

PERCEPTION OF ECONOMIC INDICATORS OF THE QUALITY OF LIFE BY PROFESSIONAL SOLDIERS SERVING IN THE ARMED FORCES OF THE SLOVAK REPUBLIC

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Quality of life is the general well-being of individuals and societies, outlining negative and positive features of life. It has a wide range of contexts, including the fields of international development, healthcare, politics and employment. Quality of life observes life satisfaction, including everything from physical health, family, education, wealth, religious beliefs, the environment, to employment and finance.

This article deals with the issue of quality of life of professional soldiers serving in the Armed Forces of the Slovak Republic. The quality of life of professional soldiers is greatly affected by the peculiarities of military service, specific features of military organizations and the society as well. This article author's attention is focused mainly on economic aspects of the issue. Presented findings and formulated conclusions are based on the available results of an empirical survey of the issue, which included a survey conducted by written interview using the questionnaire method. Based on the survey results the author identifies several key issues and makes recommendations, which could contribute to their solution in the future.

Key words: *quality of life, armed forces, income, consumption, savings, survey.*

1. INTRODUCTION

The life of professional soldiers serving in the Armed Forces of the Slovak Republic (hereinafter referred to as "AFSR") is mainly determined by physical, mental and moral demands that are placed

on them. These demands include accomplishment of various tasks related to international crisis management operations as well as training and common routine duties at work. What is more, military organizations intentionally make each professional soldier heavily

dependent on them and, thus, they themselves take responsibility for maintenance and development of soldiers' living standard. The quality of life of this social and professional group of people is undoubtedly influenced also by the state labour market and employment policy as well as the budget, social, income, pricing, security, defence and economic policies. The society affects and regulates the quality of life of professional soldiers throughout their career by remunerating them and providing them with the complex social security system. From a moral point of view, it cannot get rid of this responsibility even after soldiers end their career, especially when they have been dependent on the society for a long time. It is, however, necessary to point out that the above mentioned factors do not determine only the quality of soldiers' life but also the quality of life of their families. According to experts [1], there is a close link between work and family life, which is related to social and economic status of professional soldiers and their families.

Based on currently available information [2], [3], [4], [5] we can say that the empirical study into the quality of life of professional soldiers serving in the AFSR has been so far focused on sociology. The greatest attention has been given to the aforementioned link between work

and family life. None of the studies, which have been conducted so far, aimed to focus more on economic indicators of the quality of life of professional soldiers. Therefore, the staff of the Department of Management at the Armed Forces Academy of Milan Rastislav Štefánik in Liptovský Mikuláš conducted a survey the aim of which was to present how professional soldiers currently serving in the AFSR perceive the quality of life. The survey was conducted in 2016. It was focused on economic aspects and we would like to present its characteristics, results and conclusions in the following chapters of this article.

2. BASIC CHARACTERISTICS OF THE SURVEY

Our survey aimed to find out the respondents' opinions on the selected economic indicators of the quality of their life, and in broader sense, the quality of their household [6]. These indicators were related to the four economic issues: an income or the financial situation in the household, savings, consumption and living in connection to mobility. The survey was focused on finding out how professional soldiers currently serving in the AFSR perceive the quality of their life especially in connection to financial security.

The subjects of the survey were 130 randomly selected professional soldiers, who serve in different bases, garrisons and installations within the AFSR and the Ministry of Defence of the Slovak Republic. The responses to the introductory identification questions showed that 6.2% of the respondents were NCOs and 93.8% of them were officers. Considering the size and structure of the sample group – the respondents were only officers or NCOs (there were no enlisted personnel included) and their numbers were disproportionate – it is necessary to emphasize that our survey findings cannot be regarded as conclusions which could be generally applicable to the entire armed forces personnel or to all the military ranks and could reflect an unbiased and real depiction of the quality of their life. However, these findings can explain how officers currently perceive the quality of their life. The respondents have been in the military from 1 to 30 years and the average length of their service was 17 years. Approximately three quarters (75.4%) of them were married, 15.4% were single and 9.2% of the respondents were divorced. Most of the respondents had three-member (35.6%) and four-member families (33.8%). Only 9.7% had families consisting of five and more members and at least 8% of them lived in a one-member family.

Our primary statistic source was a questionnaire that comprised 24 questions, including four identification questions placed after the introductory part. The questionnaire was anonymous and it contained several kinds of questions – in terms of the purpose: tool (identification and analytic) and result; with regard to kinds of responses: open and closed questions; in terms of contents: direct questions (simple questions, special rating scale questions) and indirect questions (based on selection and matching).

The obtained data were statistically processed and evaluated by means of descriptive statistics tools in Excel. Concerning our possibilities, we used especially the measures of central tendency and absolute variability. The results were interpreted in numbers and words.

3. INTERPRETATION OF THE SURVEY RESULTS

When assessing their financial situation, the respondents could choose from eight options and mark several items that suited them. More than half of the respondents (55%) chose the item: *"I am quite satisfied with my financial situation"*. The second most frequent option was the statement: *"I would like to improve my financial situation in the future"*,

which was selected by 43% of the respondents. On the other hand, only 3% of them opted for the item: *"I am completely dissatisfied with my financial situation"*. What is more, the results showed that almost half of the respondents (47.7%) think that their gross income per month is average and approximately 42% of them find it above the average. It is, however, necessary to point out that the respondents' opinions on their financial situation greatly varied according to their military rank. When the respondents were to state whether they try to improve their financial situation and how they do it, they could choose from nine options and mark several items that suited them. We found that almost half of the respondents (46.2%) do not try to improve their financial situation at all (they use only their salary to cover the expenses), which corresponds with the above mentioned results concerning the respondents' satisfaction with their money situation. On the other hand, approximately 35% of the respondents try to improve the financial and economic status of their household by different ways of saving money and about 14% of them by means of long-term credits.

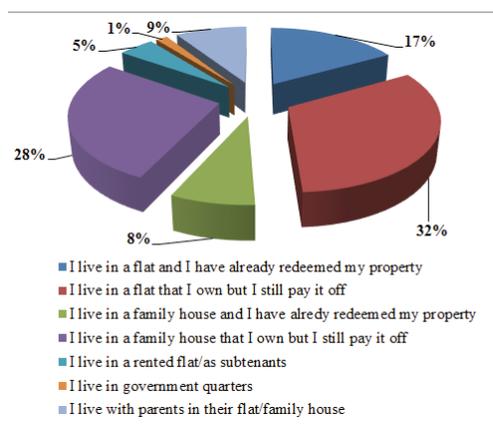
Another set of questions focused on savings. As many as 87.7% of the respondents save money due to different reasons. The two major

reasons were securing their children's future (savings for descendants) and the future insecurity (preventive savings, *"saving money for a rainy day"*). The least selected item was *"saving money to achieve life goals"*. More than half of the households that save money (57.9%) are able to save less than one fifth of their income per month, 22.8% save approximately one fourth, 12.3% can save about one third and 5.3% are able to save more than half of their income. These findings need to be further compared to the data regarding especially the monthly income and structure and the number of members in individual households.

The income, structure and the number of the respondents' households determine also their consumption, e. i. their expenses. The survey results showed that the respondents spend most of their monthly income on household and living expenses. The second most important item of the monthly expenses was food. We also wanted to know how prices of food and consumer goods affect the respondents' spending. Only about 12% of the respondents stated that prices of food and consumer goods are not decisive when they do the shopping. Approximately 37% of them prefer purchase of food and consumer goods at discount prices. The respondents most often (65%) opted for the statement: *"I usually*

buy food and consumer goods in shopping malls and supermarket chains”. Concerning purchase of durable goods, more than a half of the respondents (50.7%) prefer online shopping and 40% of them buy these goods at discount prices.

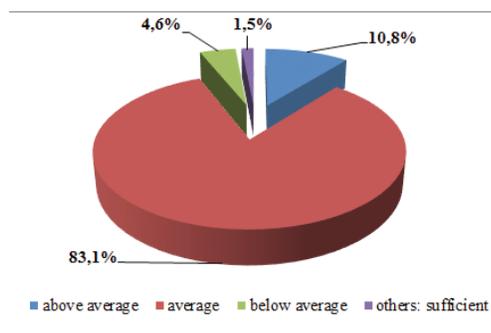
We found that more than three quarters of the respondents (84.6%) have rights of home ownership – 49.2% over a flat and 35.4% over a family house. Other results showed that 71% of the respondents, who own a flat or a house, have already redeemed their property, the remaining 29% are still paying it off. The respondents who do not own a real property (15.4%) live in the following ways: 9.3% of them live together with their parents in their house or flat, 4.6% of the respondents live a rented flat or as subtenants and 1.5% live in government quarters. See Graph 1.



Graph 1. Housing solutions

In another question, our respondents were to say whether professional soldiers regard the stabilisation allowances (previously known as “housing allowances”), which they receive in compensation for living expenses, as sufficient. More than a half of them (64.6%) think these allowances are not adequate. In the future, this finding needs to be regarded in terms of average living expenses in the regions where the respondents live. We also found that almost half of the respondents (46.2%) claim reimbursement for travel expenses connected with visits of their families [7]. The question related to commuting included more options the respondents could select. The most common statements were: “I am willing to commute every day” (44.6% of the respondents), “I and my family are sensitive about long-term separation” (32.3% respondents), “I feel bad about having to change the place, the county or the region where I live” (29.2% of the respondents). On the other hand, only 4.6% of the respondents chose the statement “I have a difficulty commuting on a daily basis”. We also found that the respondents have had to change their residence 1.6 times on average during their career due to their postings. The interval for this question was 0 to 7. Most of the respondents (32) selected the item “one time”.

In another question, the respondents evaluated the quality of their life in terms of their economic (especially financial) security. More than three quarters of the respondents (83.1%) consider it to be average. This finding needs to be further analysed with regard to the respondents' rank and appointment and, in broad terms, the statistic data concerning mainly average income and financial situation of households in Slovakia. See Graph 2 for more details.



Graph 2. Quality of life evaluation in terms of economic security of respondents

In the final part of the questionnaire, we provided space for the respondents' own opinions. Only about 14% of them used this opportunity. Their opinions were as follows: *“When the soldier's family moves due to his/her new posting, the AFSR do not help his/her spouse to e. g. find a new job”*; *“I find changes in the soldier's posting as one of the reasons for divorce and leaving the military”*; *“I do not see any progress regarding social security of professional soldiers*

(salary)”; *“I think it is necessary to make the military job and service more attractive”*; *“I believe that the long-term stagnation in a position that does not suit my abilities and knowledge is the consequence of bad personnel policies of the AFSR”*.

4. CONCLUSIONS AND RECOMMENDATIONS

We can draw the following conclusions from the partial results of our survey. Approximately half of the respondents are rather satisfied with their financial situation, which somewhat corresponds with another findings according to which almost half of the respondents (40%) are currently not trying to improve their financial situation and almost 40% of them would like to change it in the future. Moreover, approximately half of the respondents find the gross monthly income of their family average considering the situation in Slovakia and about 40% of them regard it as above average. We further found that the respondents spend most of their disposable monthly income on household and living expenses. The second largest expense is food. Most of the respondents (65%) prefer purchasing food and consumer items in shopping malls and supermarket chains. More than half of the respondents buy durable goods over the Internet. Almost 40% of the respondents prefer purchase of these items at discount prices. Approximately 90% of the respondents save the income

they do not spend owing to two main motives: the need to financially secure their children in the future and the need to build the "nest egg" for the future. Most of the families that save money (about 65%) are able to save less than one fifth of their disposable income per month, which proves that most of the respondents and their families tend to spend more than they save. The monthly income, structure and the number of family members determine their savings but also the structure and amount of their consumption. This finding calls for further and broader analysis of these economic categories. Furthermore, we found that more than 80% of the respondents have rights of home ownership over a family house or a flat and approximately 70% of them have already redeemed their property. The quality of life of professional soldiers is improved also by the housing allowances they receive. We, however, found that more than 60% of the respondents find these allowances inadequate in terms of housing and living expenses. The results of our survey also showed that less than half of the respondents claim reimbursement for travel expenses connected with visits of their families and approximately the same number claim that they do not mind commuting to work on a daily basis. About 30% of the respondents are sensitive about long-term separation from their families and approximately the same number feel negative about having to change

the place, the county or the region where they live. We also found that more than three quarters of the respondents consider the quality of their life to be average with regard to their economic (especially financial) security.

Based on the results of our survey, we arrived at the conclusion that some changes in the current law [8], [9] concerning general welfare of military personnel might make the professional soldiers serving in the AFSR more satisfied with their financial security and make the military service and profession more attractive for those who will want to join the AFSR in the future. The results of our survey could be used in the preparation and drafting of amendments to particular acts as well as in the open discussion regarding welfare and salaries of professional soldiers.

The results and conclusions point to the necessity of systematic, long-term and more detailed study into economic aspects of the quality of life of the AFSR military personnel as well as the necessity of searching for more effective solutions to the identified problems, especially in terms of recruitment and sustainment of personnel, social issues, family, job satisfaction, professional and personal expectations of the military personnel serving in the AFSR, etc. We believe that further studies into these issues should be also based on long-term efforts to create an unbiased depiction of the quality of professional soldiers' life based on

assessment of the relevant economic indicators – the indicators of the quality of life. Therefore, it will be necessary to consider other important factors when conducting studies into these issues, such as the rank and appointment of respondents (first and foremost, the study group should comprise all the military ranks), the size and structure of respondents' families, economic activity of other members of the family, etc. Furthermore, it will be necessary to compare the survey results with the statistic data on economic aspects of the quality of life of the Slovak citizens, especially the data on the amount and structure of their earnings, expenses, savings, investments and so on, e. i the financial situation of households in Slovakia.

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[6] The Statistical Office of the Slovak Republic defines a private household as a person living alone or a group of people who live together in the same private dwelling and participate in expenses, including the common provision of living needs.

[7] Since these are travel reimbursements, they cannot be deemed to be a kind of compensation for the soldier's separation from his/her family, as it used to be in the past when soldiers received separation allowances and travel reimbursements pursuant to Act No. 380/1997 on Financial Perquisites of Soldiers.

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