**McGregor, S. L. T., & Goldsmith, E. B. (1998). Expanding our understanding of quality of life, standard of living, and well-being.** *Journal of Family and Consumer Sciences, 90* (2), 2-6, 22.

We are a century old profession that exists to enhance individual and family well-being and to enable and empower the family, both as individual units and as a social institution, to have a higher quality of life, standard of living, and general welfare (Brown, 1993; Henry, 1995). Engberg (1996) and Melson (1980) among others, have identified a challenge, suggesting that enhancement of the well-being of families and of their daily quality of life is often urged without clear understanding of the concepts, as is the case with standard of living and family welfare. There is general agreement that we tend to use these four concepts frequently, often interchangeably, and as if they were one and the same, when actually they can be interpreted in many different ways (Brown, 1993; Engberg, 1996; Henry, 1995). Each of these four concepts, as well as wellness, will be discussed followed by three emerging dimensions of well being.

### Quality of Life

Quality is life is "relative" and differs between individuals but it can be perceived as the level of satisfaction or confidence with one's conditions, relationships and surroundings relative to the available alternatives (Goldsmith, 1996; Jacoby & Olson, 1986). Toffler (1970) saw quality of life as something a person can attain by learning to cope with and take control of change and by guiding their own evolution. The concept of quality of life is multifaceted. Quality of life consists of, among other things: hope for the future, land, adequate food, clothing, shelter, income, employment opportunities, maternal and child health, and family and social welfare (Melson, 1980, p.2). Popcorn (1992) suggested that part of our quality of life is manifested in the physical infrastructures of our society (e.g., clean, neat, maintained and safe sidewalks, roads, streets, neighbourhoods, and parks).

Wallace (1974) identified four overarching indicators of quality of life, also evidenced in McKie's (1993) research: economic, social, environmental, and psychological. The authors would also add the conventional physical aspects of quality of life as well as political and spiritual, as did a recent Australian study (Henry, 1995). When discussing the quality of life of Canadians in Postwar Canada, McKie (1993) used such demographic indicators as: age, size of family, type of family, immigration, internal migration, superurbanization (most of Canadians live in one of three cities), suburban sprawl, stagnation of family incomes, the threat to universality of social welfare entitlement programs, the changing nature of employment, and the pervasive nature of technology. He conceded that the quality of life in other countries, especially less developed countries, is declining rapidly and is in our living rooms each night on television. By association, our perception of a good quality of life is being eroded and this is impacting our feelings of autonomy, personal security and self-worth.

The concept of quality of life is indeed multi-dimensional, complex and very subjective. For instance, someone who has changed their consumption habits to better ensure that their choices will make a better quality of life for themselves, the environment and future generations, may be seen by others as having a lower or inferior quality of life since they have removed themselves from the materialistic mainstream characteristic of our consumer society. Someone may feel that an absence of violence and abuse in their life leads to a higher quality of living

even though they have fewer tangible resources, money, or shelter; peace of mind and freedom from abuse has increased the quality of their daily life relative to what it was like before. Family-life professionals have a role to play in helping families help individual members identify, clarify and select values that may improve their quality of life (Fleck, 1980). Bubolz (1990) suggested that there are four universal quality of life values which lead to "human betterment" or the improvement of the human condition. In addition to the value of species survival (human and other living organisms), they include: adequate resources, justice and equality, freedom, and peace or balance of power.

Since quality of life is at the core of our professional mission, it must be better understood, especially in relation to well-being (Engberg, 1996). To facilitate this understanding, the following sections will elaborate on the concepts of standard of living, well-being and welfare because these are often used in conjunction with the discussion of the quality of daily lives of individuals and families.

## Standard of Living

Standard of living is often equated with quality of life, but it is not the same thing. An individual or family's standard of living is an actual measure of the goods and services affordable by and available to them (Goldsmith, 1996). One's expenditures on these goods and services make up the total amount of money spent to maintain (or try to maintain) a standard of living, which varies from person to person (Freudeman, 1972). Garman (1995) recognized that a great motivator of economic growth (national and personal) is our interest in increasing our standard of living. These expenditures or consumption decisions affect the present and future standard of living of families here in North America (Goldsmith) and in other countries (Lusby, 1992).

A standard of living is a way of life to which a group of people are accustomed. Some people's standard of living includes only basic food, clothing, shelter and safety (if that). Other people expect to eat at expensive restaurants, wear designer clothes, live in huge homes and travel extensively. Different people expect and want different things; they have different standards, which are very much shaped by values, goals, money, past experience and socialization; in fact, many standards of living are accepted without conscious thought (Parnell, 1984; Poduska, 1993). Burk (1968) suggested that once an individual recognizes the standard of living of his own society, he or she embraces the societal value system as he or she consciously or unconsciously decide whether to accept these standards as the basis for making purchase decisions for goods and services. The person then chooses a level of living within a chosen life style but does not necessarily strive to stay there; his or her perception of their quality of life, resulting from their actual living standard, may drive her to increase her economic well-being. This is just another example of how integrated these four concepts are in our everyday jargon.

Canada and United States have one of the highest standards of living in the world. Due to the severe and profound restructuring of the North American economies, however, families are lowering their standard of living or trying to maintain it by using credit. Excessive and escalating consumer debt and bankruptcy is a result that has a profound effect on individual, family and societal well-being. We need to teach families how to effectively manage and question resource management decisions from a value reasoning perspective such that they adapt and change rather than just cope. Because the standard of living of the entire nation is at stake, we have a responsibility to influence policy that affects familial economic security in these insecure times (The National Forum on Family Security, 1993).

Standards of living are most commonly assessed in terms of annual household income levels, and to a lesser extent, wealth, community assistance, family contributions, special family needs, distribution of income within the family or household, and geographic location (The National Forum on Family Security, 1993). Within Canada and United States exist pockets of poverty at levels unacceptable for the two most highly industrialized countries in the world. For example, "[m]ost Canadians who feel insecure feel that way largely because of the lack of assurance for the continuation of their present living standard. However, for some others, insecurity is compounded by their current poverty... [which] represents the extreme of insecurity" (p.12). A family's assurance of a desired standard of living is affected by the reality or potential for living at or below the poverty line. We have a central role to play in the policy process such that the standard of living of all families is acceptable. Standards of living can be affected by job shortages, divorce and remarriages, reduced or sporadic earnings, loss of a spouse or regaining a launched child, to name just a few of life's challenges (Williams, 1991). A wide range of policies affect these factors contributing to changes in standard of living and we must be ever vigilant and actively involved in the policy arena and labor/workplace policy on behalf of families.

Brooks (1993) pointed out that protection of production interests and protection of the interests of individual and family social welfare are often in conflict in times of fiscal constraints, downsizing and restructuring. During these times of "social reform," under the guise of economic reform, we have a paramount responsibility to influence the policy agenda and process as it relates to family welfare. Programs intended for this part of society are more susceptible to government austerity programs because cuts to the business sector are seen to impede growth, investment and production, activities needed to generate revenue to address the fiscal debt.

Freeing up monies to pay off fiscal debt plus interest, as well as shortfalls in government spending each year (deficits), means hard decisions are being made by people in government about which of these interests should take precedence. During tight economic times, cutting public spending to social programs, education, unemployment, and health care is often the first step undertaken by government under the rationale that providing a few corporate agencies with money enables them to generate the wealth needed to increase growth in the national economy (GDP) (Hawken, 1993)). This practice is occurring at the expense of the household economy, especially of the lower and middle classes. We must influence policy impacting family welfare, perhaps using the "whole economy" perspective tendered by Engberg (1988).

## Well-Being

According to the lexical meaning of the term, well-being is defined as the state of being happy, healthy or prosperous (*Webster's Dictionary*, 1969). A recent Canadian study on independence over the adult life course equated well-being with independence, which was taken to mean ability to maintain control over one's life style (Marshall, McMullin, Ballantyne, Daciuk & Wigdor, 1995). "...Well-being is a state of being where all members of a community have economic security; are respected, valued and have personal worth; feel connected to those around them; are able to access necessary resources; and are able to participate in the decision-making process affecting them" (Marshall et al., p.1).

Fleck (1980) set out four functions of families related to the four traditional aspects of well-being: (a) provide physical necessities (food, clothing, shelter); (b) facilitate physical, intellectual and emotional development of members; (c) provide every opportunity for every family member to be happy and successful; and, (d) provide a chance for every member to be

contented and close to all other family members. Respectively, using Brown's (1993) model of well-being, these refer to efficiency in management and control over things in the home (economic and physical well-being), and to interpersonal relations and personality development within the family (social and psychological well-being). This multidimensional concept of well-being facilitates the holistic, interdisciplinary, human ecological approach that is advocated for analyzing policies and programs that affect individuals and families (McGregor, 1996b). Each of the four conventional aspects of well-being now will be discussed.

### Economic and Physical Well-being

Economic and physical well-being are concerned with the individual's and family's efficiency in management and control of things in the home. It embraces the physical and financial aspects of family life as they engage in roles of consumption, production, conservation, caregiving, and physical maintenance. For the individual and the family to be in an economically sound state and in control of things used or consumed in the home has long been an ideal upheld by home economists (Brown, 1993). Families can achieve this level of well-being by learning how to manage economic resources and household work and paid employment outside the home. Trying to meet the costs of everyday living involves decisions related to shelter, food, clothing, insurance, retirement and education and culture activities. Added to these costs are expenses related to health care, with all aspects of this range of expenditures affecting economic security and physical health and safety.

*Economic well-being*. Economic well-being is the degree to which individuals and families have economic adequacy and is one indicator used to measure quality of life. Each individual and family defines what constitutes economic well-being and an adequate standard of living for them (Goldsmith, 1996). The standard measure of economic well-being for a nation is the Gross Domestic Product (GDP), the total value of all the goods and services produced in one year in a country. The *real* GDP takes into account inflation since part of the economic value of goods and services includes the rise in cost of production (Garman, 1995). He suggested that a new concept, the net economic welfare (NEW), is a better measure of factors associated with *quality of life*, in addition to economic welfare measured by the GDP. NEW measures the effects of leisure, household work and urban disamenities (e.g., lack of civility, courtesy and respect). This is an attempt to capture the measurable and immeasurable aspects of quality of life and well-being.

Economic security (well-being) in a family is the desire for protection against the economic risks people face in their daily lives (loss of employment, illness, bankruptcy, bank failures, poverty, destitution in old age). To achieve this goal, family members purchase insurance and save and invest their earned income. In their role as paid laborers, they negotiate with employers to ensure job security and pension benefits. Caregiving to elder relatives as well as to children and other dependents is becoming a great concern for employees and employers (Goldsmith & Goldsmith, 1995; McGregor, 1996c). Different levels of government provide social programs that contribute to economic security. In these times of fiscal constraint and austerity programs, community non-government organizations (NGOs) are being challenged to take up the cause of economic security where market forces and declining government intervention have left off (Rifkin, 1995).

Williams (1991) clarified that economic security is a function of many variables in combination including: money income, transfers and in-kind income, financial assets, human assets, community resources, durable goods and services, time, deferred consumption, attitude toward money, ability to manage, control over financial affairs and resources, values, insurance-

risk management, ability to adjust to life transitions and life style decisions. Unpaid labor in the home is also a component of economic well-being. Although not counted in national accounts, unpaid labor accounts for over $16 Trillion worldwide, with women bearing 70% of the burden; that is, 11 trillion dollars are unaccounted for in the total world economy because so much of women's work is unpaid, underpaid or undervalued. Conversely, of men's total work, three fourths is in paid market activities hence valued and counted (McGregor, 1996c). Anything that compromises a women's ability to participate in paid labor or to recognize unpaid labor to ensure economic security is a concern for the profession: gender biases, cultural orientation, abuse and violence, war and civil strife, domestic and international policies, et cetera (Butcher, 1995).

*Physical well-being*. Concern with or preoccupation with the body and its needs is the focus of physical well-being; maintaining the integrity of the human body by protecting it and providing sustenance is the main objective. Physical well-being relates to the effects of people and substances on individual health and development, whether they be positive or negative. Threats to this integrity include, but are not limited to, unsafe and irresponsible personal conduct or the actions of a third party, illness, disease and malnutrition, lack of or inappropriate exercise, dangerous and hazardous products, adulterated foods, incompetent and irresponsible service delivery, and environmental degradation (e.g., depletion of ozone layer). Home economists concerned with physical well-being would advocate for instructions in the development and care of the human body including training in hygiene and systematic exercises, prevention and treatment of disease by physical, mechanical and nutritional means, and development of safe, injury free products with access to liability measures if necessary. Service delivery should be in the hands of competent, trained, ethical people whether it be airline pilots, day care providers, family life educators or mechanics.

Practitioners would work towards ensuring adequate and affordable housing for protection against the elements or abusive partners; safe, durable, and comfortable clothing and textiles; and safe, healthy, edible food products and nutrient supplements. They could be concerned with the challenges experienced by families with persons who have physical impairments or disabilities. Issues such as sleep, tension and stress management relate to physical well-being. Concern with the integrity of the natural environment is a valid dimension of physical well-being, especially since cancer, deformities and illness are now thought to be triggered or caused by environmental factors, appreciating that it will be years before true cause and effect relationships can be substantiated.

*Wellness*. The changing physical needs of infants, children, youth, adolescents and adults (mature and elderly) encompass the scope of physical well-being. *Wellness* is a relatively recent concept related to physical well-being (Henry, 1995). Wellness is a new *health* paradigm that replaces the old model of doctors, drugs, and treating symptoms. According to the *Ottawa Charter of Health Protection* (World Health Organization, 1986), health is defined as a state of physical and mental well-being. Wellness embraces a holistic approach to health wherein one deals with the body, mind and emotions as a whole by combining diet, exercise and rest and stress management. Instead of blaming the doctor for an illness and expecting insurance companies and government to pick up the health care tab, a wellness approach places personal responsibility at the core of the problem; managing oneself in a balanced approach lessens the need for the old model of health care to ensure physical well-being (Naisbitt, 1984). Marshall et al. also related well-being to health and stated that "health is not merely the absence of disease, but a positive state of physical, emotional and social *well-being* [italics added] (1995, p.5).

***Social and Emotional Well-Being***

        To be concerned with the welfare of the family entails moving beyond conceptualizing the family as an economic unit, dealing with household work, economic management, physical maintenance and growth, and balancing family and work. We also have to conceive of the family as a social unit, meaning we deal with the mental aspects of the family under the rubric of interpersonal relationships (social well-being) and personality development (individual psychological well-being) (Brown, 1993).

        ***Social well-being***. Social well-being is concerned with the social needs of the family played out daily in interactions in interpersonal relationships within the family group and with the larger community, including the workplace. It is the social space of the family as a group versus psychological well-being which is the emotional space of an individual in the family. Social well-being is affected by one's ability to form cooperative and interdependent relationships with one's fellows whether they be family members and kinship, neighbours or work cohorts. One function of families is socialization of members (The Vanier Institute of the Family, 1994). Socialization concerns the process of acquiring the ability to participate in society and includes enculturation, whereby individuals learn the ways of a particular culture, usually within which they spend their daily life (Darling, 1987).

        The crux of family activities and social well-being is interpersonal relationships. This involves developing an understanding of self and others, developing interpersonal skills, understanding love and romance, and relating to others. The internal dynamics of family members' interactions reflects the strengths and weaknesses of the family unit. Family life educators have to understand these dynamics including the: processes of cooperation and conflict, communication patterns and problems, conflict management, decision making and goal setting, resource management, stressors in the family, and families with special needs (Darling, 1987). Eichler (1988) identified six dimensions of familial interaction including: procreation, socialization, sexual relations, residential (living arrangements), economics, and love and emotional support. These closely parallel the six functions of families set out by the Vanier Institute of Canada (1994).

        ***Emotional well-being***. Emotional well-being also deals with the mental status of family members. Emotions are strong, relatively uncontrollable feelings that affect one's behaviour with everyone experiencing a wide array of emotions. This aspect of well-being relates to a family member's feelings, impressions, sensibilities, sentiments, and meanings attached to life and how these emotions (stable or not) affect their daily lives and those of others.

        Each individual member of the family has their own unique personality which is profoundly shaped by family life. It needs to be nurtured, developed, enriched and allowed to grow and adapt to changing circumstances. Families contribute to this emotional growth through the development and stabilization of individual personality systems. Through socialization, children and youth internalize general cultural and familial values and societal norms ending up with their own personality. The structure of a person's personality, especially value orientations and need disposition, is partially shaped by the family and greatly affects their emotional well-being. It is developed through thought, speech and action as one learns language, knowledge, interaction skills and ego development (Brown, 1993).

        We talk of self esteem, self worth, self image, and self identity when we deal with emotional well-being. Concepts such as self-actualization, self formation and fulfilment, self concept and self expression are used to refer to emotional well-being. People need to feel that they belong and that they are connected with others (Henry, 1995). In this regard, peer pressure

among teens and reference groups for adults are at issue. Consequences of attempts to gain and retain status, superiority, self respect and prestige relate to an individual's feelings of usefulness and accomplishment. Behaviour seeking reinforcement, ego-defense, independence and self control have to be understood and managed (Hawkins, Best, & Coney, 1989).

Quite often, practitioners are concerned with the process of consumer socialization and with the impact of advertising and marketing on emotional well-being. They are concerned with how individuals process information and make decisions. Other home economists study the relationship between fashion and apparel and emotional expression. Some counsel individuals for emotional stability and growth since emotional well-being is associated with thought and reflection (or lack thereof). Practitioners can help people deal with grief, guilt, anger and jealousy. Family divorce mediators help family members work through a very painful process profoundly affecting emotional well-being. Child development, adolescent development, marriage and family counselling, and family life education are career paths focused on meeting the daily emotional needs of the individual in a family setting.

### The Social Welfare of the Family

Kwawu (1987) noted that unplanned families threaten the *welfare* and well-being of people. How are these two concepts different? We are reminded that well-being is a state of being happy, healthy, prosperous and socially integrated. Welfare (or "how well are you faring?") refers to a state of doing well, especially in regards to good fortune, happiness, prosperity, morality and health. You can see that the two concepts are closely related. In fact, Henry (1995) clarified that well-being and welfare come from the same root word, *weal*, meaning good. Being well-off means one is in a satisfactory condition or set of circumstances (*Webster's Dictionary*, 1969). By extension, family welfare refers to the state of conditions or circumstances contributing to an individual or family's good fortune, happiness, prosperity, and health.

***Welfare state***. In our society, the concept *welfare is often linked with state or government* under the rubric of the welfare state, usually associated with the society's less-privileged citizens. A welfare state usually encompasses state (government) interference with the operation of the market forces in order to protect or promote the *material well-being* of individuals or families on grounds of fairness, compassion or justice (Brooks, 1993). The welfare state is based on the assumption by a political state of primary responsibility for the individual and social welfare of its citizens (Hawken, 1993; Webster's Dictionary, 1969). It is usually associated with society's less privileged citizens who stand to lose if left unsheltered from market forces. The state provides aid to the unemployed, dependent children, the poor and helpless. This aid is often seen as a charity, a hand out, a grudging acceptance of social responsibility and it is often accompanied by judgement, admonishments of failure and a high moral tone (Eichler, 1988; Hawken, 1993; Nett, 1988).

Most advanced industrialist and service based economies, such as Canada and United States, call this intervention *social policy* referring to: public education, health care, publically subsidized housing, social assistance, and the provision of various forms of income support to such segments of society as the unemployed, the aged and the disabled (Brooks, 1993). We call these programs "social welfare programs" or social security or income transfer programs. These programs and policies comprise a society's *social safety net* which is designed to ensure that the welfare of no one citizen is compromised beyond a certain standard of living (often referred to as the poverty line). We know there are holes in the net and that, sometimes, the net becomes a hammock for those who abuse the welfare system. Garman noted that, indeed, government

programs are a resource which families can use to achieve or improve economic well-being (1995). In fact, Holland (1987) recognized that "the role of transfer payments or social spending in the form of pensions, security payments and welfare... are the second line of defense of private [family] income in the economy. Taken from taxation, they nonetheless are re-injected into the economy through the spending of pensioners and the unemployed" (pp. 52-53).

### Emerging Dimensions of Well-Being

As mentioned earlier, the authors would like to extend the conventional concept of well-being beyond physical, emotional, economic and social to include spiritual, political, and environmental. Henry (1995) discovered that Australian home economists also feel that these are emerging as new dimensions of well-being.

***Spiritual well-being.*** Schneider (1994) and Redfield (1996) parallelled three prevailing ideologies from which we "see the world and families": pre-industrial revolution (scriptures and elders), the industrial revolution (scientific method) and the post-industrial revolution (spiritual fulfilment and evolution). Spiritual well-being is an emerging aspect of family well-being that was originally intended to be part of our profession under the auspices of aesthetics and spiritual conditions (Baldwin, 1996; Brown, 1993; Bubolz & Sontag, 1988). It has not received much attention but should no longer be ignored. It captures a layer of well-being, a sense of insight and ethereal, intangible evolution, hope and faith not readily imparted by either social or psychological well-being as they are conventionally defined. It also enriches the link between well-being and holistic wellness, which deals with mental, emotional and spiritual as well as physical health (Baldwin).

The spiritual aspect of well-being would encompass: the joy and sense of completeness associated with the holistic connectedness of the world, an appreciation of nature as a dynamic ecosystem, and the pure joy of living, peace and faith gained from insights and moments of growth and enlightenment (via organized Western or Eastern religion and other doctrines and creeds, New Age belief systems, even First Nation's aboriginal belief systems). While some would argue that spiritual well-being is not within the realm of home economics, others are beginning to see this aspect of well-being as central to what is missing in many families' lives hence central to home economics (Henry, 1995). Redfield (1996) and Taylor (1992) argued that humanity lost itself in creating an economic security to replace the spiritual one which it had lost, evidenced by families' attempts to fill "the gap" by resorting to over-consumption, materialism, addictions and violence.

True internal peace often eludes people because, in the hustle and bustle of day-to-day living, it is easy to forget to tend to the most private, most important part of us, our spiritual self and soul, appreciating that we all need to broaden our view of what spiritual means (Cassidy, 1995). Cassidy continued by noting that, if individuals and families derive meaning and purpose in life from "doing" and "having" rather than "being", they are in trouble since they tend to focus on themselves all the time rather than others in the home or in the larger local and global community, a sentiment espoused by Schneider (1994) and Taylor (1992). Even though the profession has skirted the subject of spiritual well-being, it may be time to consider the merits of bringing this aspect of family life into our realm of thought, if not immediately into our daily practice.

***Political (personal power) well-being***. Another new aspect of well-being is the personal political dimension with political referring to family and individual *empowerment and autonomy* based on moral and ethical freedom rather than, or in spite of, political government activities (Brown, 1993; Engberg, 1996; Henry, 1995; Marshall et al., 1995). Political well-being, or an

internal sense of power and autonomy, is construed as being in control of one's life, being able to and having the freedom to make decisions, being aware of and able to anticipate the consequences of one's actions on one's self and others and having the skills to act on one's decisions. We equate this with empowerment and self formation in our mission statement. When this dimension of well-being is achieved, individuals no longer accept unquestioningly those practices in society that are frequently taken for granted, those practices which reinforce inequality and injustice (Henry). A concern for social and moral ethical issues are beginning to re-emerge in our practice and this has been called, by Henry, political well-being; witness the call for a contextual, moral, global holistic approach to practice espoused by Engberg (1988), McGregor (1996b), Vaines (1980) and others.

*Environmental well-being*. This aspect of well-being is taken to be a concern for our role in the earth's diminishing resources which affects the well-being of individuals, families and communities, both locally and globally (Goldsmith, 1996; Henry, 1995). Again, there is evidence that this is an aspect of well-being which is slowly being seen as relevant for our practice. Issues such as waste and energy management, reduction and recycling as well as reduced and more considered consumption habits are attempts to deal with the depletion of the ozone layer, destruction of plant and animal species, the loss of oceans, growing deserts, soil erosion and deforestation. Recent calls for a global, ego-centric approach to practice are proof that some practitioners are beginning to appreciate that the well-being of the environment is in the hands of individuals and families and that other aspects of family well-being hinge on this responsibility (e.g., Engberg, 1993; Goldsmith, 1996; Lusby, 1992; McGregor & Greenfield, 1995; Smith, 1993).

In contrast to the integrity of our natural environment is another component of environmental well-being, (a) the integrity of the near environments (noise, water and sound pollution) or (b) the internal environments of the buildings where we work, live, recoup and play. Sick building syndrome is caused by the presence of pollutants in the air compounded by inadequate ventilation in tightly constructed or sealed structures. Harmful indoor pollutants greatly affect our quality of life and all aspects of well-being. These environmental problems are too widespread to be caused and solved by just one group (Goldsmith, 1996). We need to appreciate that they fall within the realm of our practice and then make efforts to bring families, governments, corporations and non-profit as well as community organizations together to collectively assume responsibility for our environmental well-being.

## Summary

There are three fundamental differences between the relationship of the four main concepts to the reality of day to day living of individuals and families:

▸ standard of living reflects *actual* reality;
▸ quality of life is one's *perception* of and satisfaction with that reality; and
▸ well-being is comprised of *indicators* of this reality (economic, social, physical, emotional and spiritual) with special attention to the underprivileged via family/social welfare.

Our concern for families requires that we articulate our thoughts on what constitutes the well-being of families (Baldwin, 1996; Brown, 1993) and relate this process to our professional practice. Making sense of the meaning of each individual concept and appreciating how each is inherently related to the others ensures that we have a powerful approach for generating practice conducive to the happiness and general welfare of families and individuals.

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