THE INFLUENCE OF EDUCATIONAL LEVEL ON INCOME AS AN IMPORTANT ASPECT OF QUALITY OF LIFE IN LATVIA

Kristine Liepina,[1] Biruta Sloka[2]

University of Latvia (Latvia)

ABSTRACT

One of the most important aspects influencing the quality of life is education. The paper includes the research results from an analysis of how the level of education affects quality of life, and the development of different initiatives and values. An analysis of scientific literature is performed, with a more detailed analysis of data from Latvia, taking into account the level of household income and satisfaction with life. Research methods applied: analysis of scientific findings, analysis of time-series on several indicators of development related to different education indicators, and income indicators depending on educational level, with a calculation of income confidence interval with a probability of 0.95 for households with different educational levels. Data used in the research: data from databases of the Official Statistics Portal of the Republic of Latvia, Household Finance and Consumption Survey. The research results indicate that households in Latvia with a higher education have a significantly higher income than households with primary or no education.

KEY WORDS: *quality of life, education, welfare.*

JEL CODES: I2, I3.

DOI: https://doi.org/10.15181/rfds.v40i2.2531

Introduction

The most important desires of a person are concentrated in the desire for factors that are of vital importance to him (welfare, security, sustainability), to which several closely related aspects can be listed in detail: awareness, education, the ability to create and use new ideas, employment, material well-being, the protection of the surrounding environment, the material and use of energy resources, infrastructure services, balanced regional development, human resources, health, social security; housing, family, social cohesion; increasing the level of democracy, a growing level of rule of law, physical security, privacy, the modernisation of public administration, citizen-friendly public administration services, external relations, openness; participation in processes, the importance of the self, stable growth, the use of free time and opportunities, culture; and so on. If one of the factors changes, or, on the contrary, does not change, the increase in the quality of life indicator may be limited.

Quality of life (Balestra, Oehle, 2023; OECD, 2023) is very widely analysed in close relation to well-being, whether of a population or an individual, regarding both positive and negative elements within the entirety of their existence at a specific point in time. The OECD has experience of the deep investigation of measuring well-being (OECD, 2014) in different regions, and suggests policy recommendations for different countries. Some primary indicators of quality of life include income and job, housing, education, life-work balance, interpersonal relationships, infrastructure and services, and access to cultural and leisure activities.

Society in Latvia is ageing. A fifth of the population is of retirement age. Therefore, the education of young people plays an important role in improving the quality of life.

[1] Kristīne Liepiņa – University of Latvia, Faculty of Business, Management and Economics, department of Management Science, Dean's assistant in the science
Scientific interests: the influence of education on well-being and quality of life
E-mail: Kristine.Liepina@lu.lv

[2] Biruta Sloka – prof. dr. oec. University of Latvia, Faculty of Business, Management and Economics, department of Management Science
Scientific interests: the influence of education on well-being and quality of life
E-mail: Biruta.Sloka@lu.lv

Education is one of the most important indicators in this group of factors. If a higher level of education is obtained, there are greater opportunities to raise the level of the other criteria. A good education greatly increases the chance of finding a well-paid job and increasing the income to ensure a good quality of life. Highly educated people are less affected by unemployment trends, usually because educational attainment makes a person more attractive to the workforce through greater knowledge. Lifetime earnings also increase with each level of education obtained. Education plays an essential role in providing the knowledge, skills and competences needed to participate effectively in society and the economy. In addition, higher levels of education can improve people's lives in areas such as health, civic participation, political interest and happiness. Studies show that educated people live longer, participate more actively in politics and the society they live in, and rely less on social assistance.

Education in this abstract will be analysed as a whole, starting from school level to higher education level. At the beginning of 2021, a quarter (or 24.7%) of the employed had a master's degree, while 12.7% had a bachelor's degree, 3.1% had a college education, and 0.7% had a doctoral degree. Most employed people (37.5%) had a general or professional secondary education, while 14% received a vocational education after secondary education and 6.9% after primary school education, and 0.4% of employees aged 25 and over a primary school education (OSP, 2023).

The aim of the research: to investigate the development of time-series of different aspects in people's education in Latvia and the influence on their quality of life.

Tasks:

1) to analyse theoretical findings on the role of education in different fields of human life and its influence on the quality of life;

2) to analyse time-series of different educational level indicators in Latvia and their influence on different aspects on the quality of life;

3) to investigate differences in income level depending on the educational level of household members.

Research methods applied: scientific publication analysis and time-series analysis, calculation of confidence intervals for household income with different education levels.

Data used in the research: data from the OECD, data from the databases of the Official Statistics of the Republic of Latvia, and Household Finance and Consumption Survey data.

1. Theoretical background

Researchers worldwide have stressed the importance of educational level on the income level of people with a better and a higher education, who are more competitive on the labour market (Dziembala, 2020: 337), and are able to achieve more goals in their life, and the support of the competitiveness of the respective institution. Returns to education and occupation are investigated by Canadian researchers (Fan et al., 2017: 739), where the significant influence of the educational level on good decision-making for the inhabitant's life is confirmed. Education has an important influence on food selection patterns (Burzig, Herrmann, 2012: 1387), and a respective influence on health conditions and quality of life. Researchers (Mahdzan et al., 2020: 289; Biekša et al., 2022: 7; Šimanskienė et al., 2022: 192; Paužuolienė et al., 2022: 9) have confirmed with the results of their research the very significant influence of educational level on financial well-being, influencing their quality of life and their attitude to their work (Kara et al., 2012: 164). Educational level is important to choose healthier food, and this influences their quality of life (Mazenda et al., 2022: 282; Reula et al., 2021: 63), towards better living and selection of values (Yung et al., 2015: 92), and influences their everyday well-being. Greek researchers have confirmed the role of education in the selection of natural products (Fotopoulos, Krystallis, 2002: 745) for purchases. Researchers (Kelley-Gillespie et al., 2012: 164) have found that better-educated people are more positive to different initiatives by different groups in society, including neighbour-helping initiatives. Healthy living and green initiatives are on the research agenda (Singhal, Malik, 2021: 524; Pan et al., 2019: 329), with the concluding remarks that the educational level is of importance in choosing healthier products and in following a green way of living. Social and cultural aspects, as well as educational level, are of importance for the selection of products for consumption (Rosa-Díaz, 2004: 417;

Ramírez et al., 2022: 281) and ensuring a better quality of life and better satisfaction with work (Gunlu et al., 2010: 708). Better-educated people can support the development of smart cities (Chen, Chan, 2023: 281) to provide more comfortable living conditions and a better atmosphere in their cities.

2. Results of empirical research

The Education Law of the Republic of Latvia states that obtaining a primary education or continuing primary education until the age of 18 is mandatory. Therefore, legally, no person in Latvia can have a lower level of education than a basic education, the programmes of which are implemented over a period of nine years. There should not be a single person in the country who has not acquired a primary education. However, as can be seen in Table 1, there are many. The reasons for not obtaining a primary education are varied: there is no motivation to study, they do not like attending school, and children's parents/friends/relatives do not have a primary education. These figures also include those who have serious health problems and are therefore unable to study (IZM, 2023-1).

In the 2021 to 2022 academic year, there were 269 institutions of primary education in Latvia. At the beginning of the 2021 to 2022 academic year, there were 181,766 students in Latvian primary education institutions.

There are two types of programmes at the secondary level: general secondary and vocational secondary education. General education programmes are implemented in secondary schools and gymnasiums. A general secondary education can also be studied at evening secondary schools.

After graduating from secondary school, evening secondary school or gymnasium, students receive a certificate of general secondary education and a transcript of the results, which entitles them to continue their education on any higher education programme in a university.

Secondary education in Latvia is not mandatory, but it is recommended to obtain the next level of education after obtaining a basic education. Some of those who have obtained a general secondary education then continue their studies at university. Those who obtained a vocational secondary education acquired not only theoretical knowledge but also practical skills in their chosen profession (IZM, 2023-2).

In the 2021 to 2022 academic year, there were 298 secondary education institutions in Latvia. At the beginning of the 2021 to 2022 academic year, there were 35,734 students in Latvian secondary education institutions.

It should also be taken into account that both primary and secondary education in Latvia are free, so any citizen of the country can get it, regardless of social status.

Higher education in Latvia has three levels: bachelor's, master's and doctoral. Academic and professional study programmes, as well as scientific activity, research and artistic creativity, are implemented at universities and higher schools. First-level professional higher education programmes are implemented at colleges.

Academic education is general higher education rooted in fundamental and applied science. The aim of academic education is to ensure the acquisition of theoretical knowledge and research skills, while preparing for independent scientific research activity in the chosen branch or sub-branch of sciences. After successfully completing the academic study programme, the student obtains an academic bachelor's or master's degree.

Professional higher education is education rooted in applied science and art, which provides opportunities to prepare for professional activity. At the end of second-level professional higher education programmes, the student can obtain a professional bachelor's or professional master's degree, and the relevant professional qualification.

Individuals with a master's degree or equivalent higher education can apply for doctoral studies. Doctoral studies are intended for the creative acquisition of education, research skills, and the skills necessary for the work of a researcher. Doctoral studies include the preparation of a dissertation for obtaining a doctoral degree. The Doctoral Council awards the scientific degree of doctor after the defence of a thesis. A doctor's degree simultaneously certifies the scientific qualification.

Higher education in Latvia is not mandatory. It is possible to obtain a higher education both through state-funded budget studies and through personal financing.

In the 2021 to 2022 academic year, there were 53 higher education institutions in Latvia. Of them, 32 were funded by the state, 19 were funded by legal entities, and two by branches of foreign universities.

The number of higher education institutions in Latvia (IZM, 2021):

- state universities – 16;
- state colleges – 8;
- state colleges (university agencies) – 8;
- private universities – 11;
- private colleges – 8;
- branches of foreign universities – 2.

At the beginning of the 2021 to 2022 academic year, there were 77,000 students in Latvian higher education institutions. Compared to 2020/2021, the number of students in the academic year increased slightly; however, in general, the number of students tends to decrease, which is mainly related to the negative demographic trend in the country. Data from the Central Office of Statistics on students show that the number of students decreased by 23.59% compared to the year 2000. The overall tendency for the number of students to decrease is determined by demographic processes: the population decreased by 20.51% from 2000 to 2021, the population aged 20 to 39 years decreased by 30.89%, and the population aged 40 to 59 decreased by 16.07%.

In the changing knowledge economy, education is lifelong learning. But how many years of school, college or training will future generations expect? The answer is that, on average, people in the OECD can expect about 18 years of education, based on the number of people aged five to 39 currently at school. The results range from approximately 14 years of education in Colombia to over 20 years in Australia.

A well-educated and well-trained population is essential to a country's social and economic well-being. Education plays an essential role in providing the knowledge, skills and competences needed to participate effectively in society and the economy. A good education greatly increases the chances of finding a job and earning enough money. Latvian citizens can expect 18.2 years of education between the ages of five and 39, which corresponds to the OECD average of 18 years (OECD, 2023). These indicators are of special interest for competitive studies of the situation in different countries.

Table 1. The distribution of the Latvian population (%) by educational level in 2011–2022

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Population – in total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Higher education	22.6	24.0	26.0	25.9	27.0	28.3	28.9	29.2	30.5	32.4	33.0	33.4
Vocational education or vocational secondary education	31.2	31.4	30.4	31.3	31.9	30.5	29.3	29.1	28.6	28.7	30.2	30.0
General secondary education	25.1	25.6	25.6	25.7	24.7	25.3	25.9	26.3	26.2	24.7	23.1	22.7
Second stage of basic education (primary school education)	18.4	16.5	15.6	15.0	14.3	13.8	13.6	13.3	12.5	12.2	11.9	11.7
No school education, less than primary education or primary education	2.7	2.5	2.3	2.0	2.0	1.9	2.1	2.1	2.2	2.0	1.8	2.2

Higher education – academic education, first or second-level professional higher education or doctorate.
Vocational education or vocational secondary education – vocational education after primary or secondary education, as well as secondary professional education.
Second stage of basic education (primary school education) – basic education or vocational education with basic education.

Source: compiled by the authors, based on the Official Statistics Portal database NBA060 (based on data from the Labour Force Survey, $n = 10296$; $n = 29757$)

The data in Table 1 show that the number of residents who have obtained a higher education has increased over the years. This can be evaluated positively. The decrease in the number of people with a general secondary education and the increase with a vocational education or a vocational secondary education can be explained by the fact that young people want to obtain an education with a professional orientation which will integrate them into the labour market faster, thus allowing them to earn an income and raise their standard of living. The number of people who have obtained only a primary school education is also decreasing. This allows us to conclude that there is an understanding: the higher the level of education obtained, the better it will be possible to live. Unfortunately, the number of those who have no school education, or less than primary education, remains at the previous level. This also includes people who have certain serious health problems that prevent them from getting an education.

Table 2. The education and training of early leavers aged 18–24 years in Latvia, 2011–2022

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
LATVIA Total	11.7	10.6	9.8	8.5	9.9	10.0	8.6	8.3	8.7	7.2	7.3	6.7
Males	15.8	14.7	13.6	11.7	13.4	13.7	12.0	11.4	10.5	9.5	8.9	9.3
Females	7.5	6.3	5.8	5.1	6.2	6.2	5.0	5.0	6.8	4.7	5.6	4.0
Urban territories Total	9.7	8.8	7.1	6.6	8.0	6.8	5.3	5.6	6.2	5.3	6.2	5.7
Males	13.5	12.0	10.3	9.4	10.7	9.8	8.2	8.6	7.1	6.5	7.3	7.7
Females	6.1	5.6	4.0	3.8	5.4	3.8	2.4	2.7	5.4	4.1	5.2	3.7
Rural territories Total	15.2	13.8	14.4	11.7	13.1	15.5	14.3	13.1	13.4	10.6	9.5	8.7
Males	19.6	19.1	19.0	15.3	17.6	19.9	18.5	15.9	16.6	14.7	11.6	12.3
Females	10.3	7.7	9.1	7.5	7.6	10.5	9.7	9.7	9.7	5.9	6.6	4.6

Source: compiled by the authors, based on the Official Statistics Portal database IZI040 (based on data from the Labour Force Survey, *n* = 10296; *n* = 29757)

It is positive that the number of young people aged 18 to 24 who left education and training prematurely is decreasing. This means that young people understand the importance of education. It is a good indicator that the number is decreasing both in cities and in rural areas, where the opportunities to get an education are less.

Table 3. The proportion of the population in Latvia in 2011–2022 who have participated in adult education aged 25–64 (%)

2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
5.4	7.2	6.8	5.7	5.7	7.3	7.5	6.7	7.4	6.6	8.6	9.7

Source: compiled by the authors, based on the Official Statistics Portal database IZI060 (based on data from the Labour Force Survey, *n* = 10296; *n* = 29757)

The data in Table 3 show that the number of people who have already received an education in adulthood has increased. It is a good trend that people who did not want to study when they were young understand the importance of education in their adulthood and want to get one. Therefore, the possibilities of lifelong learning programmes launched in the country can be positively evaluated.

Children's pursuit of education is mostly determined by how educated the child's parents are. The higher the level of education of the parents, the more chances that the children will also want to invest in their education, and also raise their standard of living accordingly, and possibly even higher than that of their parents. If the children's parents have a lower level of education, it is likely that the children will not pursue an education either. Their standard of living is mostly satisfactory, because their basic needs are met, and there are no visible examples in their circle of acquaintances that a higher educational level will bring improvements in their lives.

The level of education obtained by parents is an important factor that affects the future socio-economic situation of their children, which can be explained by the ability of parents to support their children's studies financially, and also to create children's understanding of the importance of education in their future life.

If at the time when people were 14 years old their parents had a primary education or less, only 14.1% of the population already in adulthood (25 to 59 years) have a higher education, 68.6% have a secondary education, and 17.3%, similar to the parents, have a primary school education or lower.

On the other hand, 62.8% of children whose parents had a higher education have also obtained it during their lifetime, 34.8% have obtained a secondary education, and only 2.4% have a primary school education or lower.

If children at the age of 14 had parents with a higher education, only 9.8% of them in adulthood belong to the poorest income group, and 36.0% to the richest. On the other hand, of those whose parents had a primary education or lower, 27.0% belong to the poorest group, and only 11.7% to the wealthiest. Approximately a quarter (28.5%) of children of less educated parents live below the poverty risk threshold when growing up, in contrast to only 9.3% of children of more educated parents.

The parents' level of education is also related to the current employment status of their adult children. Currently, 73.2% of children of less educated parents are employed, and 83.3% of children of more educated parents are employed.

Table 4. The economic situation of children in Latvia in 2011–2022 according to parents' educational level, (%)

Children 0–17 years of age whose parents have	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
no school education, lower than primary school education, elementary school or primary school education	95.3	91.1	79.3	84.1	77.6	79.4	76.8	69.6	58.4	67.8	61.5	63.6
general secondary or secondary vocational education	77.5	76.7	62.3	61.9	57.8	55.2	44.3	45.1	35.6	37.0	30.0	34.4
higher education	44.1	42.9	38.5	33.2	24.4	22.1	21.3	17.7	11.0	12.3	12.5	12.0

Source: compiled by the authors, based on the Official Statistics Portal database NNN040 (based on data from the Labour Force Survey, $n = 10296$; $n = 29757$)

The data in Table 4 indicate that the number of children aged 0 to 17 whose parents have no school education, lower than primary school education, or primary school education, is decreasing. This is evaluated positively, and it also refers to the previous tables on the increase in education in these groups. Unfortunately, the number of children between the ages of 0 and 17 whose parents have a higher education is decreasing. This is probably related to the economic situation in the country and the reduction of state-financed education.

Table 5. The main indicators of mean income of households with reference to the person's educational level in Latvia in 2020

Educational level	Yearly income				Share of households	
	Median (EUR, thousands)	S.E.	Mean (EUR, thousands)	S.E.	(%)	S.E.
Primary or no education	5.4	1.4	10.3	1.2	16.4	2.0
Secondary	12.5	1.2	18.4	1.0	51.0	2.5
Tertiary	17.9	1.6	29.5	1.8	32.6	2.5

Source: compiled by the authors, based on the Household Finance and Consumption Survey, 2020, $n = 1249$

The data in Table 5 indicate that the confidence interval with a probability of 0.95 of average income in households with tertiary education in 2020 was between 26,000 and 33,000 euros, but for households with a primary or no education it was between 7,900 and 13,700 euros, and half of the population in this group had less than 5,400 euros per year, and half of the population had more than 5,400 euros per year (indicated by the median). In the households with a primary or no education group, the differences in income are smaller than in the households with a tertiary education group (characterised by standard error of arithmetic mean).

Conclusions

Academic researchers have found detailed aspects of factors important for quality of life, decision-making, and initiatives for different changes influenced by people's educational level.

Educational level influences many important aspects of people's lives, including the attitude towards consumption, a healthy environment, and the attitude to work and well-being.

Households with a higher educational level have a much higher income in comparison with the lower-educated section of society.

The skills required in the labour market are becoming more and more knowledge-based. This change in demand has made the existence of a primary or secondary education the minimum criterion to find a job.

References

Balestra, C., Oehler, F. (2023). Measuring the joint distribution of household income, consumption and wealth at the micro level. *OECD Papers on Well-being and Inequalities*, *11*. OECD Publishing, Paris. https://doi.org/10.1787/f9d85db6-en.

Biekša, K., Valiulė, V., Šimanskienė, L., Silvestri, R. (2022). Assessment of Sustainable Economic Development in the EU Countries with Reference to the SDGs and Environmental Footprint Indices. *Sustainability*, *14* (18), 11265. Doi.org/10.3390/su141811265.

Burzig, J., Herrmann, R. (2012). Food expenditure patterns of the generation 50+: an Engel-curve analysis for Germany. *British Food Journal*, *114* (10), 1380–1393. Doi: 10.1108/00070701211262975.

Chen, Z., Chan, I. C. C. (2023). Smart cities and quality of life: a quantitative analysis of citizens' support for smart city development. *Information Technology & People*, *36* (1), 263–285. Doi: 10.1108/ITP-07-2021-0577.

Díaz, M. I. R. (2004). Price knowledge: effects of consumers' attitudes towards prices, demographics, and socio-cultural characteristics. *Journal of Product & Brand Management*, *13* (6), 406–428. Doi: 10.1108/10610420410560307

Dziembala, M. (2020). The role of EU cohesion policy in promoting smart and sustainable competitiveness in the regions of the Visegrad countries. *Journal of Science and Technology Policy Management*, *11* (3), 325–341. Doi: 10.1108/JSTPM-06-2018-0063.

Fan, L., Brownlee, K., Habibov, N. N., Neckoway, R. (2017). Returns to education and occupations for Canadian Aboriginal people. *International Journal of Social Economics*, *44* (12), 2224–2237. Doi: 10.1108/IJSE-06-2016-0171.

Fotopoulos, C., Krystallis, A. (2002). Purchasing motives and profile of the Greek organic consumer: a countrywide survey. *British Food Journal*, *104* (9), 730–765. Doi.org/10.1108/00070700210443110.

Gunlu, E., Aksarayli, M., Perçin, S. N. (2010). Job satisfaction and organizational commitment of hotel managers in Turkey. *International Journal of Contemporary Hospitality Management*, *22* (5), 693–717. Doi: 10.1108/09596111011053819.

IZM (2023-1). *Basic Education.* https://www.izm.gov.lv/lv/pamatizglitiba

IZM (2023-2). *Secondary Education*. https://www.izm.gov.lv/lv/vispareja-videja-izglitiba

IZM (2021). *Pārskats par augstāko izglītību 2021.gadā. Galvenie statistikas dati – OVERVIEW on Latvian higher education in 2021*. Main statistical data. https://www.izm.gov.lv/lv/media/18744/download?attachment

Kara, D., Kim, H., Lee, G., Uysal, M. (2018). The moderating effects of gender and income between leadership and quality of work life (QWL). *International Journal of Contemporary Hospitality Management*, *30* (3), 1419–1435. https://doi.org/10.1108/IJCHM-09-2016-0514.

Kelley-Gillespie, N., Wilby, F., Farley, O. W. (2012). Older adults' satisfaction with the Neighbors Helping Neighbors program. *Working with Older People*, *16* (4), 154–169. Doi: 10.1108/13663661211286684.

Latvijas Banka. (2022). *Household Finance and Consumption Survey 2020, Table 16. Household income, breakdown by different household characteristics*. https://bank.lv/en/statistics/stat-data/hfcs#tables-2020.

Mahdzan, N. S., Zainudin, R., Abd Sukor, M. E., Zainir, F., Wan Ahmad, W. M. (2020). An exploratory study of financial well-being among Malaysian households. *Journal of Asian Business and Economic Studies*, *27* (3), 285–302. https://doi.org/10.1108/JABES-12-2019-0120

Mazenda, A., Molepo, N., Mushayanyama, T., Ngarava, S. (2022). The invisible crisis: the determinants of local food insecurity in Gauteng municipalities, South Africa. *British Food Journal*, *124* (13), 274–289. Doi: 10.1108/BFJ-11-2021-1234.

OECD. (2014). *How's Life in Your Region?: Measuring Regional and Local Well-being for Policy Making*. OECD Regional Development Studies, OECD Publishing, Paris.

OECD. (2023). *Education. Better Life Index*. https://www.oecdbetterlifeindex.org/topics/education/

Official Statistics Portal of Republic of Latvia. (2023). *Data from Databases on Different Analysed Issues Indicated for* (reparation of Respective Tables [NBA060; IZI040; IZI060; NNN040]).

Pan, Z., Li, J., Chen, Y., Pacheco, J., Dai, L., Zhang, J. (2019). Knowledge discovery in sociological databases: An application on general society survey dataset. *International Journal of Crowd Science*, *3* (3), 315–332. https://doi.org/10.1108/IJCS-09-2019-0023

Paužuolienė, J., Šimanskienė, L., Fiore, M. (2022). What about Responsible Consumption? A Survey Focused on Food Waste and Consumer Habits. *Sustainability*, *14* (14), 8509. https://doi.org/10.3390/su14148509.

Ramírez, Y., Tejada, Á., Sánchez, M. P. (2022). Determinants of online intellectual capital disclosure by Spanish local governments. *Journal of Intellectual Capital*, *23* (2), 249–289. Doi: 10.1108/JIC-03-2020-0086.

Reula, M. L., Lairla, C. M., López, N. J., Valero, P. C., de Landázuri, G. O. J., Fernández, M. P., Pueyo, O. F. J. (2021). Predominant factors of institutionalization in the elderly: a comparative study between home nursing and community dwelling. *Working with Older People*, *25* (1), 58–72. Doi: 10.1108/WWOP-08-2020-0043.

Díaz, M. I. R. (2004). Price knowledge: effects of consumers' attitudes towards prices, demographics, and socio-cultural characteristics. *Journal of Product & Brand Management*, *13* (6), 406–428. Doi: 10.1108/10610420410560307.

Singhal, A., Malik, G. (2018). The attitude and purchasing of female consumers towards green marketing related to cosmetic industry. *Journal of Science and Technology Policy Management*, *12* (3), 514–531. Doi: 10.1108/JSTPM-11-2017-0063.

Šimanskienė, L., Labanauskaitė, D., Montvydaitė, D. (2022). The Behaviour of Travellers in the Transition to Responsible Tourism: the Case of the Baltic Sea Region. *Business: Theory and Practice*, *23* (1), 187–197. Doi: https://doi.org/10.3846/btp.2022.16151

Yung, E. H. K., Chan, E. H. W. (2015). Evaluation of the social values and willingness to pay for conserving built heritage in Hong Kong. *Facilities*, 33(1/2), 76–98. Doi: 10.1108/F-02-2013-0017

IŠSILAVINIMO LYGMENS ĮTAKA PAJAMOMS, KAIP SVARBUS GYVENIMO KOKYBĖS LATVIJOJE ASPEKTAS

Kristine Liepina, Biruta Sloka
Latvijos universitetas (Latvija)

Santrauka

Vienas svarbiausių įtakos gyvenimo kokybei turinčių aspektų yra išsilavinimas. Darbe pateikiami tyrimų, analizuojančių veiksnius, kaip išsilavinimo lygis veikia gyvenimo kokybę, įvairias iniciatyvas ir vertybių puoselėjimą, rezultatai. Atlikta mokslinės literatūros ir detali Latvijos duomenų analizė, atsižvelgiant į namų ūkių pajamų lygį ir pasitenkinimą gyvenimu. Mokslininkai ištyrė išsamius gyvenimo kokybei svarbių veiksnių aspektus, sprendimų priėmimą ir įvairių pokyčių, nulemtų žmonių išsilavinimo lygio, iniciatyvas. Taikyti tyrimo metodai: mokslinių išvadų, kelių rodiklių raidos laiko eilučių, susijusių su skirtingais išsilavinimo rodikliais, ir pajamų rodiklių, priklausančių nuo išsilavinimo lygio, analizė, skaičiuojant pajamų pasikliovimo intervalą, esant 0,95 tikimybei, skirtingą išsilavinimą turintiems namų ūkiams. Tyrime naudojami duomenys: Latvijos Respublikos oficialiosios statistikos portalo, Namų ūkių finansų ir vartojimo tyrimo duomenų bazių. Tyrimo rezultatai atskleidė, kad Latvijoje aukštąjį išsilavinimą turinčių namų ūkių pajamos gerokai didesnės nei namų ūkių atstovų, turinčių pradinį išsilavinimą arba neturinčių jokio išsilavinimo. Išsilavinimo lygis lemia daugelį svarbių žmonių gyvenimo aspektų, įskaitant požiūrį į vartojimą, sveiką aplinką, darbą ir gerovę.

Darbo rinkoje būtini įgūdžiai vis labiau grindžiami žiniomis. Dėl šio paklausos pokyčio pradinis ar vidurinis išsilavinimas tapo minimaliu kriterijumi ieškant darbo.

PAGRINDINIAI ŽODŽIAI: *gyvenimo kokybė, švietimas, gerovė*.

JEL KLASIFIKACIJA: I2, I3.

Received: 2023-04-03

Revised: 2023-04-23

Accepted: 2023-05-12