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Satisfaction with family life in South Africa: The role of socioeconomic status

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Abstract

This paper investigates the determinants of self-reported satisfaction with family life, applied to the South African context, with socioeconomic status (SES) as the main covariate and family functioning as the secondary covariate of interest. An individual-, household-, and subjective SES index is constructed via multiple correspondence analysis. Structural equation modelling (SEM) and multiple-group SEM (MGSEM) are used to analyse the role of SES in explaining satisfaction with family life. Higher levels of SES, especially household SES and subjective SES, are related to greater satisfaction with family life. Family functioning, in terms of better family flexibility, is associated with higher satisfaction with family life. The MGSEM results indicate that the role of family flexibility in explaining satisfaction with family life is similar across SES quartiles; family flexibility is an important predictor of family-life satisfaction, regardless of SES quartile.

Keywords: Domain satisfaction, satisfaction with family life, socioeconomic status, family functioning, South Africa

1. Introduction

The subjective well-being literature has grown exponentially since the mid-1970s (Diener, 2000; Frey & Stutzer, 2002; Dolan *et al.*, 2008; Stutzer & Frey, 2010; Frey & Gallus, 2016). Emanating from this literature has been a growing interest in the study of domain satisfactions (Møller & Saris, 2001; van Praag & Ferrer-i-Carbonell, 2004; Easterlin, 2006; Rojas, 2006; Diener & Ryan, 2009) such as job satisfaction (Clark, 1997; van Praag & Ferrer-i-Carbonell, 2004), financial satisfaction (Joo & Grable, 2004; Plagnol, 2011), and leisure satisfaction (Tsou & Liu, 2001). While these domains have been considered in some detail, research by Easterlin (2006) in the US has demonstrated that satisfaction with family life could be an important domain to study, for example since people are happier (Easterlin, 2006) and report higher life satisfaction (Moss & Willoughby, 2016) if they are more satisfied with their family life. Moss and Willoughby (2016) have also found that greater family-life satisfaction is positively related to domains such as financial-, community-, and job satisfaction.

The family life domain has not received much attention in the literature compared to some other satisfaction domains. This is despite the fact that family forms a key unit of society (Agate *et al.*, 2009; Zabriskie & Ward, 2013), is a large part of people's lives, and influences individual psychological and social development (DeFrain & Asay, 2007; Dolan *et al.*, 2008; Alesina & Giuliano, 2010, 2013; Conger *et al.*, 2010). Although some studies (Easterlin, 2006; Agate *et al.*, 2009; Yamamura, 2014; Moss & Willoughby, 2016) have investigated satisfaction with family life, it was not the main focus in those studies and hence special attention is required on what the predictors of family-life satisfaction are.

This paper is the first to address the determinants of satisfaction with family life within the South African population. The paper thus contributes to the literature on domain satisfactions (van Praag & Ferrer-i-Carbonell, 2004) and the satisfaction with family life domain in particular which, as mentioned previously, has received little attention in the broader literature. While more generally exploring the predictors of satisfaction with family life, the primary focus of this paper is on the importance of socioeconomic status (SES) in explaining individual satisfaction with family life. SES, generally measured by education and income, predicts many facets of people's lives and their development (Conger & Donnellan, 2007; Conger *et al.*, 2010). South Africa provides an interesting setting for the study of family-life satisfaction and SES. South African families are diverse across a variety of spectrums, one of which is that of SES. Large SES differences exist, particularly across racial groups, due mainly to the apartheid legacy of racial categorization in terms of social spending, labour market discrimination, and where people were allowed to live (Møller & Saris, 2001; Gradín, 2012; Leibbrandt *et al.*, 2012). In addition, South Africa has substantial cultural differences across racial lines, which impact on diverse views on family life, differences in household structure, and the

broader socioeconomic context of families (Amoateng *et al.*, 2007; Nkosi & Daniels, 2007; Botha *et al.*, 2017).

Since SES represents the level of economic strain that families face (Tiffin *et al.*, 2007), SES is a potentially important factor in an individual's perceived satisfaction with family life. Families can experience economic strain due to a number of reasons other than low income, such as a lack of sufficient assets, which in turn exacerbates family stress (Rothwell & Han, 2010; Han & Rothwell, 2014). This is especially the case in developing country contexts (Kabudula *et al.*, 2016). This paper therefore takes a broader view of SES by using three constructed composite SES indices (Phongsavan *et al.*, 2006; Georgiades *et al.*, 2008; Sheppard *et al.*, 2009; Kabudula *et al.*, 2016), namely an individual-, household-, and subjective SES index (Botha *et al.*, 2017). Apart from being able to explore objective as well as subjective SES indicators, the use of the various indices makes it possible to determine whether satisfaction with family life is correlated differently with different SES measures.

Another unique part of this paper is the inclusion of perceived family functioning (McCubbin *et al.*, 1996; Botha & Booysen, 2014) as a covariate of satisfaction with family life, which also allows for considering whether the role of family functioning in explaining family-life satisfaction differs across SES quartiles. Multidimensional in nature, family functioning reflects the intra-family relational processes by which family members interact and work towards attaining family goals and functions (Morris & Blanton, 1998; Patterson, 2002; Botha & Booysen, 2014). The importance of optimal family functioning for individual well-being is widely established (Tiffin *et al.*, 2007; Walsh, 2016) and in South Africa a positive association of family functioning with individual happiness and life satisfaction has been reported (Botha & Booysen, 2014). There is also an established interplay between the quality of family functioning and socioeconomic conditions (Conger *et al.*, 2010; Botha *et al.*, 2017). The concept of family functioning therefore adds a distinct dimension to the analysis and understanding of the family satisfaction domain literature that has not been considered in previous work. Theoretically, persons should be more satisfied with their family lives if they reside in families that function well.

In summary, there is a lack of research on satisfaction with family life in general but particularly in South Africa, coupled with the unique diverse composition of South African families in terms of SES, race, cultural beliefs, and overall family contexts. This paper is therefore concerned with the questions of how SES is associated with family life-satisfaction, whether family functioning plays any role in explaining satisfaction with family life, and whether there is any interaction between family functioning and SES in explaining family-life satisfaction in South Africa.

2. Literature

Very little research has been conducted on the predictors of satisfaction with family life, with the existing studies all conducted in developed countries, moreover. There is some evidence of the important role of SES in explaining satisfaction with family life, though this is mainly in terms of narrower as opposed to broader measures of SES.

Easterlin's (2006) US study showed that satisfaction with family life explained the largest proportion of reported happiness when compared to the domains of financial-, job- and health satisfaction. Specifically, greater satisfaction with family life was associated with greater happiness. Though the main purpose of Easterlin's study was to relate how various domain satisfactions affect life cycle happiness, an ordered logit model was also estimated with satisfaction with family life as dependent variable. Easterlin (2006) reported an inverted U-shaped relationship between satisfaction with family life and age, with family-life satisfaction first rising and then falling after roughly 50 years of age. Men were also found to be significantly less satisfied with family life relative to women, and those with tertiary education were more satisfied with their family lives than those without a tertiary education. Finally, Black persons reported being less satisfied with family life compared to White respondents.

Agate *et al.*'s (2009) main goal was to examine the role of family leisure satisfaction in explaining satisfaction with family life among 898 US families. Satisfaction with family life was ascertained by five 7-point Likert scale-type questions, termed the Satisfaction with Family Life Scale. The analyses were conducted on three samples, namely a parent-, youth, and overall family sample. In the parent data, satisfaction with family life was significantly positively associated with income and currently married respondents were more satisfied with family life. Within the youth sample, satisfaction with family life was positively associated with family income, and youth were also more satisfied with family life if their parents were married. Finally, in the overall family sample average satisfaction with family life among family members was significantly positively related to family income.

Using data from the Japanese General Social Survey, Yamamura (2014) primarily investigated differences in sexual behaviour between smokers and non-smokers, and how sexual behaviour of smokers and non-smokers is related to satisfaction with family life, among married and unmarried respondents. The question measuring satisfaction with family life is assessed by asking respondents: "How much satisfaction do you get from your family life?", with responses recorded on a 5-point scale ranging from dissatisfied to satisfied. Yamamura (2014) found a positive relationship between the frequency of sex and satisfaction with family life, although this relationship as expected was

significant for married persons but not unmarried persons. Furthermore, satisfaction with family life was positively related to income whereas the unemployed were less satisfied with family life compared to the employed. There was no significant association between years of education and family-life satisfaction, and married persons were more satisfied with family life relative to unmarried persons.

Moss and Willoughby (2016) employed a large representative sample in the US to examine whether beliefs in the advantageousness of marriage were related to individual life satisfaction and several domain-specific satisfactions. In regressing satisfaction with family life on some selected control variables, Moss and Willoughby (2016) find that men were more satisfied with family life than women were, whereas the frequency of religious attendance and a respondent's age were both associated with lower satisfaction with family life. Moreover, satisfaction with family life was higher among the more educated and among White respondents, while married persons also reported greater family-life satisfaction compared to the non-married.

In summary, to the best of our knowledge all existing research on the determinants of satisfaction with family life has been conducted within developed economy contexts. There is some evidence of a positive relationship between SES, measured mainly in terms of income and education, and satisfaction with family life. However, no study has explicitly explored the role that SES plays in relation to satisfaction with family life as an outcome, and in particular in a developing country as well. Where SES indicators were used in previous research, these indicators have been limited and narrowly defined. Furthermore, most studies employed individual-level SES indicators to evaluate an individual's satisfaction with *family* life, when it is plausible that household-level SES factors may also matter in shaping an individual's judgement about their family-life satisfaction.

3. Data and methods

3.1 Data

The 2012 wave of the South African Social Attitudes Survey (SASAS), conducted by the Human Sciences Research Council (HSRC, 2012), is used in this paper. SASAS is a nationally representative survey conducted annually since 2003 as a repeated cross-section, and monitors changes in the attitudes and values of South Africans over time. The survey is designed to provide a representative sample of individuals at least 16 years of age within households that are geographically dispersed across South Africa's provinces. Samples are drawn from the HSRC's master sample, which consists of 1 000 Population Census enumeration areas and is stratified by province and population group. For each interview round, a sub-sample of 500 enumeration areas are then drawn from the master sample.

The SASAS round used in this paper had 2 547 original respondents, and the data are weighted to ensure that the sample is representative of the broader South African population.

Given the nature of the questions in the family functioning instrument employed in this paper, single-person households are excluded from the analysis since families generally consist of two or more members (Waite, 2000; Patterson, 2002b; Williams *et al.*, 2015). In addition, this paper excludes particular two-person households where such households comprise a single parent with a child younger than 12 years. Research has reported that children younger than 12 do not engage in meaningful bargaining, and the assumption is made that children younger than 12 generally do not make major decisions within the household (Harbaugh *et al.*, 2001; Lundberg *et al.*, 2009; Dauphin *et al.*, 2011). As such, perceptions of family functioning would not apply beyond the one household member. Removing these households resulted in a total sample of 2 126 observations.

3.2 Variables

The 2012 SASAS is among the few, and currently most recent, South African household surveys that includes a question on satisfaction with family life. The question measuring satisfaction with family life is on a 7-point Likert-type scale and asks: "All things considered, how satisfied are you with your family life?" Responses include "completely unsatisfied", "very unsatisfied", "fairly unsatisfied", "neither satisfied nor unsatisfied", "fairly satisfied", "very satisfied", and "completely satisfied".

This paper considers SES in a broader sense (Sheppard *et al.*, 2009; Rothwell & Han, 2010; Han & Rothwell, 2014), beyond mainly income and education (Conger & Donnellan, 2007; Tiffin *et al.*, 2007; Conger *et al.*, 2010; Diemer *et al.*, 2013). Some argue that SES indicators should be included separately to determine each factor's individual contribution to the specific outcome (Conger & Donnellan, 2007; Conger *et al.*, 2010; Diemer *et al.*, 2013). However, in developing countries especially (Kabudula *et al.*, 2016) components such as household assets and living standards can be important contributors to family stress (Rothwell & Han, 2010; Han & Rothwell, 2014) and family relationships (Botha *et al.*, 2017). As such, composite SES indices are used (Phongsavan *et al.*, 2006; Georgiades *et al.*, 2008; Kabudula *et al.*, 2016) originally developed in Botha *et al.* (2017), who constructed the SES indices with the purpose of exploring how SES is associated with family functioning in South Africa.

The indices include an individual-, household-, and subjective SES index, with the various SES index components listed in Table 1A. Index components were selected based on previous literature (Barbarin & Khomo, 1997; Yang & Gustafsson, 2004; Fotso & Kuate-Defo, 2005; Howe *et al.*, 2008; Sheppard *et al.*, 2009; Reising *et al.*, 2013; Kabadula *et al.*, 2016) and data availability. The individual

SES index includes the respondent's income, education, and employment status. The household SES index includes total household income and household characteristics such as asset ownership (i.e. whether the household owns certain assets such as a washing machine and stove) and infrastructure (i.e. electricity access, toilet facilities, and so on). The subjective SES index contains items that measure a respondent's perception of the household's SES relative to other households (for example, the perceived income position of the household compared to that of other households in the neighbourhood). These three indices allow for an examination of whether the classification or nature of SES matters for respondents' reported satisfaction with family life. Another advantage is that objective and subjective SES components can be explored to determine if objective and subjective SES measures relate differently to family-life satisfaction.

Because all variables in the SES indices are categorical, the SES indices were constructed using multiple correspondence analysis (MCA) (Greenacre, 2006; Sourial *et al.*, 2010; Kabudula *et al.*, 2016), a generalization of principal components analysis in the presence of categorical data. The MCA for the individual SES index explains 86.8% of the total inertia in the first dimension, whereas the household SES MCA explains 91.8% of the principal inertia in the first dimension. For the subjective SES index, the MCA explains 81.6% of the principal inertia in the first dimension. Table A2 contains the MCA weights assigned to each SES component. All weights have the expected sign, with positive (negative) weights for items expected to be positively (negatively) related to SES. In order to examine whether the level of SES matters as well as to conduct multiple-group analysis (discussed in section 3.3) across SES groups, the continuous SES indices are also used to construct categorical SES variables with each SES index apportioned into quartiles.¹

The Family Attachment and Changeability Index 8 (FACI8) (McCubbin *et al.*, 1996) is used as measure of family functioning. FACI8 is a self-report measure with two sub-scales, Attachment and Changeability, each with eight items. The Attachment scale measures the attachment of family members to each other, whereas the Changeability scale measures the flexibility of family members' relationships with each other. FACI8 has been used in previous South African research (see, for example: Botha & Booysen, 2014; Masquillier *et al.*, 2014; Wouters *et al.*, 2014) and also validated with the SASAS 2012 data (Botha *et al.*, 2016). Table 3A contains all FACI8 items, as well as the items' summary statistics and the proportion of responses across all categories. Cronbach alpha coefficients are acceptable at 0.78 for both FACI8 sub-scales.

¹ Sample sizes for quartiles of each SES index: Individual SES: Q1 = 770, Q2 = 343, Q3 = 502, Q4 = 495; Household SES: Q1 = 519, Q2 = 488, Q3 = 503, Q4 = 616; Subjective SES: Q1 = 513, Q2 = 510, Q3 = 557, Q4 = 542.

The control variables included are age and age squared, gender, race, marital status, household size, religion status, geographical area, female-headed household status, and household structure. Age and age squared are included to allow for potential non-linearity in the association between satisfaction with family life and an individual's age (Easterlin, 2006). Gender consists of "male" (comparison group) and "female" categories, whereas race denotes a person's racial group and consists of "Black" (comparison group), "Coloured" (the official South African classification for people of mixed-race), "Indian or Asian", and "White". Marital status includes "never married" (comparison group), "separated/divorced", "widowed", and "married". Household size reflects the number of persons in the household, whereas religion status equals one if a respondent is religious and zero if not (comparison group). The geographical area denotes whether the household is located in a rural or urban (comparison group) area. A variable is also included to indicate whether the respondent lives in a female-headed household (comparison group) or male-headed household. Household structure includes "skip-generation and multi-generation households" (comparison group), "single-parent households with at least one child", "a couple without children", "a couple with at least one child", and "other households" (including family forms such as mixed families with non-relatives living in the household, and siblings only).

3.3 Data analysis

The data were analysed using Stata version 14.2 and missing values were removed from the analysis via listwise deletion (Allison, 2003; Wouters *et al.*, 2014). Alternatives to listwise deletion would have been methods such as multiple imputation and full information maximum likelihood (FIML). However, because the missing data patterns revealed that each variable had less than 0.02% of observations missing, the highly complex nature of multiple imputation may not be justify a potentially negligible improvement in observations used. In preliminary analyses the models were also estimated via FIML. The results (available on request) were very similar to the listwise deletion findings in terms of sign and significance of the path coefficients. The use of FIML requires an explicit assumption of normally distributed data (Allison, 2003), however, but this assumption is not consistent with the SASAS data (see section 4.1).

The SEM model is depicted in Figure 1. Given the many control variables included, the "controls" box is shown in Figure 1 to reflect all control variables, as including boxes and paths for each variable would render the figure very cluttered.² Consistent with theory (McCubbin *et al.*, 1996), the FACI8 sub-scales appear with correlated error terms and reflect the measurement model. For the structural part, the relevant SES index is specified as covariate for satisfaction with family life, Attachment, and

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² Likewise, the SEM results are reported in Table format since the graphical results are too cluttered.

Changeability. In turn, Attachment and Changeability are specified as determinants of satisfaction with family life. The same controls are included for the family-life satisfaction, Attachment, and Changeability equations.

All models are estimated via maximum likelihood (ML), which assumes multivariate normality. While the satisfaction with family life variable and FACI8 items can be viewed as ordinal variables and thus not normally distributed, this paper assumes cardinality of the outcomes and uses ML. This assumption is supported by previous research (Johnson & Creech, 1983; Babakus *et al.*, 1987; Dolan, 1994; Hutchinson & Olmos, 1998; Beauducel & Herzberg, 2006; Rhemtulla *et al.*, 2012) that argues that the treatment of ordinal variables with five or more categories as continuous and using ML is unlikely to have a serious impact on the results. To guard against violation of any normality assumptions, the Satorra-Bentler (S-B) scaled χ^2 statistic (Satorra & Bentler, 1994) is also used and models are estimated with S-B standard errors that adjust for non-normality. Goodness-of-fit indices used to assess model fit are the Root Mean Squared Error of Approximation (RMSEA), Comparative Fit Index (CFI), and Standardized Root Mean Square Residual (SRMR). For an acceptable model fit, RMSEA \leq 0.06, SRMR \leq 0.08 and CFI \geq 0.90 (Hu & Bentler, 1999; Schreiber *et al.*, 2006; Aarons *et al.*, 2007).

This paper also estimates multiple-group SEM (MGSEM) to examine if the role of family functioning in explaining satisfaction with family life differs across SES quartiles.³ In other words, is the relationship between Attachment and family-life satisfaction as well as between Changeability and family-life satisfaction similar across SES groups? Because the FACI8 sub-scales form part of the full SEM models, multiple-group confirmatory factor analysis (MGCFA) is first used to demonstrate measurement invariance among the two latent sub-scales. Separate CFA models are estimated for each SES quartile to check for adequate model fit. Configural invariance (H_{form}) is then tested for by estimating a MGCFA across SES quartiles with no constrained parameters, with support for H_{form} suggesting similar factor structures across SES quartiles. If H_{form} is not rejected, metric invariance (H_{Λ}) is tested for by imposing the constraint of equal loadings across SES quartiles. Evidence of H_{Λ} would suggest that the latent constructs are manifested similarly across SES quartiles. Existence of metric invariance leads to a test for scalar invariance ($H_{\Lambda,V}$), which constrains the loadings and

³ Note that race was excluded as covariate in the MGSEM analyses. This was deemed necessary given the skewed distribution of SES across South Africa's racial groups. For example, in some cases only one White person and no Indian/Asian persons fell into the first two SES quartiles, with the majority in the bottom two quartiles being Black, followed by Coloured individuals. This implies that in some instances the bottom two quartiles represent only certain racial groups. Moreover, the lack of observations in the White and Indian/Asian samples in the bottom two quartiles complicated model convergence.

intercepts to be equal across groups. If $H_{\Lambda,v}$ holds, mean levels of the latent family functioning constructs are equal across SES quartiles.

For the measurement invariance analysis Bollen's (1989) χ^2 difference test (χ_D^2), or likelihood ratio (LR) test, examines whether a constrained model performs significantly better than a model with fewer or no contraints.⁴ It is well-known that the χ^2 difference test depends on sample size, and hence could indicate lack of measurement invariance even if there is little difference in model fit (Cheung & Rensvold, 2002; Meade *et al.*, 2008; Kline, 2011; Brown, 2015). The Δ McDonald's NCI (Δ Mc) (McDonald, 1989) and Δ CFI statistics are therefore also used as approximate indices of model fit, as these are not affected by sample size and provide a more practical way of examining measurement invariance than the χ^2 difference statistic (Cheung & Rensvold, 2002; Kline, 2011). If Δ Mc \leq 0.02 and Δ CFI \leq 0.01, the null hypothesis of invariance is not rejected (Cheung & Rensvold, 2002).

Having established measurement invariance of the latent constructs across SES groups, the MGSEM analysis is conducted.⁵ For each SES measure, this entails first estimating a multiple-group model without constraints on any of the unstandardized structural parameters. A second model is then estimated where in the structural model the Attachment coefficients are constrained to be equal across SES groups and the Changeability coefficients are constrained to be equal across SES groups. A χ^2 difference test is then conducted to determine whether the fit of the constrained model, which is nested within the unconstrained model, is significantly worse than the fit of the unconstrained model. If the χ^2 difference statistic is not statistically significant, the constrained model does not do significantly worse than the unconstrained version and thus would support the constraints imposed on the structural coefficients.

4. Results

4.1 Descriptive analysis

Summary statistics are included in Table 1. In addition, to put the numbers into context, they are compared to the 2012 International Social Survey Program (ISSP) data (ISSP Research Group, 2012), as SASAS 2012 formed part of the 2012 ISSP module. Mean satisfaction with family life is 5.47. This seems high within the context of a 7-point scale and may suggest that South Africans are in general

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⁴ Although the S-B scaled χ^2 difference test (Satorra & Bentler, 2001) should ideally be used, the software used in the analysis does not currently allow for estimation of the S-B χ^2 in the examination of group constraints. Thus, the measurement invariance analyses employ the default maximum likelihood χ^2 difference test statistic. Although this statistic does not correct for non-normality, its maximum likelihood estimates are nevertheless relatively robust even in the presence of non-normality (Acock, 2013).

In terms of the variables included, the MGSEM models are similar to the general SEM model as depicted in Figure 1, except that the paths from SES to family functioning and satisfaction with family life are omitted in the MGSEM specifications because of SES being the particular group variable.

quite satisfied with family life. However, compared to the 2012 ISSP where individuals across countries were asked the same 7-point question regarding satisfaction with family life, South Africa fares rather poorly. For instance, the mean satisfaction with family life score across all countries, excluding South Africa, is 5.44. Of the 37 countries in the ISSP, South Africa ranks 24th in terms of reported satisfaction with family life.

The distribution of the satisfaction with family life question is presented in Table 2. The distribution is clearly skewed towards the higher ends of the 7-point scale, in particular from "fairly satisfied" and higher: The Shapiro-Francia W' test rejects the null of normality (z = 10.9, p < 0.001). This distribution is also remarkably similar across SASAS waves and the ISSP 2012 data. Around 83.77% report being at least "fairly satisfied" with family life in the SASAS, compared to roughly 84.85% in the 2012 ISSP.

Spearman correlation coefficients between reported family-life satisfaction and the SES indices are presented in Table 3. Satisfaction with family life is positively correlated with all SES indices, with the association being strongest with subjective SES ($\rho_s = 0.401$, p < 0.001) and weakest with individual SES ($\rho_s = 0.179$, p < 0.001). Unsurprisingly, the SES indices are also positively correlated, with the largest correlation being between household SES and subjective SES ($\rho_s = 0.695$, p < 0.001). Thus, there is a notable association between a household's objective level of SES and a respondent's subjective perception of the household's SES.

Figure 2 plots average satisfaction with family life according to individual SES quartile. The relationship between satisfaction with family life and the individual SES index is statistically significant (F = 23.0, p < 0.001). There are no significant mean differences between quartiles one and two (p = 0.145) and three and two (p = 0.166), but the differences between all the other individual SES quartiles are statistically significant (all p < 0.001). Mean satisfaction with family life according to household SES quartile is presented in Figure 3. The relationship is also statistically significant (F = 97.9, p < 0.001) with a strong positive association evident. For example, average satisfaction with family life is 4.76 among persons in household SES quartile one, compared to 6.08 among those in the fourth quartile. Figure 4 shows how average reported levels of family-life satisfaction differ by subjective SES quartile. The relationship between subjective SES and satisfaction with family life is significant (F = 154.1, p < 0.001). Again, persons report higher average levels of satisfaction with family life if they fall in a higher subjective SES quartile. Pairwise mean comparisons also demonstrate significant differences between all household- (all p < 0.001) and subjective SES (all p < 0.001) quartiles. Overall, therefore, mean family-life satisfaction thus clearly increases as the SES quartile rises, especially among the household- and subjective SES indices.

4.2 Measurement invariance

Table 4 reports the goodness-of-fit statistics for each quartile, according to SES index. Although the fit results for the first subjective SES quartile are relatively poor (S-B χ^2 = 251.7, p < 0.001; RMSEA = 0.055; CFI = 0.888; SRMR = 0.065), fit statistics for all other quartiles of all SES indices are acceptable. As a whole, therefore, there do not seem to be any major issues with the individual analysis of the various SES quartiles when considered in isolation.

Table 5 contains the measurement invariance findings with the purpose of demonstrating invariance for the two latent family functioning sub-scales across the three SES indices. Considering the results for the individual SES index, the test for configural invariance (H_{form}) suggests a good overall fit (χ^2 = 894.9, p < 0.001; RMSEA = 0.049; CFI = 0.927; SRMR = 0.054). As such, there is configural invariance for the individual SES index. There is also evidence of metric invariance across individual SES indices: The χ_D^2 statistic is not statistically significant (χ_D^2 = 51.3, p = 0.155), whereas $\Delta Mc < 0.02$ and $\Delta CFI < 0.01$. In testing for scalar invariance across individual SES indices, the results support scalar invariance (χ_D^2 = 62.4, p < 0.001; $\Delta Mc < 0.02$ and $\Delta CFI < 0.01$).

There is support for equal form invariance across household SES quartiles ($\chi^2 = 903.5$, p < 0.001; RMSEA = 0.049; CFI = 0.925; SRMR = 0.057). Although the χ^2_D statistic is statistically significant ($\chi^2_D = 69.6$, p < 0.01), $\Delta \text{Mc} < 0.02$ and $\Delta \text{CFI} < 0.01$. As such, the findings suggest the existence of metric invariance across household SES quartiles. There is somewhat mixed evidence regarding the existence of scalar invariance ($\chi^2_D = 124.8$, p < 0.001; $\Delta \text{Mc} < 0.02$; $\Delta \text{CFI} > 0.01$) in the household SES index. There is support for configural invariance ($\chi^2_D = 962.0$, p < 0.001; RMSEA = 0.052; CFI = 0.918; SRMR = 0.056) as well as for metric invariance ($\chi^2_D = 50.4$, p = 0.174; $\Delta \text{Mc} < 0.02$; $\Delta \text{CFI} < 0.01$) across subjective SES groups. In addition, scalar invariance cannot be rejected for the subjective SES index ($\chi^2_D = 145.9$, p < 0.001; $\Delta \text{Mc} < 0.02$; $\Delta \text{CFI} < 0.01$).

As a whole, the measurement invariance results indicate that the form of the two latent family functioning sub-scales is similar across quartiles for all three SES indices. Moreover, failing to reject the equal loadings models suggests that the two latent constructs are conceptualized in very similar ways across the quartiles of all the SES indices. As invariance has been demonstrated in the measurement model, we proceed by estimating full structural equation models.

4.3 SEM results

All estimated SEM models (Tables 6-8) have an acceptable model fit, with RMSEA ranging between 0.027 and 0.029, CFI between 0.911 and 0.913, and SRMR between 0.026 and 0.027. The SEM results from Table 6 reveal that persons ranking higher on the individual SES index are generally more satisfied with their family life. Persons in quartiles three and four are significantly more satisfied with family life relative to those in the first quartile. Also, people in quartile four are significantly more satisfied with family life relative to those in quartile two ($\chi^2 = 16.0$, p < 0.001) and quartile three ($\chi^2 = 22.8$, p < 0.001). Post-estimation tests show a significant difference in the Attachment and Changeability coefficients when explaining satisfaction with family life ($\chi^2 = 22.8$, p < 0.001), whereas there is no significant distinction between how the individual SES index is related to Attachment and Changeability ($\chi^2 = 1.7$, p = 0.192).

From the results reported in Table 7, persons in quartile one are significantly less satisfied with family life when compared to people in all other household SES quartiles. Moreover, individuals in the second household SES quartile are less satisfied with family life compared to people in quartile three $(\chi^2 = 6.2, p < 0.05)$ and quartile four $(\chi^2 = 16.7, p < 0.001)$, while those in quartile four are more satisfied than those in quartile three $(\chi^2 = 4.1, p < 0.05)$. In addition, there is a statistically significant difference in the relationship of Attachment and Changeability with family-life satisfaction $(\chi^2 = 19.2, p < 0.001)$. In contrast to the results for individual SES, the difference in the household SES coefficients across the Attachment and Changeability equations is statistically significant $(\chi^2 = 7.5, p < 0.01)$.

As with the findings for the household SES index, individuals in the first subjective SES quartile are on average less satisfied with family life relative to those in all other subjective SES quartiles (Table 8). Furthermore, people in subjective SES quartile two are less satisfied with family life relative to those in quartile three ($\chi^2 = 10.7$, p < 0.01) and quartile four ($\chi^2 = 46.5$, p < 0.001), while individuals in quartile four report higher family-life satisfaction than those in quartile three ($\chi^2 = 20.2$, p < 0.001). In the satisfaction with family life equation the Attachment and Changeability coefficients are not statistically equal ($\chi^2 = 20.2$, p < 0.001). There is a significant difference in the subjective SES coefficients across the Attachment and Changeability equations ($\chi^2 = 18.9$, p < 0.001), thus subjective SES has a different relationship with Attachment than with Changeability.

The SEM results suggest a clear relationship between higher SES and higher satisfaction with family life, although the relationship with household and subjective SES seems slightly stronger than with individual SES. This is not necessarily surprising, as persons are probably likely to place more weight on household-level SES factors (and hence their subjective evaluation of the household's SES position) than on individual-level SES variables when assessing their family life.

The findings for the control variables reveal some interesting observations. The Attachment and Changeability coefficients within the satisfaction with family life equations are not statistically equal in any of the estimated models (all p < 0.01), suggesting that the FACI8 sub-scales have different relationships with satisfaction with family life. Higher reports of Changeability relate significantly to a higher satisfaction with family life score. However, there is no significant association between satisfaction with family life and Attachment. Thus, better family functioning relates to higher reports of satisfaction with family life, but this is only the case for family flexibility and not family attachment. In the models that control for individual SES (Table 6), Black persons report significantly lower family-life satisfaction scores when compared to all the other race groups. When controlling for household- and subjective SES (Tables 7-8), however, White and Indian individuals are no longer more satisfied with family life than Black persons are. This might suggest that greater household living standards as well as better perceptions of household SES position are key explanations for why White and Indian persons are more satisfied with family life than Black persons. Married persons are on average more satisfied with family life than the never married, as are people who identify themselves as being religious compared to those who are not religious.

4.4 Multiple-group analyses

Table 9 reports the MGSEM results with the purpose of investigating whether the relationship between family functioning and satisfaction with family life differs depending on the particular SES quartile. All models were compared to a model where no constraints were imposed on the structural coefficients. For all three SES indices, the chi-square difference test indicates that the models with constraints do not fare significantly worse relative to a model with no constraints. This provides support for the assertion that family functioning has a similar relationship with family-life satisfaction across all SES quartiles. Thus, in the general SEM analyses it was reported that there is no significant relationship between Attachment and satisfaction with family life, and this also holds true across SES quartiles. Moreover, while Changeability is positively related to satisfaction with family life, this relationship does not differ according to SES quartile. The MGSEM findings therefore imply that family Changeability is an important predictor of satisfaction with family life and that this is the case irrespective of the SES quartile.

5. Discussion and conclusion

This paper examined the determinants of satisfaction with family life in South Africa, with primary emphasis on the role of SES, specifically individual-, household-, and subjective SES. The findings reveal that higher levels of SES are associated with higher reported satisfaction with family life. Thus, people report higher satisfaction with their family lives when their personal level of SES is higher, if

they live in households with higher SES, and if respondents perceive their SES to be higher. However, the nature of the relationship between SES and family-life satisfaction differs slightly depending on the particular SES index considered, in that household and subjective SES have the strongest association with family-life satisfaction.

As expected, people are likely to place more weight on household-level SES factors, as well as subjective household-level SES, than on individual-level SES factors when assessing how satisfied they are with family life. The positive association between SES and satisfaction with family life is in a sense consistent with the findings of Agate *et al.* (2009) and Yamamura (2014), who found a positive relationship between satisfaction with family life and income. However, the results are not directly comparable given this paper's use of broader SES indicators and not income only.

Multiple-group SEM was also conducted with the purpose of examining whether family functioning relates differently to satisfaction with family life depending on the particular SES quartile. The MGSEM results suggest that family flexibility is positively related to satisfaction with family life and that this relationship does not differ depending on the SES quartile considered. Thus, family flexibility remains an important factor in determining family-life satisfaction, irrespective of SES.

Overall, this paper's findings imply that poverty alleviation programs and improvements in factors such as household living standards and infrastructure are likely to improve satisfaction with family life via an associated improvement in SES. Moreover, specially designed family strengthening programs can facilitate greater flexibility of family relationships, which in turn may enhance satisfaction with family life across all SES classes.

This is the first study to examine the determinants of satisfaction with family life in a developing country setting, with particular emphasis on the role that SES, at various levels, plays in explaining satisfaction with family life. Besides these strengths the paper, however, also has some limitations. Firstly, no comments can be made about causality since the data are cross-sectional. Secondly, the question measuring satisfaction with family life is only asked of the respondent and not all other household members. It is therefore not possible to consider potential intra-family differences in reported satisfaction with family life. Another important limitation is that it is not possible to know how respondents may think of "family" when asked about satisfaction with their family life, as it is self-defined. For some, "family" may mean only those close members living in the same household, whereas for others it may mean family members within the household as well as outside the household. However, the data do not allow for any determination of how respondents define "family".

There are interesting avenues for future research. Firstly, though this paper focused only on South Africa, it would be worthwhile to consider the predictors of satisfaction with family life across various countries using cross-national data. Secondly, the availability of panel data would make it possible to control for unobserved heterogeneity and move towards making assertions about causal relationships between satisfaction with family life and SES.

Appendix

Table 1A: Components of SES indices

Variable	Description
Individual SES	
Individual income	Total personal monthly income before tax and other deductions. Consists of four categories: R0–R2 000, R2 001–R5 000, R5 000–R10 000, and R10 001 and above. The individual income categories are the same as the household income categories (below), but the distributions differ, i.e. R0–R2 000 (73.4%, n = 1 316), R2 001–R5 000 (12.6%, n =226), R5 001–R10 000 (6.8%, n = 123), and R10 001 and above (7.2%, n = 129)
Education	Highest completed level of education of the respondent
	Four categories: None or primary education, some secondary education, matric (Grade 12) or equivalent education, and tertiary education
Employment status	Denotes whether a person is employed (equal to 1) or not (equal to 0)
Household SES	
Household income	Total monthly household income of all people in the household before tax and other deductions, from all sources of income. Consists of four categories: R0–R2 000, R2 001–R5 000, R5 000–R10 000, and R10 001 and above. The household income categories are the same as the individual income categories (above), but the distributions differ, i.e. R0–R2 000 (36.6%, n = 591), R2 001–

Asset ownership R5 000 (30.6%, n =494), R5 001–R10 000 (14.2%, n = 229), and R10 001 and above (18.6%, n = 300) Whether the household owns any of the following in working order (equals 1 if yes, zero otherwise, for each item): Geyser with hot running water, fridge/freezer, microwave oven, vacuum cleaner/floor polisher, washing machine, desktop or laptop, DVD player or Blu Ray player, electric stove, TV, tumble dryer, landline telephone, radio, kitchen sink, home security service, deep freezer, pay-TV subscription, dishwasher, at least one car, home theatre system, swimming pool, air conditioner, at least one cellphone Electricity access Toilet facility Household has access to electricity, or no access to any electricity Household has a flush toilet, or a pit latrine, or other toilet facility (such as chemical or bucket toilet), or household has no toilet facility Whether a respondent lives in a formal dwelling type such as house or brick structure, flat or apartment, townhouse, retirement village unit, or an informal dwelling such as a hut, flat or room in a backyard, informal shack, caravan, or tent Whether household has access to piped water, public water via a communal tap, or water from another source (includes getting water from a neighbour, borehole, rainwater tank, river or stream, dam or pool, stagnant pond, well, spring Subjective SES Perceived family wealth Captures a respondent's subjective assessment of family wealth, measured by the question: "Would
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Perceived family wealth
you say that you and your family are 'very poor', 'poor', 'just getting along', 'reasonably
comfortable', 'very comfortable', or 'wealthy'?"
Perceived relative Reflects a respondent's judgment about the income position of the household compared to the
income income of households in the same neigbourhood. Much above average, above average, average,
below average, much below average
Actual income vs. A respondent's assessment of the actual income of the household relative to what the respondent
required income considers to be the minimum required income to sustain the household. Categories include that the
actual income is "more than required", "same as required", or "less than required"

Table 2A: Summary statistics and MCA weights of SES index components

Variable	Mean (S.D.)	MCA	Variable	Mean (S.D.)	MCA
		Weight			Weight
Individual SES			Home security service		
Individual income			Yes	0.111 (0.314)	2.572
R0-R2000	0.751 (0.432)	-0.647	No		-0.361
R2001-R5000	0.124 (0.330)	1.015	Deep freezer		
R5001-R10000	0.069 (0.254)	1.924	Yes	0.319 (0.466)	1.584
R10001+	0.055 (0.229)	2.714	No		-0.737
Education			Pay-TV subscription		
None/Primary	0.121 (0.326)	-0.803	Yes	0.367 (0.482)	1.570
Some secondary	0.406 (0.491)	-0.560	No		-0.866
Matric or equivalent	0.322 (0.467)	0.568	Dishwasher		
Tertiary	0.096 (0.294)	2.279	Yes	0.069 (0.253)	2.642
Employment status			No		-0.173
Employed	0.347 (0.476)	1.322	At least one car		
Unemployed		-0.705	Yes	0.395 (0.489)	1.634
Household SES			No		-0.953
Household income			Home theatre system		

R0-R2000	0.372 (0.484)	-1.145	Yes	0.248 (0.432)	1.596
R2001-R5000	0.294 (0.456)	-0.450	No		-0.541
R5001–R10000	0.153 (0.360)	0.926	Swimming pool		
R10000+	0.180 (0.385)	2.160	Yes	0.069 (0.254)	3.007
Asset ownership			No		-0.165
Geyser with hot running water			Air conditioner		
Yes	0.364 (0.481)	1.717	Yes	0.075 (0.263)	2.781
No		-1.016	No		-0.256
Fridge/freezer			At least one cellphone		
Yes	0.831 (0.375)	0.483	Yes	0.964 (0.186)	0.107
No		-2.061	No		-1.527
Microwave oven			Electricity access		
Yes	0.622 (0.485)	0.997	Yes	0.921 (0.271)	0.251
No		-1.506	No		-2.550
Vacuum cleaner/floor polisher			Toilet facility		
Yes	0.215 (0.411)	2.179	None	0.026 (0.160)	-2.253
No		-0.563	Other	0.034 (0.182)	-1.777
Washing machine			Pit latrine	0.291 (0.455)	-1.408
Yes	0.452 (0.498)	1.397	Flush	0.648 (0.478)	0.803
No		-1.103	Dwelling type		
Desktop/laptop			Formal	0.814 (0.389)	0.397
Yes	0.339 (0.473)	1.790	Informal	, ,	-1.679
No	, ,	-0.743	Source of drinking water		
DVD player/Blu Ray player			Piped	0.748 (0.434)	0.555
Yes	0.680 (0.467)	0.715	Public	0.123 (0.328)	-1.775
No	, ,	-1.307	Other	0.129 (0.336)	-1.554
Electric stove			Subjective SES	, ,	
Yes	0.834 (0.372)	0.424	Perceived family wealth		
No	,	-1.934	Very poor/poor	0.199 (0.399)	-1.717
TV			Just getting along	0.337 (0.473)	-0.241
Yes	0.851 (0.356)	0.378	Reasonably comfortable	0.288 (0.453)	0.843
No	(0.000)	-1.813	Very comfortable/wealthy	0.177 (0.382)	1.334
Tumble dryer			Perceived relative income	, (,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Yes	0.153 (0.360)	2.217	Much below/below average income	0.431 (0.495)	-1.187
No	0.122 (0.200)	-0.296	Average income	0.452 (0.498)	0.725
Landline telephone		0.270	Above/much above average income	0.118 (0.322)	1.623
Yes	0.191 (0.393)	1.768	Actual income vs. required income	0.110 (0.022)	1.020
No	0.171 (0.070)	-0.512	Less than required	0.462 (0.499)	-0.923
Radio		0.012	Same as required	0.320 (0.466)	0.572
Yes	0.596 (0.491)	0.500	More than required	0.219 (0.413)	1.033
No	0.570 (0.771)	-0.805		5.217 (0.413)	1.033
Kitchen sink		0.005			
Yes	0.486 (0.500)	1.262			
No	0.700 (0.200)	-1.219			

Table 3A: Family Attachment and Changeability (FACI8) item averages

Item	In my family				% sta	ting		
		Mean (s.d)	Never	Sometimes	Half the time	More than half the time	Always	Total
Attachment								_
2	It is easier to discuss problems with people outside the family than with other	2.74 (1.40)	40.33	27.49	11.88	6.63	13.68	100.0
_	family members.	3.74 (1.40)						
5	In my family everyone goes his/her own way.	4.21 (1.15)	56.40	24.29	9.21	4.18	5.92	100.0
/	We have difficulty thinking of things to do as family.	3.84 (1.19)	35.76	34.32	14.82	8.26	6.84	100.0
9	Family members feel closer to people outside the family than to other family							
	members.	4.04 (1.25)	50.09	25.91	10.12	5.66	8.23	100.0
12	It is difficult to get a rule changed in my family.	3.41 (1.46)	28.01	31.87	12.40	8.39	19.34	100.0
13	Family members avoid each other at home.	4.42 (1.05)	69.40	15.29	7.16	4.38	3.78	100.0
15	Family members are afraid to say what is on their minds.	4.06 (1.19)	48.43	27.30	11.81	6.31	6.14	100.0
16	Family members pair up rather than do things as a total family.	3.97 (1.30)	50.30	21.69	11.59	7.97	8.46	100.0
Changeability								
1	In my family it is easy for everyone to express his/her opinion	3.94 (1.37)	4.21	22.11	5.47	11.80	56.41	100.0
3	Each family member has input in major family decisions.	3.55 (1.36)	5.51	25.71	14.46	17.12	37.21	100.0
4	Family members discuss problems and feel good about the solutions.	3.84 (1.24)	3.22	17.69	14.43	21.48	43.18	100.0
6	Family members consult other family members on their decisions.	3.03 (1.42)	14.12	32.48	14.11	14.67	24.61	100.0
8	Discipline is fair in our family.	4.10 (1.24)	4.72	10.79	10.89	16.62	56.97	100.0
10	My family tries new ways of dealing with problems.	3.35 (1.36)	7.74	27.74	16.02	18.73	29.77	100.0
11	In my family, everyone shares responsibilities.	3.92 (1.29)	4.18	17.03	10.66	18.47	49.66	100.0
14	When problems arise, we compromise.	3.72 (1.35)	6.45	19.08	13.30	18.84	42.33	100.0

Source: HSRC (2012) and own calculations. Data are weighted. For mean scores, Attachment scores are reversed, with a higher (lower) score indicating a lower (higher) frequency of an item occurring.

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Table 1: Summary statistics

Variable	Obs	Mean	Std. Dev.	Min	Max
Satisfaction with family life	2111	5.471	1.402	1	7
Attachment	2126	-0.004	0.615	-2.363	0.817
Changeability	2126	-0.013	0.736	-2.360	1.135
Individual SES index	2110	0.008	1.003	-1.060	3.359
Household SES index	2126	0.113	0.982	-2.040	2.519
Subjective SES index	2122	0.056	0.988	-2.141	1.596
Age	2125	37.142	16.379	16	95
Gender (female=1)	2126	0.531	0.499	0	1
Black	1293	0.724	0.447	0	1
Coloured	361	0.113	0.316	0	1
Asian/Indian	202	0.035	0.185	0	1
White	270	0.128	0.334	0	1
Household size	2126	5.050	2.633	2	16
Never married	919	0.565	0.500	0	1
Separated/Divorced	111	0.038	0.192	0	1
Widowed	189	0.053	0.224	0	1
Married	900	0.339	0.473	0	1
Religious	2049	0.848	0.359	0	1
Rural	2126	0.322	0.467	0	1
Skip-generation/multi-generation household	774	0.413	0.492	0	1
Other household structure	416	0.268	0.441	0	1
Single-parent household with at least one child	165	0.051	0.220	0	1
Couple with no children	266	0.080	0.269	0	1
Couple with at least one child	500	0.188	0.389	0	1
Female-headed household	2126	0.337	0.473	0	1

Table 2: Distribution of satisfaction with family life, compared to ISSP 2012 data

	SASAS 2012		ISSP	2012
	N	Percent	N	Percent
Completely dissatisfied	39	1.83	339	0.65
Very dissatisfied	91	4.29	598	1.15
Fairly dissatisfied	109	5.19	2034	3.91
Neither satisfied nor unsatisfied	104	4.93	4914	9.44
Fairly satisfied	475	22.49	17693	33.99
Very satisfied	843	39.95	17670	33.94
Completely satisfied	450	21.33	8810	16.92
Total	2111	100.0	52058	100.0

Table 3: Spearman correlations

	Satisfaction with family life	Individual SES index	Household SES index	Subjective SES index
Satisfaction with family life	1.000			
Individual SES index	0.179***	1.000		
Household SES index	0.325***	0.486***	1.000	
Subjective SES index	0.401***	0.467***	0.695***	1.000

Note: p < 0.001***.

Table 4: Goodness-of-fit results for SES group CFA models

	S-B χ^2	df	p	CFI	SRMR	RMSEA
Individual SES						
Quartile 1	272.4	103	0.000	0.914	0.054	0.048
Quartile 2	174.1	103	0.000	0.916	0.058	0.046
Quartile 3	193.7	103	0.000	0.938	0.056	0.043
Quartile 4	139.8	103	0.009	0.976	0.048	0.028
Household SES						
Quartile 1	174.3	103	0.000	0.944	0.055	0.038
Quartile 2	198.4	103	0.000	0.916	0.058	0.045
Quartile 3	224.0	103	0.000	0.902	0.059	0.050
Quartile 4	198.3	103	0.000	0.955	0.056	0.040
Subjective SES						
Quartile 1	251.7	103	0.000	0.888	0.065	0.055
Quartile 2	184.4	103	0.000	0.930	0.051	0.041
Quartile 3	215.8	103	0.000	0.929	0.049	0.045
Quartile 4	185.0	103	0.000	0.952	0.058	0.039

Table 5: Measurement invariance results

								χ^2	differen	ice		
Hypothesis	χ^2	df	p	Mc	CFI	SRMR	RMSEA	χ^2	df	p	ΔΜc	ΔCFI
Individual SE	S											
$H_{ m form}$	894.9	412	0.000	0.866	0.927	0.054	0.049		NA		NA	NA
H_{Λ}	946.2	454	0.000	0.884	0.926	0.057	0.047	51.3	42	0.155	0.018	0.001
$H_{\Lambda, v}$	1008.6	496	0.000	0.879	0.923	0.057	0.046	62.4	42	0.022	0.005	0.003
Household SE	ES											
$H_{ m form}$	903.5	412	0.000	0.884	0.925	0.057	0.049		NA		NA	NA
H_{Λ}	973.0	454	0.000	0.878	0.921	0.060	0.048	69.6	42	0.005	0.006	0.004
$H_{\Lambda, m v}$	1097.8	496	0.000	0.860	0.909	0.060	0.049	124.8	42	0.000	0.018	0.012
Subjective SE	S											
$H_{ m form}$	962.0	412	0.000	0.871	0.918	0.056	0.052		NA		NA	NA
H_{Λ}	1012.4	454	0.000	0.870	0.916	0.058	0.050	50.4	42	0.174	0.001	0.002
$H_{\Lambda, \mathrm{v}}$	1107.4	496	0.000	0.858	0.908	0.058	0.050	95.0	42	0.000	0.012	0.008

Note: $H_{form} = configural invariance$, $H_{A} = metric invariance$, $H_{A,v} = scalar invariance$

Table 6: SEM results – individual SES

Table 0: SEM results -	Satisfaction wit		Changeability			
	Unstandardized	Standardized	Attachr Unstandardized	Standardized	Unstandardized	Standardized
Structural model						
Attachment	-0.015 (0.045)	-0.007				
Changeability	0.313 (0.046)***	0.192				
Individual SES index: Quartile 2	0.084 (0.097)	0.023	-0.021 (0.052)	-0.011	0.034 (0.064)	0.015
Individual SES index: Quartile 3	0.176 (0.083)*	0.055	-0.021 (0.045)	-0.013	-0.003 (0.058)	-0.001
Individual SES index: Quartile 4	0.441 (0.082)***	0.137	-0.013 (0.055)	-0.008	0.112 (0.062)	0.056
Log(age)	-4.052 (1.371)**	-1.281	-0.908 (0.752)	-0.576	1.563 (0.967)	0.804
Log(age squared)	0.536 (0.190)**	1.222	0.134 (0.104)	0.613	-0.195 (0.134)	-0.721
Female	0.047 (0.064)	0.017	0.012 (0.039)	0.009	-0.007 (0.047)	-0.004
Coloured	0.526 (0.070)***	0.146	0.123 (0.043)**	0.068	0.044 (0.056)	0.020
Asian/Indian	0.386 (0.082)***	0.083	0.030 (0.073)	0.013	0.265 (0.074)***	0.093
White	0.353 (0.077)***	0.086	0.126 (0.062)*	0.062	0.253 (0.069)***	0.100
Separated/divorced	0.153 (0.139)	0.026	0.085 (0.078)	0.029	0.036 (0.096)	0.010
Widowed	0.047 (0.143)	0.010	0.060 (0.081)	0.025	0.099 (0.097)	0.033
Married	0.346 (0.092)***	0.126	0.081 (0.052)	0.059	0.140 (0.065)*	0.083
Household size	0.022 (0.015)	0.035	-0.012 (0.008)	-0.040	-0.029 (0.011)**	-0.076
Religious	0.256 (0.099)**	0.061	0.177 (0.055)***	0.084	0.093 (0.063)	0.036
Female-headed household	-0.069 (0.077)	-0.024	-0.032 (0.042)	-0.022	0.092 (0.053)	0.052
Rural	0.055 (0.061)	0.019	0.027 (0.037)	0.018	0.026 (0.045)	0.014
Other household structure	0.003 (0.086)	0.001	-0.086 (0.048)	-0.051	-0.054 (0.062)	-0.026
Single parent with child	-0.052 (0.146)	-0.010	-0.052 (0.073)	-0.021	-0.065 (0.091)	-0.021
Couple with no children	0.073 (0.110)	0.018	-0.006 (0.069)	-0.003	0.074 (0.085)	0.029
Couple with at least one child	0.044 (0.088)	0.014	0.044 (0.056)	0.028	0.098 (0.066)	0.050
Measurement model						
Item 1					1.000 (fixed)	0.630
Item 3					1.069 (0.044)***	0.661
Item 4					0.997 (0.043)***	0.667
Item 6					0.671 (0.044)***	0.384
Item 8					0.784 (0.040)***	0.542
Item 10					0.610 (0.041)***	0.372
Item 11					0.891 (0.045)***	0.583
Item 14					0.754 (0.043)***	0.470
Item 2			1.000 (fixed)	0.483		
Item 5			0.910 (0.060)***	0.533		
Item 7			0.953 (0.060)***	0.547		
Item 9			1.160 (0.064)***	0.641		
Item 12			0.802 (0.059)***	0.374		
Item 13			0.960 (0.057)***	0.620		
Item 15			1.188 (0.063)***	0.686		
Item 16			1.170 (0.065)***	0.611		
Error variances		Unstandardized			Standardized	
Satisfaction with family life		1.572 (0.043)			0.855 (0.015)	
Attachment		0.436 (0.043)			0.955 (0.010)	
Changeability		0.633 (0.044)			0.910 (0.013)	
Error covariance		0.104 (0.01 () ****			0.225 (0.020)***	
Attachment and Changeability		0.124 (0.016)***			0.235 (0.029)***	
Goodness of fit			070.0	0.001		
S-B χ^2			973.3, p <			
RMSEA			0.02			
CFI			0.91			
SRMR D. d. d. l. l.			0.02		022	

Note: Satorra-Bentler standard errors shown in parentheses. p < 0.001****, p < 0.01***, p < 0.05*. N = 1922.

Table 7: SEM results – household SES

Table 7: SEM results -	ults – household SES								
	Satisfaction with family life		Attachn	nent	Changeability				
	Unstandardized	Standardized	Unstandardized	Standardized	Unstandardized	Standardized			
Structural model									
Attachment	-0.020 (0.045)	-0.010							
Changeability	0.281 (0.045)***	0.172							
Household SES index: Quartile 2	0.548 (0.099)***	0.171	0.001 (0.047)	0.000	0.127 (0.060)*	0.064			
Household SES index: Quartile 3	0.750 (0.095)***	0.234	0.036 (0.047)	0.022	0.163 (0.065)*	0.083			
Household SES index: Quartile 4	0.895 (0.102)***	0.298	0.090 (0.059)	0.060	0.373 (0.074)***	0.202			
Log(age)	-2.038 (1.237)	-0.645	-0.965 (0.691)	-0.612	2.012 (0.913)*	1.036			
Log(age squared)	0.259 (0.170)	0.590	0.143 (0.096)	0.653	-0.257 (0.126)*	-0.953			
Female	0.033 (0.061)	0.012	0.021 (0.037)	0.015	-0.000 (0.045)	-0.000			
Coloured	0.345 (0.073)***	0.096	0.101 (0.044)*	0.056	-0.027 (0.057)	-0.012			
Asian/Indian	0.087 (0.088)	0.019	-0.022 (0.076)	-0.010	0.112 (0.082)	0.039			
White	0.096 (0.086)	0.023	0.061 (0.069)	0.030	0.078 (0.078)	0.031			
Separated/divorced	0.118 (0.136)	0.020	0.083 (0.077)	0.028	0.030 (0.095)	0.008			
Widowed	0.030 (0.137)	0.006	0.052 (0.081)	0.021	0.084 (0.096)	0.028			
Married	0.284 (0.090)**	0.103	0.071 (0.053)	0.052	0.110 (0.064)	0.065			
Household size	0.018 (0.015)	0.030	-0.012 (0.008)	-0.038	-0.028 (0.011)*	-0.073			
Religious	0.200 (0.099)*	0.047	0.167 (0.054)** 0.079		0.063 (0.063)	0.024			
Female-headed household	-0.083 (0.076)	-0.029	-0.026 (0.042)	-0.018	0.098 (0.053)	0.056			
Rural	0.052 (0.060)	0.017	0.026 (0.037)	0.018	0.024 (0.045)	0.013			
Other household structure	-0.004 (0.086)	-0.001	-0.084 (0.048)	-0.049	-0.052 (0.062)	-0.025			
Single parent with child	-0.069 (0.140)	-0.013	-0.052 (0.073)	-0.021	-0.069 (0.090)	-0.022			
Couple with no children	0.134 (0.109)	0.032	-0.001 (0.069)	-0.001	0.090 (0.085)	0.036			
Couple with at least one child	0.056 (0.087)	0.018	0.046 (0.056)	0.029	0.097 (0.066)	0.049			
Measurement model	,		() ()						
Item 1					1.000 (fixed)	0.629			
Item 3					1.069 (0.044)***	0.661			
Item 4					0.998 (0.043)***	0.667			
Item 6					0.672 (0.044)***	0.384			
Item 8					0.784 (0.040)***	0.543			
Item 10					0.610 (0.041)***	0.371			
Item 11					0.893 (0.045)***	0.584			
Item 14					0.754 (0.043)***	0.470			
Item 2			1.000 (fixed)	0.483	` '				
Item 5			0.908 (0.060)***	0.532					
Item 7			0.953 (0.060)***	0.547					
Item 9			1.159 (0.064)***	0.641					
Item 12			0.801 (0.059)***	0.374					
Item 13			0.959 (0.057)***	0.619					
Item 15			1.187 (0.063)***	0.686					
Item 16			1.168 (0.065)***	0.611					
Error variances		Unstandardized			Standardized				
Satisfaction with family life		1.512 (0.062)			0.822 (0.016)				
Attachment		0.436 (0.043)			0.954 (0.010)				
Changeability		0.622 (0.044)			0.896 (0.015)				
Error covariance		(/			\-·/				
Attachment and Changeability		0.121 (0.016)***			0.233 (0.029)***				
Goodness of fit		(/			(/				
S-B χ^2			999.4, p <	0.001					
RMSEA			0.02						
CFI	0.911								
SRMR	0.027								

Note: Satorra-Bentler standard errors shown in parentheses. $p < 0.001^{***}$, $p < 0.01^{***}$, $p < 0.05^{*}$. N = 1923.

Table 8: SEM results – subjective SES

	Satisfaction with family life		Attachr	nent	Changeability		
	Unstandardized	Standardized	Unstandardized	Standardized	Unstandardized	Standardized	
Structural model							
Attachment	0.004 (0.043)	0.002					
Changeability	0.254 (0.043)***	0.156					
Subjective SES index: Quartile 2	0.859 (0.097)***	0.270	-0.008 (0.045)	-0.005	0.117 (0.062)	0.060	
Subjective SES index: Quartile 3	1.091 (0.092)***	0.355	-0.005 (0.049)	-0.003	0.215 (0.064)***	0.114	
Subjective SES index: Quartile 4	1.332 (0.092)***	0.427	-0.016 (0.053)	-0.010	0.273 (0.067)***	0.142	
Log(age)	-1.770 (1.176)	-0.560	-0.974 (0.694)	-0.618	2.036 (0.920)*	1.047	
Log(age squared)	0.237 (0.162)	0.541	0.143 (0.096)	0.655	-0.258 (0.127)*	-0.956	
Female	0.001 (0.057)	0.000	0.015 (0.037)	0.011	-0.016 (0.045)	-0.010	
Coloured	0.319 (0.067)***	0.088	0.121 (0.045)**	0.068	-0.005 (0.056)	-0.002	
Asian/Indian	0.061 (0.077)	0.013	0.031 (0.074)	0.013	0.194 (0.076)*	0.068	
White	0.050 (0.074)	0.012	0.127 (0.063)*	0.062	0.188 (0.071)**	0.075	
Separated/divorced	0.164 (0.138)	0.028	0.085 (0.078)	0.029	0.037 (0.095)	0.010	
Widowed	0.082 (0.131)	0.017	0.056 (0.081)	0.023	0.098 (0.097)	0.033	
Married	0.236 (0.087)**	0.086	0.083 (0.053)	0.060	0.116 (0.064)	0.069	
Household size	0.023 (0.014)	0.038	-0.012 (0.008)	-0.040	-0.028 (0.011)**	-0.074	
Religious	0.226 (0.091)*	0.054	0.177 (0.055)***	0.084	0.087 (0.062)	0.034	
Female-headed household	-0.055 (0.073)	-0.019	-0.030 (0.042)	-0.021	0.098 (0.053)	0.056	
Rural	0.018 (0.057)	0.006	0.028 (0.037)	0.019	0.023 (0.045)	0.013	
Other household structure	-0.037 (0.081)	-0.011	-0.086 (0.048)	-0.050	-0.059 (0.062)	-0.028	
Single parent with child	-0.066 (0.135)	-0.013	-0.052 (0.073)	-0.021	-0.070 (0.091)	-0.023	
Couple with no children	0.090 (0.101)	0.022	-0.006 (0.069)	-0.003	0.077 (0.084)	0.030	
Couple with at least one child	0.025 (0.084)	0.008	0.046 (0.056)	0.029	0.098 (0.066)	0.050	
Measurement model	0.023 (0.001)	0.000	0.010 (0.050)	0.02)	0.070 (0.000)	0.050	
Item 1					1.000 (fixed)	0.629	
Item 3					1.069 (0.044)***	0.661	
Item 4					0.996 (0.043)***	0.667	
Item 6					0.670 (0.044)***	0.383	
Item 8					0.784 (0.040)***	0.543	
Item 10					0.608 (0.041)***	0.370	
Item 11					0.893 (0.045)***	0.584	
Item 14					0.753 (0.043)***	0.479	
Item 2			1.000 (fixed)	0.483	0.755 (0.045)	0.477	
Item 5			0.909 (0.060)***	0.533			
Item 7			0.951 (0.060)***	0.546			
Item 9			1.159 (0.064)***	0.641			
Item 12			0.801 (0.059)***	0.374			
Item 13			0.961 (0.057)***	0.620			
Item 15			1.186 (0.063)***	0.686			
Item 16			1.168 (0.065)***	0.611			
Error variances		Unstandardized	1.108 (0.003)	0.011	Standardized		
Satisfaction with family life		1.396 (0.056)			0.759 (0.018)		
Attachment		0.437 (0.043)			0.759 (0.018)		
		` '			` '		
Changeability		0.626 (0.044)			0.900 (0.014)		
Error covariance		0.124 (0.016)***			0.228 (0.028)***		
Attachment and Changeability		0.124 (0.016)***			0.238 (0.028)***		
Goodness of fit			000.0	0.001			
S-B χ^2			999.0, p <				
RMSEA			0.02				
CFI	0.913						
SRMR			0.02	b			

Note: Satorra-Bentler standard errors shown in parentheses. p < 0.001****, p < 0.01***, p < 0.05*. N = 1923.

Table 9: Multiple-group results

	χ^2	df	р	CFI	SRMR	RMSEA	χ_D^2	df	p
Individual SES									
1. No constraints on structural coefficients	2002.3	1342	0.000	0.903	0.041	0.032			
 Attachment → family life-satisfaction path coefficients set 	2007.3	1348	0.000	0.903	0.041	0.032	5.0	6	0.549
equal across SES groups, and Changeability → family-life									
satisfaction path coefficients set equal across SES groups									
Household SES									
1. No constraints on structural coefficients	1958.3	1294	0.000	0.901	0.042	0.033			
 Attachment → family life-satisfaction path coefficients set 	1965.2	1300	0.000	0.901	0.042	0.033	6.9	6	0.328
equal across SES groups, and Changeability → family-life									
satisfaction path coefficients set equal across SES groups									
Subjective SES									
1. No constraints on structural coefficients	2095.6	1342	0.000	0.889	0.041	0.034			
 Attachment → family life-satisfaction path coefficients set 	2098.7	1348	0.000	0.889	0.041	0.034	3.1	6	0.800
equal across SES groups, and Changeability → family-life									
satisfaction path coefficients set equal across SES groups									

Note: Chi-square difference test is based on a model with no structural constraints compared to a model with constraints on the specified structural coefficients. All MGSEM models for the individual- and subjective SES indices are estimated under the assumption of scalar invariance in the measurement model, while the models for the household SES index are estimated under the assumption of metric invariance in the measurement model (refer to Table 5).

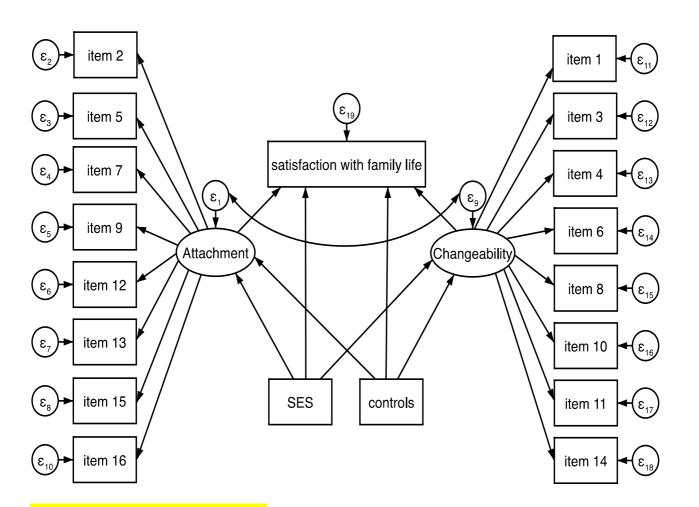


Figure 1: SEM model specification

Note: Controls include: Age, gender, marital status, household size, religion status, whether the household is in a rural or urban area, whether the respondent lives in a female-headed household, and household structure

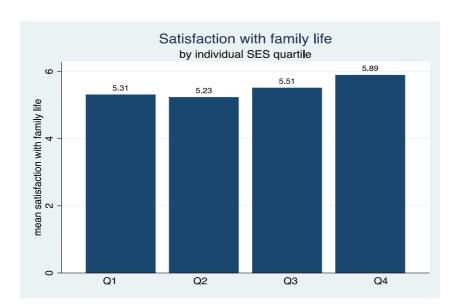


Figure 1: Mean satisfaction with family life and individual SES quartile

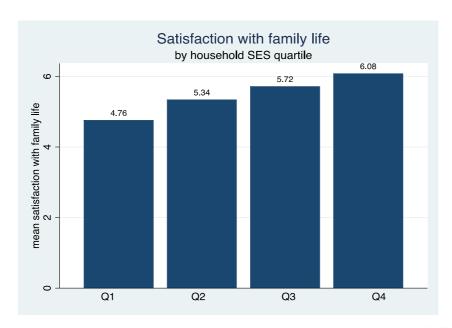


Figure 2: Mean satisfaction with family life and household SES quartile

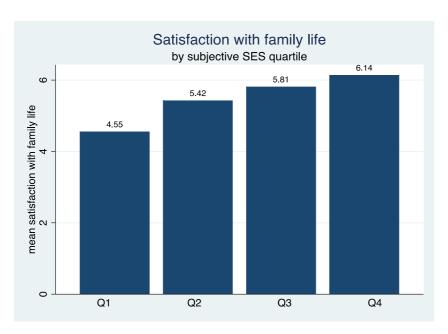


Figure 3: Mean satisfaction with family life and subjective SES quartile