

## THE CONCEPT OF HOUSEHOLD'S WELLBEING: A SURVEY OF LITERATURE

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### Abstract

*In the modernized world, wellbeing is defined in a variety of ways, one of which is as a reflection status of comfort for mankind. Even though the topic of wellbeing has received much attention, no consensus on a definition has been reached. As a result, the concept of wellbeing can be expanded to include an overview of household's wellbeing. Having greater insight into wellbeing of households would yield useful information to the understanding of progress and welfare of the households as well as their health status. Malaysia and other developing countries should set efforts in enhancing the wellbeing of households by conducting robust research on the wellbeing. Equally important, the wellbeing study is expected to provide a recommendation for responsible authorities, employer, and organization to put extra concerns on improving wellbeing of households as it will be the main contribution for the organization as well as the country success. This paper reviews manifold economic and non-economic factors that are relevant to the concept of wellbeing. The objective of the paper is to present an overview of the wellbeing of households and its definition from a conventional perspective. This conceptual paper outlines the philosophy and understanding of wellbeing of households.*

## INTRODUCTION

Wellbeing, in the modernized world is explained in various ways. It is a crucial issue for a household as it reflects towards the status of comfort for mankind. It includes whole living condition of a family such as shelter, food, clothing, safety, and such. Although the concept of wellbeing is widely exposed, there is still no common definition agreed. The term wellbeing, happiness and satisfaction are usually interchangeable (OECD, 2013). Various definitions of wellbeing are broadly divided into three main categories: (1) general definitions where's there is no possible detail of wellbeing components; (2) basic definitions that divide wellbeing into few parts which is essential part, dimensions or key

characteristics that used to evaluate wellbeing; and (3) focused definitions that either internally or externally refer to just a few components of wellbeing (OECD, 2013). The definition of wellbeing is important as it determined the way how wellbeing is being measured. Laderchi et al., (2003) emphasized that by choosing different definitions, it is important as they used different measurements in terms of variables. Therefore, different definitions of wellbeing describe different dimensions towards household.

The European strategy Health 2020 main targets include improving the wellbeing of the European Region Population (WHO, 2013). Therefore, Malaysia and other developing countries should set the same efforts in enhancing the wellbeing of households by conducting a robust research on the wellbeing. Equally important, the wellbeing study is expected to provide a recommendation for responsible authorities, employer and organization to put extra concerns on improving wellbeing of households as it will be the main contribution for the organization as well as the country success. Furthermore, wellbeing should become a primary focus of policymakers (Diener & Seligman, 2004) since developing any program or mechanism will directly or indirectly affect the society and households. There has been a rise in depression and weakening in life satisfaction even though with the growth of economic output (Diener & Seligman, 2004). Therefore, non-economic factors of households' wellbeing need to be highlights to minimize the imbalance between the growth of economic and households' wellbeing. This paper reviews manifold economic and non-economic factors that are relevant to the concept of households' wellbeing.

The objective of the paper is to present an overview of the wellbeing households' concept and its definition from a conventional perspective. This conceptual paper outlines the philosophy and understanding of wellbeing of households.

## **DEFINITION OF WELLBEING**

Research on wellbeing had been measured by few scholars in the past time. It is not new but rather there has been a development in academic research on wellbeing since the mid-1970s, especially extending in the last decade (MacKerron, 2011; Abdallah et al., 2008). Wellbeing is generally viewed as a condition of individuals' life circumstances (McGillivray 2007). Various of wellbeing perception have been given at the same time but, as Gasper (2002), Travers and Richardson (1997) and others point out, the term 'wellbeing' is an idea used in order to evaluate a situation of a person life. While, Mohd Fadhil (2003) defines wellbeing as an attempt to improve the quality of life to a level that is safe, healthy and comfortable than the physical, social and psychological. According to Ryan and Deci (2001), wellbeing is usually described as a situation of positive feeling (joy and fulfilment) and also positive functioning elements (engagement and self-acknowledgement). Some researchers that make a review regarding wellbeing concentrate on good feeling (Diener, 1984), however some focuses on good functioning (Ryff, 1989), while there are other researchers make a review on both elements (Huppert & So, 2013; Keyes, 2002). Numerous variables are often used to measure wellbeing which is the income, assets, expenses, the poverty line, the consumer price index, socioeconomic status, occupation and education (Laily & Lokman, 2005). In addition to that, wellbeing can be measured by focusing on health, housing and family life (Laily et al. 1999). In contemporary wellbeing studies, there are various approaches utilized towards the definitions and measurements of wellbeing which it goes beyond the old economic measurement. It include responsibility for sorts of consumption goods/services such as shelter, medical and education as the essential needs (Rahmatina & Habib, 2014). Table 1 shows different definitions of wellbeing from different scholars.

**Table 1: Definitions of Wellbeing**

Authors	Definitions
Felce and Perry (1995)	Consist evaluation of physical, material, social and emotional wellbeing
Ryan and Deci (2001),	'Ideal models for observational enquiry into wellbeing involving two philosophies which is firstly is hedonism and eudaimonism (happiness). The second view of wellbeing consist of more than happiness.
Easterlin (2003)	Variety term of wellbeing, utility, happiness, life satisfaction and welfare.
Huppert & Baylis (2004)	Positive impact that allows individual and groups to thrive. It is a level that refers to psychological, physical, and social express.
Rahmatina & Habib, (2014).	Responsibility for sorts of consumption goods/services such as shelter, medical and education as the essential needs
Axford et al. (2014).	Self-acknowledgement and describe wellbeing in terms of the degree to which a person is completely working
Sarah C. White (2015)	Positive development which takes an account into policies which will bring positive impact towards people's lives.

## WELLBEING AND HOUSEHOLD INCOME: MALAYSIA CONTEXT

Households have different approach to overcome the consequences of the risk occurred due to different income level. Probably, these households are a part of low-income households group defined as B40 (lowest 40%) and M40 (middle 40%) (Economic Planning Unit, Prime Minister Department of Malaysia (JPM) in the Eleventh Malaysian Plan (2016-2020). Range of income in Malaysia according to Eleventh Malaysian Plan, (2015) is 80% which consist of below 40% income and middle 40% income. Currently, there are 2.7 million of B40 low-income households based on the mean monthly income which in RM2, 537. 63.1% is from urban area and 36.9% is from rural areas Eleventh Malaysian Plan, (2015). Those low incomes, vulnerable and aspirational households disregarding the ethnicity from urban and rural poor, will be provided with full concentration in downplay the low-income households. According to Eleventh Malaysian Plan, (2015), the mean income will double up to RM5270 in year 2020 from RM2537 in year 2014. Hence, family members with higher education from those low-income households increased from 9% in year 2014 to 20% in year 2020. The income share towards national household income will also increase from 16.5% in year 2014 (RM6141) to 20% in year 2020 (RM7369) (Eleventh Malaysian Plan, 2015).

In term of M40 group, those M40 refers to the income distribution of households in range 41% to 80%. In 2014, income for M40 households is in ranged between RM3860 and RM8319 (Eleventh Malaysian Plan, 2015). There are also 2.7 million of M40 which is 83% of them are from urban area while 17% are from rural area. 85.9% of M40 households live in Peninsular Malaysia (Eleventh Malaysian Plan, 2015). There are also initiatives planned by the government towards B40 households which will shift them to the middle-class society. Thus, households are having difficulties in raising energy capacity in order to suits with cost of living and homeownership. Therefore, initiatives will be taken by government in order to support those B40 and M40 households which are by enhancing their education fulfillment, upgrade skills acquisition and tighten the business ecosystem (Eleventh Malaysian Plan, 2015).

Furthermore, government had introduced the Multidimensional Poverty Index (MPI) to ensure that quality of life of poor household is measured in addition to income (Eleventh Malaysian Plan, 2015). This is the latest development plans by the government in achieving high-income nation status. Due to 2020 is just five years from now, this is the next important step that need to be taken to become an inclusive and sustainable nation (Eleventh Malaysian Plan, 2015). This is clearly stated in the New

Economic Model (NEM) which provides the policy framework for Malaysia to move from a middle income to a high-income nation by 2020.

## METHODOLOGY

This review study involved a literature search on the related topic with the keywords of wellbeing, households' wellbeing, and human wellbeing. The articles were searches from various sources including online database of Scopus, Science Direct, Emerald Insight and Google Scholars. The reviews were summarized and presented in a table matrix based on the definition of wellbeing and previous studies of 3D Human Wellbeing.

## CONCEPTUAL FRAMEWORK OF HOUSEHOLD WELLBEING: A PROPOSAL

In an attempt to summarize wellbeing term which has been widely explored in numerous researchers, there are few types of wellbeing that should be put more concentration on. These three types most probably represent 3D human wellbeing which is material (financial wellbeing), relational (family wellbeing) and subjective (psychological wellbeing). According to Wollny, Apps & Henricson, (2010), family wellbeing is a multidimensional, dynamic, and highly complex concept. Family wellbeing concept involve child wellbeing, parent wellbeing and family relationships. Meanwhile, family wellbeing is directly affected by family income (McKeown et al., 2003).

Next is psychological wellbeing. Increments due to uncontrolled expenditures may force households to cut-back on their consumption of essential needs, which will diminish their utility. In addition, more awful financial circumstances may affect individuals' psychological well-being, aggravating them even worse in utility terms (Gomes & Lopes, 2016). Besides, individuals who are financially worse off due to higher expenditures have a high probability of being depressed, of losing sleep due to stress, and are also more likely to report that they have difficulties facing problems (Gomes & Lopes, 2016). According to Ryff, (1989) psychological wellbeing implies dynamic engagement in a various existential difficulty.

While financial wellbeing had not been clearly defined from individual's point of view. As clarified in the research by Consumer Financial Protection Bureau, (2015), they found that financial wellbeing in individual's point of view as a condition of being where a person can completely meet achieved financial goals, can feel safe in their financial future, and can settle on better decisions that ensure them to enjoy life. Furthermore, by reviewing the definitions of financial wellbeing from other researchers and leading experts, Consumer Financial Protection Bureau, (2015) conclude that financial wellbeing includes of few elements which are:

- Having control over individual's finances regarding ability to pay every bills on time, not having unmanageable debt and being able to make a decent living.
- Having a financial "cushion" against sudden costs and crises. Having investment funds, medical coverage and good credit, and being able to depend on friends and family for financial assistance were factors that increase consumers' ability to absorb a financial shock.
- Having financial goals such as paying off one's student loans within a specific number of years or sparing a specific sum towards one's retirement—and being on track to meet those financial goals also made individuals feel like they were fit in term of financial.
- Capable to make decisions that allow one to enjoy life such as taking an excursion, enjoying a meal frequently, further studies in an advanced degree, or working less to spend more time with family. It was also likewise considered an essential ingredient in financial wellbeing.

## Capability Approach

Moreover, Amartya Sen has come out with the framework for the capability approach to a great extent in the 1980s and 1990s. The capability approach is a wide normative framework in term of

assessment of individual wellbeing and social plans. It also includes outlines of approaches and proposition about social change in public arena (Robeyns, 2003). It moreover can be generally used to evaluate arrangement of aspects of people's wellbeing such as individual, inequality and poverty. Furthermore, the main characteristic of the capability approach is it concentrates on what people are effectively able to do, to be based on their capabilities. This appears differently in relation to philosophical approaches that concentrate on individual satisfaction or desire-fulfilment (Robeyns, 2003).

Some aspects of the capability approach can be obtained based on previous researchers such as Aristotle, Adam Smith, John Stuart Mill and Karl Marx (Nussbaum, 1988; 2003b; Sen, 1993; 1999), however the technique in its present structure has been lead by the economist and philosopher Amartya Sen (Sen, 1980; 1984; 1985; 1985b; 1987; 1992; 1993; 1995; Drèze and Sen, 2002), and more recently also been essentially created by the philosopher Martha Nussbaum (Nussbaum, 1988; 1992; 1995; 2000; 2002a; 2003a).

The capability approach includes "concentration on freedoms to achieve in general and the capabilities to function in particular" (Sen, 1995). The significant constituents of the capability approach are functionings and capabilities. Functionings are the "beings and doings" of a person, whereas a person's capability is "the various combinations of functionings that a person can achieve. Capability is thus a set of vectors of functionings, reflecting the person's freedom to lead one type of life or another" (Sen, 1992). A person's functionings and her capability are closely related but distinct.

According to Deneulin & McGregor, (2010), social conception of wellbeing had been developed into 'capability approach' which is a framework by Sen's. In addition, Sen's capability approach concentrates on an ultimate aim of 'living well' but it has been contend by Deneulin & McGregor, (2010), where it is necessary to be 'living well together' which means that people live well in connection to others society. The term 'living well together', which is gotten from Ricoeur's, (1992) seeks to consolidates that the individual and social ventures of living well co-constitute each other.

Measuring wellbeing in a multidimensional framework draws on a long tradition of social research greatly enriched by Sen's capability approach (Sen, 1985, 1993, 1999). Sen's definition of the capability approach accommodates social, economic and political analysis where it holds the wellbeing of a person ought to be assessed in the space of capabilities (Deneulin & McGregor, 2010). Likewise, this approach had given impact in how a person understand and evaluate social and economic advancement upon people over the world (Deneulin & McGregor, 2010).

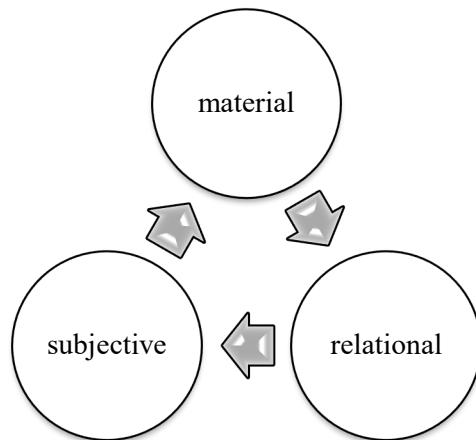
### **3D Human Wellbeing**

There are two reasons for this framework to exist as a tool for analysis which is firstly is, human wellbeing is not only known as multidimensional in character (which are mainly made from three core elements-the material, relational and subjective dimension of wellbeing) but is also known as cross-disciplinary concept which involved drawing on development studies, financial aspects, human studies, psychology and other areas of enquiry (Sumner & Mallet, n.d). Secondly, by rescaling analysis, for example, by taking both the individual and the group as the unit of investigation, and embracing the entire of human wellbeing, it is conceivable to recognize and make noticeable for some of the "undetectable effects" of the present compound crisis, such as subjective wellbeing impacts (Hossain et al., 2010).

However, the 3D conceptual framework of human wellbeing tries to expand on Sen's (Sen, 1999) vision of human development that is, moving beyond "creatures" and "doings" by concentrating on the communications between creatures, doings and feelings. McGregor, (2007) recommends an expansive way of understanding people's wellbeing, drawing on the work of the five-year, cross-country Wellbeing in Developing Countries (WeD) research group. He emphasises that a practical concept of wellbeing ought to be thought about the combination of three things: (i) needs met (what individuals have); (ii) significant acts (what individuals do), and (iii) fulfilment in accomplishing objectives (how

individuals feel) (McGregor, 2007 & Copestake, 2008). Further, White, (2008) arranges these three things as material, relational and subjective/perceptional wellbeing.

In term of the material wellbeing, it contains individuals' assets, welfare, and standard of living. For relational, it is divided into two which is the social and the human. The social means that it involved the relations and access to public goods while for the human it is the abilities and attitudes to a life and personal relationship. In addition, the subjective wellbeing also divided into two group which is individuals' observations (material, social and human position) and on the other hand is cultural values which is ideologies and beliefs.



Source: McGregor, (2007) and White, (2009a)

These three elements make up the central aspects of wellbeing. The triangle shape indicates that all three are interdependent (White, 2009a). Sumner & Mallet, (n.d) also specified regarding '3D human wellbeing'. It concentrates on incomes and human development indicators. It also includes the changes of the resources where a person is able to command, what they can accomplish with those resources, what requirements and objectives they can meet, the meaning that they provide for the objectives they achieved and the technique in which they engage (McGregor, 2007).

Deneulin & Rakodi, (2011) also had introduced the concept of 3D which material, relational and subjective wellbeing based on the studies of wellbeing. Material living standards is one of the factors that link with wellbeing. Based on material wellbeing, it is objectively observed towards outcomes on what people are able to achieve (Karsten, Geesink & Kolman, 2011). An indicator used in material wellbeing is need satisfaction indicators (Karsten, Geesink & Kolman, 2011). In addition, other indicator that is widely used to exemplify material is housing ownership which is deemed important to households as it affects one's happiness (Hu, 2013). According to (Deci & Ryan, 2000), wellbeing is a complex construct that concerns optimal experience and functioning.

Another element of wellbeing is relational which discussed from the perspective of intergeneration. It explains on how wellbeing could be passed from one generation to another. According to Karsten, Geesink & Kolman, (2011), relational wellbeing is the resources that a person is able to give instruction and the degree to which they are able to appoint with others in order to accomplish their specific needs and objectives. Indicators used in relational wellbeing are material asset indicators, multidimensional resource indicators and human agency indicators (Karsten, Geesink & Kolman, 2011).

The third element of wellbeing is subjective which also known as happiness. It describes wellbeing in terms of joy achievement and pain avoidance (Tomlinson & Kelly, 2013). In addition, some researchers explain wellbeing as self-acknowledgement and describe wellbeing in terms of the degree to which a person is completely working (Axford et al., 2014). Furthermore, (Heathwood, 2014) claims that happiness is on how well our lives go for us. In other words, it is a matter of our behaviours towards what we get in life rather than the nature of the things themselves. Karsten, Geesink & Kolman, (2011)

state that subjective wellbeing means that what an individual contributes to achieving the objectives and the process in which they appoint. Meanwhile, the indicator used is quality-of-life indicators.

However, 3D human wellbeing approach is the most frequently used by other researchers in analyzing wellbeing. Table 2 shows previous studies of wellbeing done by few researchers.

**Table 2: Previous studies of 3D Human Wellbeing**

Wellbeing Dimensions	Authors	Year	Studies
Material Wellbeing	Grimes & Hyland	2015	Regarding material wellbeing in New Zealand
	Julie Lowell	2015	Study of family well - being after experiencing housing instability
Relational Wellbeing	White, S. C.	2015	Regarding relational wellbeing in theoretical and operational aspects
	White, S. C.	2015	Regarding relational wellbeing in term of linking personal,societal and environmental wellbeing.
Subjective Wellbeing	Conceicao& Bandura	2008	Regarding subjective wellbeing
	Julie Lowell	2015	Study of family well - being after experiencing housing instability
	Copestake&Camfield	2009	Measuring subjective wellbeing in Bangladesh, Ethiopia, Peru and Thailand using a personal life goal satisfaction approach
	Dolan & Metcalfe	2012	Measuring Subjective Wellbeing measures for use by National Governments
	Yeo	2014	Religiosity , Personality , and Subjective Wellbeing among Muslim adults in Indonesia
	White, Gaines, Jha	2014	Regarding inner wellbeing in term of concept and validation of a new approach to subjective perceptions of wellbeing—India.
	Deeming	2013	Social Determinants of Subjective Wellbeing Evidence
	Emma	2015	Psychological and Subjective Wellbeing for Internationally Comparable Indicators
	Durayappah	2010	The 3P Model: A General Theory of Subjective Well-Being
Material,Relational& Subjective Wellbing	McGregor	2007	Researching Human Wellbeing: From Concepts to Methodology
	White, S. C.	2009	Analyzing wellbeing: A framework for development practice Analyzing Wellbeing : A Framework for Development Practice
	White, S. C.	2008	A framework for analysis in social and development policy and practice

Based on the summarized table of wellbeing definitions (Table 1) and the framework of 3D human wellbeing (Table 2) as well as due to the lacking consensus on wellbeing concept which specifically focusing on the household perspective, the current study implied that the concept of wellbeing can be applied to reflects the situation of households, society and the people of a nation in general. Thus, the current study defined the concept of households' wellbeing as the fulfilment of household needs in term of material (shelter, medical and education), relational (supportive and positive relationship among families, work colleagues and neighbourhood) and subjective (positive emotions and

happiness) states which contributes to the positive impact towards people's lives, improving quality of life as well as life satisfactions. Currently, governments are starting to consider the use of wellbeing measurement for monitoring progress, informing, and appraising public policy (Dolan and Metcalfe, 2012). This indicates that a family without access to the essential, lives in neediness (Townsend, 1985; Yunus, 2007; Haughton & Khandker, 2009) which require attention from related authorities. Thus, by emphasizing the three elements of material, relational and subjective household wellbeing will facilitate the policy maker or any related authorities including non-governmental organization to continuously equipped the household needs with the mentioned elements. This study offers a novel definition of household's wellbeing in a wide-ranging view of three basic elements in life, therefore, future study is recommended to extend the study on household's wellbeing in a wider context which cover both family/home life and working life. The importance of wellbeing research is highly emphasized especially by the national policies as a potential guidance to the policy choices (Vik & Carlquist, 2017). Wellbeing measure will contribute to the understanding of progress and welfare of the households.

## CONCLUSION

To synthesize the concept of "wellbeing," which has been extensively researched by many scholars, there are several categories of wellbeing that should be given more attention. Most likely, there are three elements represent dimensions of human wellness, which are material, relational, and subjective. In summary, the novel definition of household's wellbeing is constructed based on the mentioned three elements. The comprehensive view of this definition may reflect the overall fulfillment of household's wellbeing. Wellbeing research among household is crucial as their role are extensively examined in contribution for economic growth.

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