive their satisfaction with life from somewhat traditional factors: family, health and work.

In accordance with the first schema of this article, we combined the satisfaction with life index with four indexes measuring the objective quality of life of individuals. In order to arrive at this combination, we dichotomized the values of the indexes. The results are presented in Table 3.

**Table 3:**  
**THE QUALITY OF LIFE AS A COMBINATION OF LIFE SATISFACTION WITH THE CHOSEN OBJECTIVE INDEXES (IN PERCENTAGES).**

	Q U A L I T Y O F L I F E			
	HIGH	M E D I U M		LOW
	OBJECTIVE	SUBJECTIVE		
Relations in the household	81.1	11.9	3.8	3.3
Health	59.0	7.6	23.8	9.6
Learning and knowledge utilization at work	21.5	1.9	63.4	13.2
Income of the household	67.6	10.8	15.4	6.2

The presented data depend to some extent on the dichotomization procedure which was not performed in the same way for each of the objective indexes. Interpersonal relations at home which were characterized as neither good nor bad were considered to be bad. Good and fairly good health conditions were put in the same category. Medium and low opportunities for learning and knowledge utilization at work were also put in the same category. Hence, it might be assumed that the quality of life measured by the combination of subjective satisfaction and health conditions would be better than certain other combinations. However, this did not turn out to be the case.

Quality of life varies greatly according to different indicators. The highest quality of life is found when good interpersonal relations at home exist along with a high level of general satisfaction. There are very few people who claim that the relations in their households are bad and that they are dissatisfied. A much different picture is obtained in the case of the indicator which measures the individual's opportunities to learn and utilize their knowledge at work combined with their life satisfaction. Measured using

this particular combination, only 21.5% have a high quality of life. The results of the other two objective indicators (namely, health and household income) combined with life satisfaction fall somewhere in between.

Some attention should also be paid to the medium quality of life result. During our research, we found that a significant number of individuals have a medium subjective quality of life, meaning that despite rather poor conditions in terms of work, health and income, they report that they are quite satisfied with their lives in general. It appears that they have adapted to the actual conditions in which they live. This is especially true for those who have rather limited opportunities to learn and to utilize their knowledge at work. Another possibility is that certain people, who face limitations at work and who are in bad health, derive their satisfaction from other spheres of life, e.g. family. In contrast, most people do not seem able to adapt to bad interpersonal relations at home and even when they are good, some people do find that they are dissatisfied with life (as indicated in Table 3).

The attempt to identify social groups that have high, medium or low quality of life did not provide clear results. The results vary according to the various objective measures utilized. However, it appears that the young well-educated men living in cities, tend to enjoy a high quality of life. On the other hand, a low quality of life seemed to be quite prevalent among older, less-educated women living in rural areas. This population is also the most likely to report satisfaction despite modest living conditions thus having a medium subjective quality of life.

## SATISFACTION WITH WORK

In this section, we will examine how satisfied Slovenian employees are with their work. In 1994, 84.7% of the active population in Slovenia worked (Zavod, 1994). As indicated in Table 1, 13.8% of Slovenian employees report being very satisfied with work, 62.3% are fairly satisfied, 17.4% are neither satisfied nor dissatisfied and 6.5% are fairly dissatisfied with their work. Nobody reported being very dissatisfied with their work. Rated among other indicators of satisfaction, satisfaction with work ranks fairly high. Yet nearly a quarter of Slovenian employees do not derive any particular satisfaction from their work. The contingency coefficient between satisfaction with life in general and satisfaction with work is 0.36 at a 0.00 level of significance, revealing a fairly strong relationship between the two. Interestingly, this is precisely the same figure obtained in a research study of Chinese Americans (Yu-Wen Ying, 1992).

Presented in Table 4 are the relationships between satisfaction with work and objective quality of working life indexes<sup>3</sup>. The majority of these relationships are statistically significant at  $p=0.05$ , although the contingency coefficients are not very high. They indicate that good general working conditions contribute to satisfaction with work. However, we found four exceptions to this general rule: daily distribution of work time, individualization of work,

control of technology and mental strain. These exceptions could be considered favourable from the perspective of expected future developments in the Slovenian workplace.

**Table 4:**  
**THE RELATION BETWEEN THE SATISFACTION WITH WORK AND THE OBJECTIVE INDICATORS/INDEXES OF THE QUALITY OF WORKING LIFE.**

INDICATOR/INDEX	CONTINGENCY COEFFICIENT	SIGNIFICANCE	BETA COEFFICIENT
<b>HAVING</b>			
- Monthly income	0.25	0.00	
- Fringe benefits	0.11	0.04	
- Daily distrib. of working time	0.07	0.45	
<b>SECURITY</b>			
- Probability of injuries and occupational diseases	0.11	0.00	
- Physical working conditions	0.25	0.00	- 0.16
- Physical strain	0.14	0.00	
<b>LOVING</b>			
- Individualization of work	0.05	0.36	
- Control of superiors	0.19	0.00	- 0.13
- Control of technology	0.02	0.85	
- Conflicts at work	0.10	0.03	
- Psychical strain	0.03	0.74	
<b>BEING</b>			
- Working time autonomy	0.19	0.00	0.11
- Work autonomy	0.22	0.00	
- Participation in decision making	0.23	0.00	
- Learning and knowledge utilization at work	0.25	0.00	0.21

Distribution of daily work time is most unfavourable in the service sectors according to certain described standards. Since this sector is expanding quickly, it seems fortuitous that unfavourable distribution of work time does not appear to cause general dissatisfaction. This is most likely due in part to the fact that employees choose jobs that suit their daily distribution of activities and in part due to the fact that employees adjust to work time distribution. Moreover it is quite likely that, on this basis, the norm of what is considered favourable distribution of daily work time changes. A similar explanation could be put forth in the case of the insignificant relationship between satisfaction with work and technological control.

As demonstrated in the article on the quality of working life, the individualization of work tends to increase along with the increasing intellectualization of work and with the expansion of the service sector. These developments are continuing along very rapidly, an indication that the individual-

ization of work may also continue to increase. However, according to our research, this development will not have a significant influence over general work satisfaction.

As indicated in Table 4, the relationship between work satisfaction and the 'loving' indexes are the weakest. Nevertheless, two of these relationships should be briefly mentioned. The tighter the control of superiors over employees, the lower the satisfaction with work. Strangely enough, the number of conflicts at work has a positive relationship with work satisfaction. It appears that work conflicts can be beneficial in terms of releasing tension that may exist between co-workers, between superiors and subordinates and between workers and clients. Those who can productively solve work problems are more satisfied than those who are deprived of such opportunities.

The ability of employees to satisfy their 'being' needs appears to contribute the most to their general satisfaction with work. All indexes in this block (namely, autonomy, participation in decision-making and knowledge acquisition and utilization) are significantly related to work satisfaction. These factors are true motivators as opposed to being merely hygienic (Herzberg, 1968), a conclusion which has also been demonstrated in some previous analyses of Slovenian enterprises (Svetlik, 1989). However, in the current study two factors of a hygienic nature appear to be quite significant: monthly income and physical working conditions.

We applied step-wise multiple regression analysis in order to identify the most important factors for work satisfaction. We chose the four indexes which had shown results of up to a 0.05 level of significance. The beta values of the four selected indexes are also in the Table 4. Our research confirmed that satisfaction with work depends mostly on employees' ability to satisfy their 'being' needs. Physical working conditions and control of superiors are also important factors. In contrast to the results of the contingency analysis, the 'having' indexes did not appear to be strongly related to general work satisfaction. If the demographic characteristics of the employees are added to the objective quality of work indexes, multiple step-wise regression analysis also identifies education as an important factor contributing to general satisfaction with work.

The message which this analysis could give to management of companies is that there are a variety of methods which can improve the level of employee satisfaction. However, increases to wages and to fringe benefits may soon hit limitations related to cost. Likewise, improvements of physical working conditions are determined to a great extent by technology. Yet, cost and technological barriers seem to be the least relevant when it comes to satisfying the 'being' needs of employees which, as indicated above, appear to be the most important factors for general work satisfaction. The level of control of superiors over subordinates, the involvement of employees in decision-making processes, autonomy over work time and the work itself and opportunities to learn and utilize acquired knowledge depend primarily on the philosophy of management and on its organizational skills.



In Table 5, we combine satisfaction with work with the selected objective quality of life indexes. The results indicate that those employees who have high wages (having), good physical working conditions (security), are subject to only loose control by superiors (loving), are highly independent at work and have the opportunity to learn and utilize knowledge at work (being), and are satisfied with their work, have a high quality of working life. Those employees who show low values on the mentioned indexes and additionally report being dissatisfied with work have a low quality of working life. A medium quality of working life has been assigned to those employees who ranked high in terms of objective quality of work indexes yet who report being dissatisfied with work (objective quality of working life) and to those employees who ranked low on the objective quality of work indexes yet reported being satisfied with their work (subjective quality of working life).

In order to perform the above operation, we dichotomized the values of the mentioned indexes. Those employees who reported being neither satisfied nor dissatisfied with their work are considered to be dissatisfied. A monthly wage of fifty-nine thousand Slovenian tolar is considered as the breaking point between low and high wages. Medium physical working conditions are considered as good working conditions; medium and low work autonomy, control of superiors and learning and utilization of knowledge at work are considered to be low.

**Table 5:**  
**THE QUALITY OF WORKING LIFE AS A COMBINATION OF WORK SATISFACTION WITH THE CHOSEN OBJECTIVE QUALITY OF WORKING LIFE INDEXES (IN PERCENTAGES).**

	Q U A L I T Y   O F   W O R K I N G   L I F E			
	H I G H	M E D I U M		L O W
		O B J E C T I V E	S U B J E C T I V E	
Monthly income	28.0	5.7	47.3	19.0
Physical working conditions	35.6	8.4	40.6	15.4
Control of superiors	52.3	11.6	26.6	9.5
Autonomy at work	13.9	1.6	61.9	22.0
Learning and knowledge utiliz.	20.5	2.7	53.3	21.5

A high quality of working life varies between 13.9% and 52.3%. Reflected in this number is both the dichotomization procedure and an indication of the relative value of the different indexes. For example, we reported in the article on the quality of working life that the control of superiors in Slovenia tends to be rather relaxed. Hence, a high number of employees get high values when this index is utilized. It is of great concern that the percentage of employees who show a high quality of working life using the 'being' indexes is the lowest. As noted above, satisfaction of 'being' needs appears to be the most important factor leading to high quality of working life and to a high level of work satisfaction. The percentage of employees with low quality of working life is rather high on all indexes with the sole exception of control of superiors. It is possible to conclude from this research that the quality of working life is much lower than the quality of life in general.

The majority of Slovenian employees have a medium subjective quality of working life, meaning that they report being satisfied despite unfavourable working conditions. This indicates a high level of adaptation to the actual working situation. On the basis of this research, one can infer that Slovenian employees tend to have a passive attitude towards work and that human resources are being utilized rather poorly in this country.

We did not find many statistically significant differences between employees with high, low and medium quality of working life in terms of age, sex or the urban/rural dimension. However, educational differences seem to play an important role. A high quality of working life is more prevalent among older and better educated workers. A medium objective quality of working life is most likely to occur among highly educated individuals. A medium subjective quality of working life was found mostly among young and less educated rural residents. A low quality of working life appears to be a frequent characteristic among less educated women.

In conclusion, our research indicates that satisfaction with work in Slovenia is rather high although the objective quality of working life is not. These results are due to the fact that objective working conditions are generally rather low. The high number of employees with medium subjective quality of working life could mean that employees are not addressing many of their demands to their employers. At the same time, it is doubtful that work satisfaction could be significantly improved only by methods intended to improve the working environment.

## CONCLUSION

In sum, our research indicates that general satisfaction with life in Slovenia is somewhat low in comparison to other European countries. Satisfaction with work appears to be higher than satisfaction with life in general although we do not have the necessary comparative data at hand. The ability to satisfy 'being' needs seems to be most important factor for work satisfaction while the ability to satisfy 'loving' needs seems to be the most important factor for satisfaction with life in general. 'Having' needs play a less important role in both spheres than one would have assumed. Our results demonstrate an interesting functional differentiation between the sphere of private life and the sphere of work which may be characteristic of modern societies.

Combining subjective satisfaction with the objective quality of life indexes indicates that the quality of life in general is quite good while the quality of working life is not. In both cases (and, in particular, in the case of work life) the percentage of those with a medium subjective quality of (working) life is high. This in turn seems to indicate a high level of (psychological) adaptation to actual life and work conditions. This result could suggest a rather passive attitude on the part of many Slovenians towards work and towards life in general.

## NOTES

1) This procedure was necessary because satisfaction with life in general and satisfaction with the specific spheres of life were measured using different scales.

2) The composite index is made by summing up the values obtained on the four scales indicating the satisfaction with specific aspects of life, having values 1 - 5 and deducting 3. The scale of the composite index has values of 1 through 17.

3) The composition of these indicators/indexes is described in the article on the quality of working life in Slovenia which appears in this publication.

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