Factors Affecting the Self-Esteem of Single Households from Low-Income Families Aged 50-60 years: Structural Equation Model Analysis

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50-60대 저소득층 1인 가구의 자존감에 미치는 영향요인 : 구조방정식모형 분석

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Abstract This study was conducted to verify the factors affecting self-esteem of the 50-69 aged with low income in single person households. The subjects were 233 single households in the 50-69 aged low income from the 2019 welfare panel data provided by the Ministry of Health and Welfare. The dependent variable was defined as self-esteem, and independent variables were relationship satisfaction and life satisfaction. Data analysis was carried out by using SEM analysis, As a result, relationship satisfaction did not have a direct effect on self-esteem, with a low value (path coefficient =0.24). However, relationship satisfaction positively influenced life satisfaction (path coefficient =0.71), and life satisfaction positively influenced the self-esteem (path coefficient =0.46). Thus life satisfaction between relationship satisfaction and self-esteem had a mediator effect on self-esteem with 0.32 value. Therefore, establishing the strategy which supports poor single person households, policy makers should consider methods improving relationship satisfaction and life satisfaction.

Key Words: Single person Household, Convergence study, Life satisfaction, Self-esteem, Relationship satisfaction. SEM

요 약 본 연구는 50-69세의 저소득 1인 가구를 대상으로 그들의 자존감에 미치는 영향요인을 확인하기 위하여 시행되었다. 분석대상은 보건복지부에서 제공하는 2019년 복지패널자료로부터 50-69세 저소득 1인 가구에 해당하는 233명이었다. 연구방법은 자존감을 종속변수로 하고, 관계만족도와 생활만족도를 독립변수로 정의한 후, 구조방정식 모형을 이용하여 분석하였다. 분석결과, 관계만족도는 경로계수 0.24로 자존감에 직접적으로 영향을 나타내지 않았다. 그러나, 관계만족도는 경로계수 0.71로 생활만족도에 긍정적 영향을 주었고, 생활만족도는 경로계수 0.46으로 자존감에 유의미하게 긍정적 직접영향을 나타내었다. 또한 생활만족도가 관계만족도와 자존감에 경로계수 0.32로 매개효과를 미치고 있는 것으로 나타났다. 그러므로, 열악한 1인 가구를 지원하는 전략을 세울 때, 정책입안자들은 관계만족도와 생활만족도를 개선시키는 방법을 고려해야 할 것이다.

주제어: 1인 가구, 융합 연구, 생활만족도, 자존감, 관계만족도, 구조방정식모형

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1. Introduction

The UN recently promulgated a new age category. According to new age classification announced by the UN, below 17 years old is minors, 18~64 years old is young, 65~79 years old is middle-aged, 80~99 years old is elderly, and 100 years old and over are classified as long-lived old people. In particular, the countermeasure for change might be emphasized as the rate of increase in people aged 65 and older grew [1].

Traditionally, middle-aged is interpreted in the dictionary as "an intermediate transition period in humans entering adulthood just before old age begins". In other words, at the point of intermediate transition in life, the past time and uneasy hopes for the future to unfold are the weight of life to bear in the middle ages [2]. Along with the aged society, the increase in the number of poor elderly people is becoming a social problem. Also, the increase in the number of elderly people living alone and their low quality of life have become big problem for the social safety net. The 50-69 aged started to understand the age old people at the time when they would continue their lives with many conflicts. The 50-69 aged have a turbulent social and cultural environment of the time they have experienced with the existing middle-aged, and their own culture has also been newly established until the current conscious year [3]. A previous study suggested that as middle-aged, the time to look back on life, one should think about what the essence of happiness is. In particular, it tells us what we do and what we pursue for the pursuit of happiness in our daily life, and the thoughts on the nature of life underlying it, and the period of the middle-aged. Here, happiness may be the happiness you feel when you are with someone, and there may be the happiness that comes from the freedom of being alone [4].

Until now, many studies have been conducted

in the elderly population and to diagnose the satisfaction of life in the daily life of the elderly and to find a plan [5-18]. However, most of these studies focused on the approach to factors influencing life satisfaction for the elderly over 65 years old. Therefore, this study was the first research that analyzed the factors influencing the self-esteem of 50-69 aged people who are preparatory generation before entering the elderly population in single person households with low income.

Life satisfaction is a subjective and complex emotion that is influenced by an individual's psychological and environmental factors and life history including the past and present dimensions [6,19,20]. Kimura et al. confirmed that improvement of the level of daily life performance ability of the elderly is the starting point for improving life satisfaction, and emphasized that the improvement of the level of daily life performance ability itself is meaningful. In other words, considering that the ability to perform daily life is an important factor to increase life satisfaction. The satisfaction of individual's life is result that it plays an important mediating role for self-esteem [19].

As concerning the demographic structure of Korea, we analyzed the factors influencing the self-esteem of the new middle-aged of single households with low income to prepare for their better elderly life. In other words, 50-69 aged people would shortly become old people. However they are the generations who don't get sufficient social support for low-income groups. Therefore, we started this study from the diagnosis of life satisfaction and self-esteem in the 50-69 aged single person households.

For the analysis, using the 2019 Welfare panel data from Ministry of Health and Welfare, low income single person households in the 50-69 aged were selected as a sample. The low income means below a quarter of monthly income. In particular, considering that subjects are the

single-person households, we defined relationship satisfaction as a factor influencing on self-esteem defined in the welfare panel data, and life satisfaction as a mediator variable. In detail, the diagnostic factor for the perception of relationship satisfaction as a single member household was used as an independent variable, self-esteem was used as a dependent variable, and an analysis of the mediating effect of life satisfaction between relationship satisfaction and self-esteem was conducted.

2. Subjects and Methods

2.1 Study Subjects

This study used the 2019 Welfare panel data provided by the Ministry of Health and Welfare. The Welfare panel data consisted of a total of 14,918 samples. We extracted 50 - 69 aged in single-member households among the low-income groups, which were classified by the Ministry of Health and Welfare. Finally, 233 people was extracted as subjects by removing non-response and insincere samples as in Fig. 1. The 2019 Welfare panel survey was authorized by the Ethics Committee of Korea Institute for Health and Social Affairs (G19-015-01), in accordance with the Helsinki Declaration.



Fig. 1. Flow Chart of Subjects Sampling

2.2 Study Methods

2.2.1 Theoretical Model

This study analyzed direct and indirect effect of relationship satisfaction on self-esteem and mediator effect of life satisfaction on self-esteem in the 50-69 aged in single-member households with low income in South Korea, which was an aged society. A theoretical model was designed as in Fig. 2.

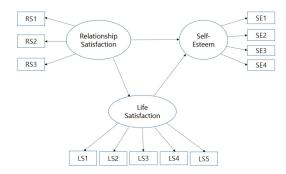


Fig. 2. Theoretical model

2.2.2 Independant variable : Relationship satisfaction

Relationship satisfaction (RS) consisted of relationship satisfaction with family, relationship satisfaction with relatives, and relationship satisfaction with children, and it was measured by 7-point scale.

2.2.3 Mediator variables: Life satisfaction

Life satisfaction (LS) was measured by 5-point scale with 5 items, including health satisfaction, food, clothing and shelter satisfaction, relationship satisfaction with acquaintances, occupation satisfaction, and income satisfaction

2.2.4 Dependant variables: Self-esteem

Self-esteem (SE) consisted of respect for oneself, awareness of the importance of one's opinions, satisfaction with one's own time, and satisfaction with support from surroundings. And self-esteem was measured by 4-point scale.

2.3 Statistical Analysis

For the analysis, SPSS was used for overall descriptive statistics analysis and correlation analysis. And structural equation model (SEM)

analysis was conducted to analyze the relationships among relationship satisfaction, life satisfaction and self-esteem in a sample of 233 subjects, using AMOS 18 program. For SEM, we analyzed $\varkappa 2$, Root Mean Square Residual (RMR), Goodness of Fit Index (GFI), Normed Fit Index (NFI) and the comparative fit index (CFI). Good model fit was accepted when CFI was more than 0.90 and RMR values were near zero. The structural causality of the interactions

3. Results

3.1 Distribution of personal characteristics

Table 1 showed that female were 67.8%, 50-59 aged people were 73.8%, married status was in exile 44.2%, education level was 41.2% in high school, and 38.2% in college. As for the health level, healthy group was slightly higher with 35.6%, and normal group and unhealthy group with 32.2% respectively.

Table 1. Distribution of personal characteristics

Division		Frequency (%)	Division		Frequency (%)
Sex	Male	75(32.2)	l	Middle school >=	48(20.6)
	Female	158(67.8)	Educatio n	High school	96(41.2)
Age	50-59	172(73.8)	''	college	89(38.2)
	60-69	61(26.2)	Daliaiaa	Yes	112(48.1)
	Spouse	103(44.2)	Religion	No	121(51.9)
Marital	Bereavement	65(27.9)		Healthy	83(35.6)
Status	Divorce	40(17.2)	Health	Normal	75(32.2)
	Single	25(10.7)		Not Healthy	75(32.2)
Total		233(100)	Total		233(100)

3.2 Descriptive statistics of variables

The relationship satisfaction was measured by 7-point scale, life satisfaction was measured by a 5-point scale, and self-esteem was measured by 4-point scale. Although the average value was different according to each measurement scale, the distribution of the average was examined on a basis of the lowest and highest values. Relationship satisfaction is generally distributed at a level slightly above normal 4 points, and the self-esteem is also distributed at an intermediate level. In addition, life satisfaction was also found to be above normal 3 points as in Table 2.

Table 2. Descriptive statistics of variables

	Question	Mean (SD)	Score range
Relationship Satisfaction(RS)	Relationship with family(RS1)	4.73(1.35)	1-7
	Relationship with relatives(RS2)	4.15(1.48)	1-7
	Relationship with children(RS3)	4.80(1.51)	1-7
Self-Esteem(SE)	Satisfaction for oneself(SE1)	2.37(0.75)	1-4
	Respect for oneself (SE2)	2.51(0.68)	1–4
	Surrounding' Satisfaction for one's opinions(SE4)	2.58(0.67)	1-4
	Satisfaction for one's own time(SE3)	2.22(0.58)	1-4
Life Satisfaction (LS)	Health satisfaction(LS1)	3.21(0.96)	1–5
	Income satisfaction(LS2)	3.37(0.81)	1-5
	Food, clothing and shelter satisfaction(LS3)	3.31(0.84)	1–5
	Relationship satisfaction with acquaintances(LS4)	3.38(0.78)	1–5
	Occupation satisfaction(LS5)	3.00(0.80)	1–5

4 Analysis of Mediator effect of Relationship Satisfaction on Self-Esteem: SEM

On the basis of our theoretical predictions, we obtained a definitive model that could explain self-esteem with relationship satisfaction and life satisfaction perspective. This model appears with three latent variables. Relationship satisfaction did not have a significant effect on self-esteem. However, relationship satisfaction had significant positive effect of life satisfaction. As a result of the fitness analysis of the model, x2=1,181.93, which showed an unsuitable result at α =0.00, but the fitness index such as GFI, NFI and CFI showed 0.9 or more, and RMR was found to be suitable as 0.05. In general, GFI, which is a basic conformity index, is 0.90 or higher, and NFI is 0.90 or higher. It is determined that the CFI is 0.90 or more and the RMR is 0.05 or less. Therefore, GFI of the modified model was 0.93, and NFI was 0.95, which was more than 0.90, so it was suitable, and the RMR was determined to be suitable as 0.05. It confirmed that our model fits well and better explained the factors affecting self-esteem as in Fig. 3.

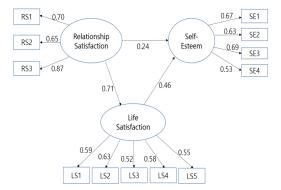


Fig. 3. Results of structural equation model (SEM) analysis. Note: Goodness-of-fit indices in the model: x^2 = 1181.93; p = 0.00; normal fit index = 0.94; comparative fit index (CFI) = 0.95; root mean square residual (RMR) = 0.05; goodness of fit = 0.93

Our structural model is composed of two independent latent variables (relation satisfaction and life satisfaction) and one level of dependency (self-esteem). The two independent latent variables (relation satisfaction and life satisfaction) were directly correlated. Principal effects were follows. The accessibility of relation satisfaction varied positively with life satisfaction (path coefficient = 0.32). A person with good availability of relation satisfaction could improve life satisfaction. The latent variables of relation satisfaction and life satisfaction directly influenced the self-esteem, with a positive value for relation satisfaction (path coefficient =0.11) and a positive value for life satisfaction (path coefficient =0.48). The latent variable relationship satisfaction is represented by three measured variables which mean relationship satisfaction with family (path coefficient =0.70), relationship satisfaction with relatives (path coefficient =0.65). relationship satisfaction with children (path coefficient =0.87). The latent variable life satisfaction is represented by five measured variables which mean health satisfaction path coefficient =(0.49), income satisfaction (path coefficient =0.63), food, clothing and shelter (path coefficient =0.52), relationship satisfaction with acquaintances (path coefficient =0.58) and occupation satisfaction (path coefficient =0.55). The latent variable self-esteem is represented by four variables which mean satisfaction for oneself (path coefficient =0.67), respect for oneself (path coefficient =0.63), surrounding satisfaction for one's opinions (path coefficient =0.69), and satisfaction with one's own time (path coefficient =0.53) as in Table 3.

According to the research model, we confirmed that relationship satisfaction did not have a direct effect on self-esteem, with a low value (path coefficient =0.24). However, relationship satisfaction positively influenced life satisfaction (path coefficient =0.71), and life satisfaction positively influenced the self-esteem

(path coefficient =0.46). Thus life satisfaction between relationship satisfaction and self-esteem had a mediator effect on self-esteem with 0.32 value. And life satisfaction could be explained by health satisfaction (path coefficient =0.49), income satisfaction (path coefficient =0.63), food, clothing and shelter (path coefficient =0.52), relationship satisfaction with acquaintances coefficient =0.58) and occupation satisfaction (path coefficient =0.55). self-esteem could be explained by satisfaction for oneself (path coefficient =0.67), respect for oneself (path coefficient =0.63), surrounding satisfaction for one's opinions (path coefficient =0.69), and satisfaction with one's own time (path coefficient =0.53) as in Table 4.

Table 3. Analysis results of measured variables

	Ro	ute	E.	St.E.	S.E.	CR
RS 1	+	Relationship satisfaction	1.00	.70		
RS 2	+		.814	.65	.11	5.99**
RS 3	+		1.16	.87	.19	6.18**
SE 1	+	Self-esteem	1.00	.67		
SE 2	+		.86	.63	.12	7.27**
SE 3	+		.94	.69	.12	7.62**
SE 4	+		.88	.53	.09	5.27**
LS 1	+	Life satisfaction	1.00	.59		
LS 2	+		1.09	.63	.18	5.81**
LS 3	+		.93	.52	.17	5.30**
LS 4	+		.97	.58	.17	5.59**
LS 5	+		.93	.55	.17	5.42**

*(p(0.05), **(p(0.01), E.(Estimate), St. E.(Standardized Estimate), S.E.(standard error), CR(critical ratio), RS(Relationship Satisfaction), SE(Self-Esteem), LS(Life Satisfaction)

Table 4. Path coefficients

Route	Estimate	Standardize d Estimate	S.E.	CR
Relationship satisfaction → Self-esteem	.11	.24	.07	1.56
Relationship satisfaction → Life satisfaction	.32	.71	.06	4.94**
Life satisfaction → Self-esteem	.48	.46	.17	2.74*

^{**(}p(0.01), S.E.(standard error), CR(critical ratio)

4. Discussion

As republic of Korea is an aged society in 2020, it is compelling to pay more attention to welfare policies at the social and national level for the elderly population. This study was started to diagnose the problem of aged society to be dealt with. As concerning the demographic structure of Korea, we analyzed the factors influencing the self-esteem of the new middle-aged of households single with low-income to prepare for their better elderly life. For the analysis, the 2019 welfare panel data provided by the Ministry of Health and Welfare was used. From a panel sample of 14,918 people, 233 people in single member household 50-69 aged people with low income, classified by the Ministry of Health and Welfare, were selected as subjects. Using SEM, relationship satisfaction and satisfaction were defined as independent variables influencing self-esteem. Self-esteem was defined as a latent dependent variable. GFI of our model was 0.93, and NFI was 0.95, and RMR was 0.05. It confirmed that our model fits well and better explained the factors affecting self-esteem.

As a result of AMOS, the relationship satisfaction didn't have direct effect on self-esteem. However, relationship satisfaction directly affected life satisfaction, and life satisfaction directly affected self-esteem. Thus relationship satisfaction had a significant effect based on the mediator effect of life satisfaction. That is, self-esteem could be predicted by evaluating life satisfaction. So, self-esteem could be improved by enhancing life satisfaction.

The targets of this study were middle-aged (50-69 aged) single member household. Hence, self-esteem for them can be interpreted as a rather sensitive feeling. And considering single-member households, the meaning of family relationship can be interpreted as not significant. As they have already become

accustomed to living alone, and there will be no room to give meaning to being a family. Therefore, this result showed that what they needed was basic factors such as economic power and health, which is more realistic than the satisfaction of family relationships. Namely, it meant that extremely realistic living conditions such as enough income, health, and occupation are important influencing factors on self-esteem. These results may not be simply because they are low-income or because they are middle-aged in their 50s and 60s. In other words, because the study subjects were single-member households, good family relationship could be considered as excessive condition in their environment. This results are similar to Kim' research that emphasized the need for a new perception of the meaning of the family and the problem of old age as nowadays more than 50% of the elderly in their 50s or older live alone. Kim emphasized that when people entered their 50s age, the weight of life they feel made a turning point in their perception of life [21]. Han presented a successful diagnosis of aging level and a plan for successful management of aging from the perspective of the life cycle of the new middle-aged as they enter an aged society [22]. Lee et al. emphasized the impact of the positive mind of the new middle-aged on their willingness to re-employment. In other words, in order to enhance the re-employment of the new middle-aged, the importance of self-confidence and the positive attitude of the new middle-aged were emphasized [23].

The findings of this study should be interpreted in light of its limitations. Due to the cross-sectional design of this study, causality cannot be determined. The information was collected by self-report measure, therefore, our findings did not help in our understanding of those peoples who did not respond to the questionnaire.

As can be seen from a series of studies,

interest in the new middle-aged will continue, indicating that they need to be prepared to respond to various problems as they enter the elderly population in the future. Therefore, various preparations and efforts should be sought to improve the life satisfaction of the new middle-aged for the comfortable middle-aged and old-aged in the future.

5. Conclusions

This study started from the diagnosis of life satisfaction and self-esteem in the 50s and 60s living alone. Using the 2019 welfare panel data provided by the Ministry of Health and Welfare, 233 people from the panel of 14,918 people were selected as targets in 50-69 aged single member households with low income. We conducted structural equation model analysis for assessing association between "relationship satisfaction", "self-esteem" and "life satisfaction". "Relationship satisfaction" was defined as an independent variable, which can be an important factor influencing self-esteem. A series of relationships was defined as a parameter, enhancing the importance of "life satisfaction" at the individual level. The analysis results are as follows. First, distribution by characteristics of respondents was 67.8% in female, 73.8% in their 50s, 44.2% in exile, 41.2% in high school, and 38.2% in college. In terms of health level, 'healthy' was slightly higher with 35.6%, and normal and unhealthy with 32.2% respectively. Second, correlation analysis between variables showed a significant correlation overall. Finally, the result of SEM showed that "relationship satisfaction" didn't have direct effect. However, "life satisfaction" had a significant mediating effect on self-esteem. In other words, the result indicated that what they needed for enhancing their self-esteem was basic factors such as extremely realistic economic power and health before family

relocation.

In conclusion, it is necessary to prepare more specific support plans for the increasing number of elderly and single-person households with low income. In addition, I would like to emphasize the necessity of a leading institutional countermeasure against the aging of the new middle-aged population in the future.

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