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## **Poverty in Slovak Families: A Current Social Problem of the Present Time**

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### **Abstract**

*The authors in their paper focus on a current social problem of the present time, and that is poverty. Specifically, they point to the possible social connections of the lives of children in poverty, especially threats that relate to school achievements, material conditions and the learning environment; while they place these indicators in connection with the level of well-being. Research was conducted in 5 regions in Slovakia, on quite a representative sample, and the results present the current state of issues in the regions.*

**Keywords:** Poverty, The measurement of poverty, Social contexts, Children.

### **INTRODUCTION**

In the European Union (EU), and equally around the world, a huge number of people find themselves on the poverty threshold. There are several definitions of what poverty actually is, as well as procedures of how to measure it, and they depend on the particular concept that we consider supporting.

In the EU, a relative definition of poverty is used, i.e. the share of people with a disposable income below 60% of the national median. According to the EU definition of 1984, a person is considered poor when their material, social or cultural resources are so limited that they exclude them from the minimally acceptable standard of living in the Member State in which they live. Bruce Bradbury (2003, p. 1 In BODNÁROVÁ et al.) writes: “An individual is characterised as poor, if he has an unacceptably low standard of living.” Mareš, who supplemented the causes of poverty that were initially defined by H. Kerby, states that poverty arises as a consequence of the economic and social fabric of the system of society, laziness and the non-restraint of individuals and situational factors (ŤILOVÁ, 2005, p. 34).

Particularly alarming is the state of child poverty. Child poverty is one of the most serious social problems in the world, while we presume to claim that children belong among the most vulnerable group and the threat in this case has more severe implications, because it can significantly negatively affect many areas of their future life.

The demographic statistics of the European Union speak volumes, in that from the 490 million inhabitants, 94 million are under 18 years of age. 72 million inhabitants live in poverty. Every fourth child finds himself in a level of extreme poverty (EUROCHILD, p. 2). “In the European Union, 19% of children are at risk of poverty. In some countries, more than a quarter of children suffer from poverty and deprivation and in most countries, children are more at risk of poverty than the overall population.” (A thematic study about policy measures in the field of child poverty, 2008). Child poverty is the lowest in the northern countries; the highest is in Poland, Latvia and Romania.

Many factors influence the income poverty of children. It is the structure of the family, the age of the parents, their level of education and also their work activity. Households with several children have a higher expenditure on food, clothing, the running of the household, the school activities of children and other necessary needs.

According to a Thematic study (2008, p. 3), the risk of poverty for children, whose parents are less than 30 years old, is significantly higher than in children living with older parents, which is mainly explained by the more frequent unemployment of younger parents and the lower earnings compared with older employed parents. Against this argument, Špáníková (2013) states that a significant proportion of children live in the same household with their parents, up until when they are 32 years old. In parents aged 50 to 64 years old, there is a significant increase in the risk of long-term unemployment, in the case where they lose their jobs.

Another factor is the educational level of the parents. We must perceive this factor on two levels. On one hand, it influences the achievement of a parent in the job market and thus their income situation, but on the other hand, parental education is also an example for children and their motivation to perform well in school. Sometimes, however, it happens that especially the low education of the parents and their limited opportunities of employment becomes an impetus for the children, who want to escape from this circle. According to the statistics, the proportion of children with low-skilled parents ranges from less than 10%, for approximately half of the Member States, up to 65% in Malta and in Portugal (The thematic study on policy measures, in the field of child poverty, 2008, p. 3).

The family environment, to a significant degree, affects the lives of children in many areas (BODNÁROVÁ, 2006, p. 12). The lives of children in poverty has a negative impact on the chances and opportunities in adulthood, it may also influence their level of aspiration and achievement in society. Similarly, it is observed also by Ťilová, who states that a poor family background represents a reason for being trapped in poverty, but at the same time also a person who grew up in good conditions, under the influence of the situation may find themselves in the category of “lost” (ŤILOVÁ, 2005, p. 34).

In several European countries, it shows that children who grew up in poverty are more vulnerable, have a particularly weakened health, there are emerging behavioural disorders and learning difficulties, early pregnancies, lower aspirations, unemployment and a dependency on social assistance. Up to 25% of young people in the EU, have not completed secondary school and 8% are the so-called working poor.

The fact that pupils from high-income families achieve better results in tests than pupils from low-income families, explains G. Orfield and C. Lee (In GERBERY – LESAY – ŠKOBLA, 2007), with the following hypotheses:

1. Parents of pupils from high-income families have a higher education: Better educated parents have a higher tendency to pass on some of their knowledge to their children, it is more likely that their children learn to read, write or count even before the child begins school. More educated parents attach a higher value to education and presumably they also want that their children achieve a higher education.
2. The pupils from high-income families have better resources: e.g. easier access to educational means such as a computer, educational toys, possibly attending pre-school facilities, which will prepare them better for school.
3. Pupils from low-income families have lower aspirations and expectations, they have much less motivation: since pupils from poorer families do not have teachers and parents with such high expectations of them, it often happens that poor children are not convinced about their abilities and are not motivated to fulfil their school duties well.

Further connections were demonstrated in relation to the availability of school supplies and the material security of families. A study, entitled Change in Family Income – to Needs Matters More for Children with Less (about the change in family income and the most important needs for the children) in its conclusions, states that the social and cognitive functioning of poor children improves, with a great degree of probability, if their family's income increases.

Research has also shown that parents from higher social strata are more active in helping with homework and they stress the importance of education for their children and they often enroll them into different after- school activities (KATRŇÁK, 2004 In GERBERY – LESAY – ŠKOBLA, 2007).

Similarly like in other countries, also in Slovakia, an indirectly proportional relationship is manifested between the risk of poverty and the level of education. It applies that the higher the level of education, the lower the risk of poverty.

Families, also those Slovak ones, are often faced with poverty, if family members are unemployed and moreover if these are multi-child families. 5 Additional factors, which increase their risk of poverty, are a low level of educational attainment and low-skilled work.

The most serious consequences of poverty in families is the emergence of communities of homeless children, street children, who become the victims of violence, poverty and criminal offences. Children living in households without work face a high material deprivation. Research, which was conducted by the Centre for Research of Labour and Family, shows the different aspects of the material deprivation of households with minors (BODNÁROVÁ, B. et al., 2006, p. 12). Among the significant findings, we can state the significantly limited participation of children in extracurricular activities and also cultural events, where barely 12% may attend. According to the Thematic Study on Policy Measures in the Areas of Child Poverty (2008), there is a smaller likelihood that children, who grow up in poverty and social exclusion, will achieve good results in school and will have a good health condition.

As stated by Bodnárová et al. (2005), the extent of child income poverty in a given society depends on these factors:

1. the definition and amount of the poverty threshold
2. the income needs of the household (e.g. the size of the household, the number of children in the household)
3. social transfers and taxes
4. the structure of the family (in particular whether there are one or two parents in the family)
5. distribution of wages
6. the employment patterns of parents (especially whether at least one parent in the household is employed, and whether he works full-time)

## **THE MEASUREMENT OF POVERTY**

Just as poverty cannot be clearly defined, so it is not possible to comprehensively measure poverty. As concluded by Mareš: "Poverty is a social construct, the contents of which may be differently constructed. Each measurement of poverty means that we measure only a certain concept of poverty. We are not measuring poverty as such, but its individual concepts" (VELČICKÁ, VLAČUHA, 2011, p. 8.). Mareš and Rabušic (1996) introduce several basic categories, according to which poverty is measured. Two basic categories of the concepts of poverty are absolute and relative concepts, then a group of direct and indirect measurements, prescriptive and consensual, objective and subjective concepts.

In Slovak social policy, determining the rate of poverty works primarily with the objective approach. The concept of multiple deprivation, whose main representative is Peter Townsend, has interested us in particular, the basic thesis of which is based on the awareness that a poor person is deprived in several areas, while various types of deprivations have a different intensity, depending on the environment and value orientations.

Townsend further states the fundamental dimension, which poverty is conditional upon. These are the dimensions and factors in the field of “a lack of physical comfort, health, a lack of security and certainties, a lack of „welfare values“ and a lack of respect” (MICHÁLEK In ŠEBOVÁ, 2004, p. 67).

One of the indicators, which is used for a comprehensive assessment of poverty and social exclusion, is also an indicator of material deprivation.

Within the EU-SILC, three dimensions of material deprivation were monitored (economic difficulties, an involuntary unequipped household of consumer durable goods and problems with housing), which consisted of four to five items (Ministry of Labour, Social Affairs and Family, 2008, p. 9). A person was considered to be deprived, who states a lack in at least two items within the first and second dimension, and at the same time, at least a lack in one item from the third dimension (GERBERY et al., 2007, p. 14, FILADELFIOVÁ, 2007 In: ŤELINSKÝ, 2010, p. 15). However, opinions about who can be considered as poor, in terms of relative deprivation, differ.

Within the proposed national indicators of poverty and social exclusion in Slovakia, adverse housing conditions are considered to be conditions when the household is deprived in at least three internal housing conditions or in at least two external conditions (DŤAMBAZOVIČ, et al, 2008).

In the calculation of the indicator, at least the following deprivation items are taken into account:

- arrears associated with a mortgage or rent, payment for energy or the repayment of purchases in instalments and other loans,
- the ability to afford to go once a year for a one week holiday away from home,
- the ability to afford to eat a meal with meat, chicken, fish (or the vegetarian equivalent) every other day,
- the ability to face unexpected expenses of the amount set as the monthly national at-risk-of poverty threshold for the period of the previous year,
- the household cannot afford a telephone (including a mobile phone),
- the household cannot afford a colour TV,
- the household cannot afford a washing machine,
- the household cannot afford a car,
- the ability of households to financially afford to keep the home adequately warm (VELČICKÁ, VLAČUHA, 2011, p. 11).

One of the other indicators, which was used in the monitoring of national indicators and preoccupied us also for the needs of our research, was the “degree of social exclusion of the children.” The social exclusion is here constructed on the basis of the incapacity of households to pay at least two of the six charges related to education: a) school fees (tuition fees), b) a ski trip, summer camp, school trip, c) interest groups and courses, d) school lunches, e) school dormitories, rent, f) school equipment, supplies (DŤAMBAZOVIČ, et al, 2008). The indicator is based on the assumption that the area of education is crucial for children and that also the absence of two of the aforementioned items may not only lead to an imminent threat to the social inclusion of the child, but also to a threat in the future.

## THE SOCIAL CONDITIONS OF CHILDREN IN THE REGIONS OF SLOVAKIA

When examining the social context of poverty, we have determined the main objective is to find out how children subjectively perceive the living conditions in which they live, and subsequently how these living conditions link with the other socio-economic areas of their lives.

### Methodology

The research was conducted in 5 regions of the Ľilina district. The research population consisted of second stage pupils from primary schools in the Ľilina district, with respect to its 5 regions (Liptov, Orava, Kysuce, Turiec, Horné Považie). The research sample consisted of 1,036 pupils (from that 518 were boys and 518 were girls). Frequencies, in terms of individual regions, are as follows: Liptov – 16.3%, Orava – 41.0%, Kysuce – 6.7%, Turiec – 5.4%, Horné Považie – 30.6%. The average age of respondents was  $M=12.58$  ( $SD=1.64$ ), while the age range of respondents was 10-15 years. The sample selection was carried out through deliberate stratified sampling.

*As the research method, we used a questionnaire.*

For an evaluation of the research hypotheses and research questions, we determined the statistical significance of the differences. For determining the statistically significant differences, in view of the abnormal distribution of data, we have used non-parametric tests (The Mann-Whitney test for two independent sets and the Kruskal-Wallis test for more independent sets), and sporadically also parametric tests for the normally distributed data (ANOVA test for more independent sets). For determining the seriousness of possible statistically significant differences, we calculated the degree of substantive significance (the so-called “effect size” as  $r=z/(\sqrt{N})$ ). When evaluating the practical significance, we retain the standard criteria for the degree of the practical significance of the statistically significant difference, where values between 0.1-0.2 represent a small degree, values around 0.3 represent a medium degree and values above 0.5 represent a high degree of practical significance. Within the examination of the links between variables, we used Spearman's rank correlation coefficient ( $\rho$ ). All statistics was carried out in the SPSS 17.0 software.

### Research Hypotheses (RH) and Research Questions (RQ)

To the main research areas belonged the divergences and connectivity with basic characteristics of the household (number of children, basic amenities, possession of personal items), an indicator of well-being, the job achievements of parents, consuming meat, school achievements, plenty of free time and satisfaction with life.

Within this article, we only present some of the findings from the research, on the basis of the selected research questions or hypotheses.

RH1.1.: We assume that we shall find a significant negative connection between the indicator of wealth and the number of children in the household

RH1.2.: We assume that we shall discover a significant positive connection between the job achievements of parents and the school achievements of children.

RH1.3.: We assume that we shall discover a significant positive connection between the indicator of well-being and the school achievements of children.

RH1.4.: We assume that we shall discover a significant positive connection between the level of the learning environment and the school achievements of children.

RH1.5.: We assume that we shall discover a significant positive connection between the indicator of well-being and the level of the learning environment.

RQ1.1.: Is there a statistically significant difference in the possibility of families to afford a week's holiday

in terms of the job achievements of parents?

RQ1.2.: Is there a significant connection between the indicator of well-being and the satisfaction with life among children?

RQ1.3.: Is there a statistically significant difference in the satisfaction with life among children living in a town and in a village?

RQ1.4.: Is there a statistically significant difference in the satisfaction with life between boys and girls?

RQ1.5.: Is there a significant connection between satisfaction with life and the age of the children?

### Analysis

Adequate housing conditions corresponding to the norm and hygienic conditions are one of the fundamental necessities of life. With the increasing number of household members, also the need for a greater housing area and the expenditure on electricity, water and heating are growing. Michálek (2004, p. 8) in his research study, indicates that the districts of Námestovo, Kysucké Nové Mesto, Bytča and Čadca belong among the districts with the worst situation, in terms of the overcrowding of dwellings (inadequate housing areas, according to the number of people in the apartment). We found only a small negative connection between the measure of well-being and the number of children in the dwelling,  $\rho = -.18$ ,  $p < .001$ . An increasing number of children in the dwelling thus, only to a small extent, reflect the decline in the well-being among our respondents.

**The Hypothesis RH 1.1 has been confirmed, but the confirmed connection was less significant.**

From the survey sample, for a deeper analysis, we assigned the top 20%, i.e. children who have reached the highest value in the level of well-being (labelled the wealthiest 20%) and the the bottom 20%, i.e. children who have reached the lowest level of well-being (labelled the poorest 20%). Subsequently, we were interested in whether there is a statistically significant difference between the two "extreme" groups of respondents (the wealthiest 20% vs. the poorest 20%) in the number of children in the family.

Between the groups "the poorest 20%" (Mdn=3, IQR=2) and "the wealthiest 20%" (Mdn=2, IQR=1) we found out a statistically significant difference in the number of children  $U=13335.0$ ,  $z=-5.20$ ,  $p < .001$ ,  $r = -.26$ , while this difference is of moderate practical significance. In the group of the respondents from relatively poorer households there thus live a significantly higher number of children than in the group of the respondents from the relatively wealthy families.

**RQ 1.1.:** The most frequent opportunity to spend a week's holiday away from home was indicated by the respondents, whose both parents are working (61%). This is followed by the children, of whom at least one parent was working, when 46.8% stated that they could afford such a holiday. The least possibility to spend a week's holiday away from home had those respondents, whose both parents were not working (28.6%). These differences are statistically significant,  $\chi^2(2)=33.94$ ,  $p<.001$ . The practical significance of the detected differences is, however, less significant (Cramer's  $V = .181$ ). This points to the fact that the possibility to spend a week's holiday away from home, although it is not so substantially dependent on the job achievements of the parents, is nonetheless more affordable to a significantly greater extent for a family with good job achievements, compared to families where the job achievements are bad. On the other hand, because of the specificity of the studied population, we have not investigated more closely how great the possible differences are in the level or quality (especially in financial terms) of the holidays, where we might expect such differences to occur.

Also, it interested us as to whether there is a statistically significant difference between the two "extreme" groups of respondents (the wealthiest 20% vs. the poorest 20%) in terms of the possibility to afford a week's holiday away from home.

From the group of "the poorest 20%", only 19.5% of the respondents indicated that they had been on a week's holiday away from home in the last year, while in the group of "the wealthiest 20%" of respondents, almost all of them (97.6%) indicated that they had. The detected difference is statistically significant,  $\chi^2(1)=261.24$ ,  $p<.001$  and practically there is a seriously big difference between these groups of children (Cramer's  $V = .79$ ). This points to the fact that an increased risk of poverty is very significantly reflected in the possibilities of the families to afford one of the basic material possibilities, such as a week's holiday away from home.

If we take a closer look at the school achievements of children in terms of the job achievements of the parents, we see that if both parents work, the children achieve great success in 32.3% of cases, while among children whose both parents are not working, it is only 16%. On the other hand, up to 20% of these children achieve sufficient success, whereas in children, whose both parents work, it is 8.3% of cases.

The indicated differences were also confirmed by a statistical analysis, where children whose both parents work, achieved statistically significantly better success (Mdn=2, Iqr=2) versus children whose both parents are not working (Mdn=3, Iqr=1),  $U(679)=11134.0$ ,  $z=-3.60$ ,  $p <.001$ ,  $r=.14$  (Chart No. 10). The detected difference is, from a practical perspective, only a little significant.

**The Hypothesis RH 1.2 was confirmed.**

Next, we investigated the link between well-being and school achievements. We detected only a small negative connection between the degree of well-being and achievements in school,  $\rho = -.18$ ,  $p <.001$ . The increasing level of well-being is, therefore, reflected only in better results at school to a small extent.

**Hypothesis RH 1.3 is confirmed, but to a less significant degree.**



We were further interested in whether there is a statistically significant difference between the two “extreme” groups of respondents (the wealthiest 20% vs. the poorest 20%) in school achievements.

Between the groups of “the poorest 20%” (Mdn=3, Iqr=1) and “the wealthiest 20%” (Mdn=2, Iqr=2), we found a statistically significant difference in achievements,  $U=11373.0$ ,  $z=-5.75$ ,  $p<.001$ ,  $r=-.33$ , while this difference is of a moderate practical significance (Chart No. 11). This points to the fact that children who live in relatively “wealthy” families achieve significantly better results in school versus children from relatively “poor” families.

The school success of children depends on many factors. One of the aforementioned factors of school success is also the sufficient material security of a family, by which is meant securing the place of learning for a child, enough school supplies and so on. The learning environment consisted of four core items: one’s own room, a writing desk, a computer and a quiet place to study.

We examined whether there is a link between the level of the learning environment and school achievements. We found only a very small connection, where  $\rho = -0.10$ ,  $p = .032$ , which only moderately suggests that a higher level of learning environment is reflected in a little better academic results. Similarly, we have found little connection between the job achievements of parents and school achievements, where  $\rho = -0.13$ ,  $p < .001$ . Children of parents who have better job achievements are only a little better at studying.

**Hypothesis RH 1.4 was confirmed, however, the demonstrated connection was less significant.**

We have found a medium large, up to a large, positive connection between the degree of well-being and the learning environment,  $\rho = .47$ ,  $p < .001$ . This points to the fact that with increasing levels of wealth, also the quality of the children’s learning environment significantly increases (the availability of one’s own room, a writing desk, a computer and a quiet place for learning). Based on the results, we evaluate that Hypothesis RH 1.5 has been confirmed.

Between the group of “the poorest 20%” (Mdn=2, Iqr=2) and “the wealthiest 20%” (Mdn=4, Iqr=1), we have found a statistically significant difference in the learning environment,  $U=5834.0$ ,  $z=-13.58$ ,  $p<.001$ ,  $r=-.69$ , where this difference is practically very significant (Chart No. 13). This points to the fact that children who live in relatively “wealthy” families have much better learning conditions at home than children from relatively “poor” families.

### **The connection between satisfaction with life, locality, gender and age**

RQ 1.2.: We wondered to what extent is the level of wealth connected to the satisfaction with life among students. We found a small positive connection,  $\rho=.13$ ,  $p<.001$ , which suggests that with an increasing rate of well-being, also the respondents’ satisfaction with life increases a little.

We have found that children from the group of the richest 20% achieved statistically significantly higher scores in satisfaction with life (Mdn = 34.0) compared to children from the group of the poorest 20% (Mdn=29.0),  $U=13865.0$ ,  $p<.001$ ,  $r = - .24$ . From a practical point of view, it is about a small, up to a moderate, significant difference. This points to the fact that the increased risk of poverty is accompanied

among children also by a more significant lower satisfaction with life compared to the relatively "wealthy" children.

RQ1.3.: We also investigated whether there are statistically significant differences between children living in a town (N=391) and a village (N=644) in the level of satisfaction with life. We did not find a statistically significant difference among children living in a town (Mdn=33.0) and in a village (Mdn = 33.0) in the scale of student satisfaction with life,  $U=125239.00$ ,  $z= -.14$ ,  $p=.89$ .

RQ1.4.: In the question of gender we have not detected in girls (Mdn = 32.0) and boys (Mdn = 33.0) a statistically significant difference in the student satisfaction with life,  $U=132202.50$ ,  $z= -.35$ ,  $p=.72$ . Girls and boys have thus achieved a comparable level of student satisfaction with life.

RQ1.5.: Furthermore, we were also interested in the connection between the age of the respondents and the satisfaction with life. We have found a small negative connection,  $\rho=- .12$ ,  $p<.001$ , which suggests that with increasing age, the students' satisfaction with life diminishes a little.

We subsequently divided the respondents into three age categories, in order to take a closer look at the differences in the satisfaction with life.

Satisfaction with life between individual age categories was statistically significantly different,  $H(2)=14.57$ ,  $p=.001$ . Through the subsequent post hoc analysis, we found that 10-11 year olds, compared to 14-15 year olds, achieved a statistically significantly higher level of satisfaction with life ( $U=44311.0$ ,  $z=-3.73$ ,  $p<.001$ ,  $r= -.15$ ), although of little practical significance. Accordingly, 12-13 year olds have reached statistically significantly higher levels of student satisfaction with life ( $U=110280.0$ ,  $z= -2.51$ ,  $p=.012$ ,  $r= -.10$ ), but also has little practical significance. The detected differences between the individual age groups are thus not substantial, although they do exist (Chart No. 21).

## Discussion

In the discussion, we point to the possible connections, which concerned our research findings, while in terms of clarity we divide them into thematic areas.

### **Achievements (working achievement of the parents, well-being, learning environment)**

Families with a low standard of living and parents with a low income, according to the authors, P. Evans and M. Deluca, are considered to be one of the risk factors, which create a predisposition for the social exclusion of the children in their adulthood (BODNÁROVÁ et al., 2005, p. 43). In the same context, there is also stated the low education of parents, or little support from the side of the parents, which is associated with the low aspirations of the children and also their parents. The OECD reports bring us the research findings: "parents from higher social classes are more active, not only in care, but also in the help with the home preparation of the child for school and in underlining the development of knowledge and the knowledge of the children, than the parents of the lower classes. Better socially positioned parents, with children more prepared for school, more mindful for the development of verbal skills and the knowledge of the children, more often enroll the children into libraries and a variety of interest groups." In the report, it further states "the worse socially positioned parents, although they also do all

this with their children, are not doing it to the same extent, nor with such intensity and with such consistency.” (Project PISA OECD In BODNÁROVÁ et al., 2005, p. 56. During the reduction (or creation) of the risk of social exclusion, they highlight the particular role of the education policy.

From our research in this connection, it showed that there is rather little connection between the work achievement of the parents and school achievement. Children of parents who have better job opportunities, thus achieve also better results in school, albeit a little. Similarly, we found that also with increasing levels of wealth, the results of children in school slightly improve, while more significant differences were found between the 'poorest' and 'the wealthiest' respondents. Children, who live in relatively “wealthy” families, achieved significantly better results in school, compared to children from relatively “poor” families. We can interpret these results already by the aforementioned research, and the fact that the parents, who have higher job opportunities and provide a higher well-being, probably also have higher aspirations for their child. In general, they are much more aware of the necessity for good jobs, with which is also connected the degree of educational attainment. For this reason, in general, they are more mindful of preparing their children for school, who ultimately achieve better academic results. This is also shown in several studies, where parents with a higher income spend more time with their children in preparing for school and have an increased interest in the success of their children in school and in extracurricular activities (BODNÁROVÁ et al., 2005, p. 56).

For success in school, or in achieving good educational results, often emphasised is the level of the learning environment (one’s own room, writing desk, a quiet place for learning, a PC). Within the research, the authors, Sobolewski and Amato (2005), found that access to learning equipment and conditions (a quiet place for learning, textbooks and school equipment, a computer) is one of the explanatory factors of the close link between family income and the educational achievements of children (GERBERY et al., 2007, p.23). From our results, it showed that almost all children have a secure space for learning, books or a writing desk in 90% of cases, and the computer itself, concerning the preparation for school, we can find in 81% of cases. Although we have found a great positive connection among the levels of the learning environment and well-being, which was even stronger when comparing “the poorest” and “the wealthiest” of the respondents, we did not find, contrary to our expectations, a more significant connection between the level of the learning environment and school achievement. It may also be caused by the fact that a large proportion of the respondents reported a relatively high level of learning environment, which subsequently does not allow sufficient discrimination, with regard to differences in school achievement (the so-called ceiling effect). Also, the evaluation of school achievement was made by the children themselves, which could also bring a certain distortion into the obtained data (a tendency to show themselves in a better light, etc.). The importance of the environment for learning, with regard to school results, thus is not more seriously called into question with our findings.

Children are aware that to fail to satisfy the assigned “standards” and not to own certain items or certain clothing brands, often puts them in the position of an “outsider”. As noted by S. S. McLanahan (1997 In GERBERY, 2007, p. 25) “Such an experience may have a negative impact on relationships with peers and leisure activities.” This situation thus constitutes a burden for the children, which may in extreme

cases be on the border of what they can bear and lead towards psychological problems, to the closure of the children into themselves, or to their bullying and exclusion from the peer groups. For helping the thus threatened family, there is a need to understand and fully respect the peculiarities and habits a given family, springing up from its cultural, religious and ethical differences (ŠTEFÁKOVÁ, 2008).

### **Satisfaction with life (locality, gender, age, well-being)**

Subjective methods of measuring the quality of life, where the evaluator is the examined person himself, point to the dimension of the quality of life, which has a significant value from the view of the respondent. In our research, we have focused on the subjective assessment of satisfaction with life, by the child himself. Our perception and evaluation can be in fact very different from the actual experiencing of the respondent, i.e. the child. At first glance, it may seem to us that a person who lives in material shortage will not feel satisfied with their lives; the reality, however, may be considerably different. It is also demonstrated by one of the important pieces of research, by a significant explorer in the field of the investigation of “well-being” (psychological well-being), the psychologist E. Diener (2006), who, for example, found that satisfaction with life amongst the homeless in Calcutta was significantly higher than the satisfaction amongst the homeless in California, although they lived in considerably worse conditions. And precisely for this reason, it is important to examine how material conditions relate to the level of satisfaction with life.

From the results of our research, it has been shown that, in terms of individual regions, towns or villages and also the gender of the respondents, there is no more significant difference in the level of the children’s satisfaction with life. More significant differences are found in terms of the age of the respondents, where with increasing age the satisfaction with life is slightly decreased. The youngest respondents achieved a little more significant higher satisfaction with life, compared to the oldest respondents. However, all age groups overall have reached high levels of satisfaction with life. The slightly less satisfaction amongst the oldest of the respondents, may be associated with a gradual increase of responsibility, a bigger quantity of tasks and entitlements, which are made on them, possibly also situational factors such as the period in which they were evaluated (upcoming written exams or other more significant and more stressful events, etc.).

Mainly though, we were interested in the possible connection between the level of well-being and satisfaction with life, where we found a rather small positive association. This suggests that with growing well-being, the satisfaction with life also increases, albeit a little. We again found a more significant difference between “the wealthiest” respondents, who achieved a more significant higher satisfaction with life, compared to “the poorest”. However, also the group of “the poorest” have reached a relatively high

level of satisfaction (well above the average range), which suggests that the situation of the risk of poverty is not too seriously reflected in the poor satisfaction with life, at least in our research group, which, on the other hand, possibly did not contain respondents from more extreme poor conditions.

## **CONCLUSION**

Research established on the evaluations and testimonies of children themselves, always brings increased risks and limitations, compared to other research populations (e.g. adults). On the one hand, there are limitations associated with the limited knowledge of children regarding their living situation, which they are supposed to evaluate, an increased tendency to show themselves in a better light (social need) and a fabrication of answers or a weaker level of self-control and discipline in answering (they are easier to disturb and are able to concentrate on the given matter for a shorter time). About the meaningfulness and the need to continue in the research, especially with children threatened from poverty, as a target group, we were convinced by our findings, which we perceive as relevant inputs for the further direction of scientific research and whose restrictions we are aware of. Since we perceive the interconnection of a subjective assessment, with material aspects of a life situation, as an important research problem within the issues of poverty, in the future it would be desirable to base the measurement of material characteristics on more objective criteria than the statements of children, for example, on the statements of parents, the available statistics from labour offices, from schools, etc.

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