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INDIVIDUAL AND FAMILY FACTORS AND ADOLESCENT WELL-BEING: A MULTI-LEVEL ANALYSIS

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What are the effects of positive and negative experiences in both the vocational and relationship careers of youngsters and their parents on adolescent well-being. Data from the Dutch national panel study USAD (Utrecht Study of Adolescent Development) were used; this is a study of developmental processes as they occur in the life course of young people during the 1990s. A quarter of the total variance of the variable adolescent well-being is found at family level. Individual vocational and relationship factors appear to have significant long-term effects on adolescent well-being. The same holds true for relationship problems in the family, especially for girls. Vocational family factors and parents' personal characteristics are not important as predictors of adolescent well-being.

Do vocational and relationship stressors affect the well-being of youngsters aged from 15 to 24 years? Moreover, what are the effects of significant parental experiences in these domains on their children's well-being? Well-being is a basic characteristic of individuals which takes shape in the family in which children grow up and which is affected by the way in which the parents communicate with their children. In adolescence it is not only parents but also peers who become more and more important as a reference group. Parental social support seems to have a weaker effect on the domain of relations especially. However, parental

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social support is of greater importance for adolescent well-being than that support provided by peer groups (Meeus & Dekovic, 1995). Parents' influence on the well-being of their children continues to exist throughout adolescence (Meeus, 1993). Not only individual factors but also family factors therefore seem to be important for the well-being of adolescents. In this study we focus particularly on individual and parental characteristics in the vocational and relationship careers and their effects on adolescent well-being.

Individual factors

Nowadays there are several life experiences which may affect the well-being of youngsters. ***Unemployment*** can impinge on the psychological well-being of young people in at least two ways. Their parents may become unemployed, which almost always results in economic hardship and parental stress. Alternatively, they may experience unemployment themselves and they may think they have failed in some way (Fombonne, 1995).

Since the late 1970s the transition for a growing number of youngsters has been from school to unemployment rather than from school to work. There is no doubt that the experience of being unemployed creates stress and, at any one time, the unemployed have higher rates of many psychosocial disorders (Petersen & Mortimer, 1994; Warr, 1987). Longitudinal studies show that getting a job tends to be followed by a reduction in psychological distress; accordingly it may be inferred that youth unemployment does create increased risks of diminished well-being (Banks & Ullah, 1988; Schaufeli, 1992). Warr (1987) also concluded that unemployment adversely affects mental health. He reported that unemployment has a significant negative impact on the mental health of poorly-educated school-leavers. In general, the transition from school to work has been associated with increased well-being, whereas unemployed youngsters fail to make these gains or may even exhibit psychological deterioration (Banks & Jackson, 1982; Donovan, Oddy, Pardoe & Ades, 1986), since an adequate environment provides opportunities for learning, initiative, social contact and self-reliance (Warr, Banks & Ullah, 1985).

From a traditional point of view, boys were more concerned with a paid vocational career than were girls. Although this difference between boys and girls may have decreased, recent studies still show that boys are more geared towards work and having a paid job (VanderLinden & Dijkman, 1989; DeGoede & Hustinx, 1993). For this reason boys' experiences of being unemployed might have more impact on their well-being than girls'.

All youngsters are confronted with the modernization and individualization of society. This means greater emphasis on being responsible for one's own decisions, especially in the area of personal relations. The start of the relational career is also changing in the nineties. Young people in the Netherlands start their first steady relationship around the age of 16 years on average. The mean age of the first

coitus has dropped to 17 years (Spruijt, 1993). Nowadays the dominant pattern in the relational career is to live together with a boy- or girlfriend, mostly followed by marriage after a few years. About 50% of these initial cohabitational relationships end in ***separation***. What are the effects of such experiences on the well-being of young people? In general, girls are more concerned with social relations than boys. Thus negative experiences in the relational career may have more impact on girls' mental health than on boys'.

Family factors

In describing the effects of parental unemployment we have followed Madge: "It does seem that children in families where fathers are out of work are more likely to suffer in a variety of aspects. Why this is so is, nonetheless, complex. The unemployed are still more likely to be drawn from some social groups than others, and they have a greater tendency than other men to receive low wages, to have non-working wives and to have poor health whilst in work. Sometimes this must be the explanation for why children in such families appear disadvantaged. In other cases, however, it seems likely that the changes in circumstance imposed by ***parental unemployment*** may have very real and direct effects on children. Being out of work may mean much less money, parental depression and anxiety, if not physical or mental ill-health, a new daily routine, including perhaps, much more time around the house, and a lack of certainty about the future. It is most improbable that children would be totally unaffected by such changes." (Madge, 1983, p. 317).

In our society many youngsters are now confronted with parental divorce. Amato and Keith (1991) have conducted a meta-analysis of studies dealing with the long-term consequences of parental divorce for adult well-being. Effect sizes were calculated for 15 outcome variables across 37 studies involving over 81,000 individuals. They concluded that ***parental divorce*** has significant negative effects on the well-being of the children in their adulthood. A number of variables such as teenage pregnancy, teenage marriage, social well-being, the quality of marriage, divorce and physical health are involved. De Graaf (1991) also reported on the effects of parental divorce on the general well-being of women in the Netherlands. It turns out that girls from divorced parents break up relationships more often and tend to have a more negative opinion about their personal relationships. Problems rarely come alone. Some of the youngsters from divorced families are confronted with problems in their education and work, sometimes as a consequence of the divorce (DeGoede & Spruijt, 1996).

We studied both individual and parental factors and their combined relative effects on adolescent well-being.

RESEARCH PROBLEM

In this study we *aimed* to gain insight into the effects of several aspects of the individual and parental vocational and relationship careers on adolescent well-being. Is it more difficult for those young people who have experienced major problems in their own and in their parents' careers to get along in today's society compared to other young people? We formulated the following *research problem*.

- What are the effects of negative as well as positive experiences in the vocational and relationship careers of youngsters and their parents on adolescent well-being?
- Are these effects different for boys and girls?

These questions led to the following hypotheses.

Hypotheses on individual factors

A general assumption in psychology is that people want to view themselves positively (e.g. Tesser, 1988). When youngsters are confronted with serious problems in their vocational careers, they may think they have failed in some way. This threatens the positive view of self.

The transition to a vocational career is an important developmental task in the lives of youngsters. Marcia (1980) stated that youngsters have to complete three developmental tasks successfully: the transition to a vocational career, to enter into a satisfying intimate relationship, and the formation of a life-view. On the one hand, there are youngsters who are confronted with several serious problems in their vocational careers while on the other hand, there are youngsters who have not had to face any serious problems.

We expect an accumulation of serious problems in the vocational careers to lead to psychological tension which will have a negative effect on well-being. This leads to hypothesis 1: ***The more youngsters have been confronted with vocational problems, the poorer their well-being.***

Entering into a satisfying intimate relationship is also an important developmental task in the lives of youngsters. In line with hypothesis 1, we expect an accumulation of serious problems in the relationship careers to lead to psychological tension which will have a negative effect on well-being. This leads to hypothesis 2: ***The more youngsters have been confronted with relationship problems, the poorer their well-being.***

In the literature, correlations have been reported between some personal characteristics - like sex, education and age - and adolescent well-being. We formulated some specific hypotheses in this respect to be able to test whether these correlations also hold true for our sample of Dutch youngsters. Adolescence, with some important developmental tasks to fulfil, seems to put a psychological

burden on the shoulders of youngsters, in particular for girls. As a consequence, girls have more emotional problems than boys: girls experience more psychological stress and are more often depressed, feel themselves physically less healthy and think of suicide more often (Meeus, 1993). This implies hypothesis 3.1: ***Girls show less well-being than boys.***

Veenhoven reported that highly educated people were happier than people with a lower education level. The differences were smaller in rich nations and have been decreasing during the past decades. As far as education contributes to happiness, it seems to do so by increasing the chance of getting a satisfying job with a good income. And a good job and a good income go together with more happiness (Veenhoven, 1984). This implies hypothesis 3.2: ***There is a positive correlation between the level of education and well-being.***

Youngsters in their life course are confronted more and more seriously with the fulfilling of some developmental tasks in connection with identity formation (finding a job, entering into a stable relationship, etc.). For youngsters life becomes more difficult during adolescence: psychological stress, depression and thoughts of suicide appear to increase and physical health, as it is experienced, decreases (Meeus, 1993). This leads to hypothesis 3.3: ***There is a negative correlation between age and well-being.***

As a consequence of their specific gender identity, boys on average are more sensitive to factors threatening their occupational situation. Boys will therefore be more affected by problems in their vocational careers than will girls. In general, girls have an identity which is predominantly based on social relations. Boys, on the other hand, have an identity which is based, more or less equally, on relations and education or occupation (Meeus & 't Hart, 1993). Social relations are more important for girls than for boys. The contrary holds for achieving social status (DeGoede & Hustinx, 1993). For these reasons girls will be more sensitive to problems in their relational careers but, on the other hand, boys and girls are becoming more and more comparable in these respects. This trend is probably due to the ongoing process of women's emancipation in today's society. These considerations lead to two sets of contradictory hypotheses, leading us to explore these relationships. Exploration 4.1: ***Are the effects of vocational and relationship problems on adolescent well-being different for boys and girls?*** Exploration 4.2: ***Are the effects of education and age on adolescent well-being different for boys and girls?***

Hypotheses on family factors

Jahoda, Lazarsfeld & Zeisel (1933) were the first to emphasize the psychological significance of economic deprivation as a consequence of unemployment on the development of youngsters. Elder & Gaspi (1988) showed that adolescents' well-being and conduct were negatively affected by financial problems, with increased

strains in the family relationships mediating the correlation. Family processes play a central role in linking economic problems to self-derogation, transgression proneness and other aspects of maladjustment (Silbereisen, Walper & Albrecht, 1990). This leads to hypothesis 5: ***The more youngsters have been confronted with the vocational problems of their parents, the poorer their well-being.***

Youngsters in divorced families have often been confronted with serious conflicts between their father and mother, and with the departure of one of their parents from their daily life. These youngsters have consequently experienced major disruptions in their life. It is very unlikely that children do not perceive the tensions and conflicts between their parents. In one way or another, a transmission of parental tensions to the children takes place. We expect that youngsters who have experienced a drastic change in the relational family structure will suffer from (more or less permanent) psychological tension, which will have a negative effect on their well-being. This implies hypothesis 6: ***The more youngsters have been confronted with the relationship problems of their parents, the poorer their well-being.***

From the literature (Hess, 1995) correlations are known to exist between some personal(ity) characteristics of parents and their children's well-being. Variables such as family size, marital status, and socioeconomic status broadly characterize the home environment, and therefore the type of living arrangements adolescents may experience. We formulated some specific hypotheses in this respect to test whether these relationships also hold true for our sample of Dutch adolescents.

Children can be affected by the negative experiences of their parents, on the one hand, while parents can also send positive 'messages' to their children, on the other hand, e.g. by adopting a way of living which aims at a sound mind in a healthy body and by showing a positive attitude toward life. In general, children will imitate and adopt this perspective on life, and that will lead to fewer (mental) health problems. This implies hypothesis 7.1: ***The less youngsters have been confronted with the personal problems of their parents, the more developed their well-being.***

In general, people now consider a small family (two or three children) as the ideal family size. In large families, parents are not expected to be able to take care of all of their children in a sufficient way. In summarizing the findings on the effects of family size, Hess concluded: "most studies have failed to find significant differences in terms of psychological well-being and educational achievement between children with no siblings and those with one or two. However, children raised in large families do seem to be more at risk for lower achievements and adjustment, perhaps because the large numbers of children dilute parents' emotional and financial resources" (Hess 1996, p. 160). Considering the inconsistent results of empirical studies, the correlation between family size and adolescent well-being will be investigated by exploration 7.2: ***What is the relationship between family***

size and adolescent well-being?

Parents with a higher educational level often have a good job and, consequently, a good income. So they have more resources (financial, social, emotional, and intellectual) to devote to their children than parents with a lower level of education. The assumption that having access to such 'sources of capital' contributes to adolescent well-being implies hypothesis 7.3: ***The higher the level of parental education, the more developed is the adolescents' well-being.***

In line with exploration 4, we might expect parental occupational problems to affect boys more seriously than girls. And girls might be expected to be affected more seriously by parental relational problems. Maybe here, too, the consideration of growing comparability of boys and girls is valid. So we investigated these correlations in exploration 8: ***Are the effects of parental vocational and relationship problems and the effects of personality characteristics of parents different for boys and girls?***

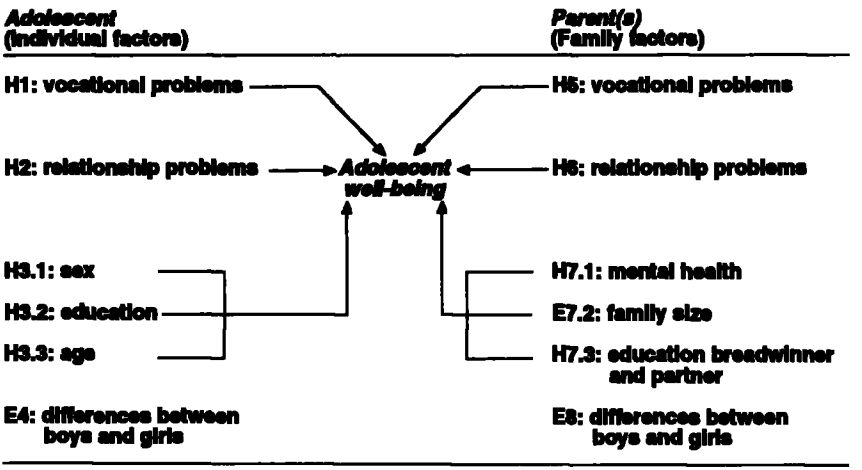

Figure 1. A schematic overview of the hypotheses and explorations

METHOD

Subjects

The subjects for this study are participating in a longitudinal research project, the "Utrecht Study of Adolescent Development" (see Meeus & 't Hart, 1993). Two waves of this project were available, held in 1991 and 1994. The subjects are a national sample of Dutch adolescents aged 15 to 24 years in wave 1 in 1991. They were interviewed at home and they also filled in an extensive questionnaire, which they returned later. One of the parents of the young person was also

interviewed. In some cases, a second and even a third youngster in the family, who met the criteria, was included in the sample. This way of sampling provides an opportunity for a multi-level analysis of the data. Subjects with missing values were discarded, resulting in a sample of 1450 subjects (see appendix, table A).

Measures

First we present a schematic overview of the indicators used in this study. In line with the hypotheses and explorations (see Introduction) we distinguished individual and family factors, and for both types of factors we subsequently distinguished vocational, relationship and personal factors (see scheme 1). A '–' sign implies a negative effect on well-being. A '+' sign signifies that a positive effect was expected and '?' says that it is not clear whether there is, in fact, any effect and if there is, in which direction.

Individual Factors	Family Factors
Vocational	*Vocational*
- unemployment	- unemployment of main breadwinner
- serious financial problems	- (low) income
- (downward) educational career	
Relationship	*Relationship*
- splitting up after courtship	- divorce
- divorce	+ satisfaction with marriage
+ stable relation	
+ marriage/cohabitation	
Personal	*Personal*
sex (+ male)	+ mental health
+ education	
- age	? family size
	+ education level of main breadwinner
	+ education level of partner

Scheme 1 Overview of the indicators for individual and family factors

Examples of the indicators or scales are given below and also of Cronbach's α where applicable. We used mean scale scores in the case of scales.

Adolescent Wellbeing - Dependent Variable

The well-being variables were measured in both waves by means of:

(1) The Cantril ladder (Cantril, 1965). The Cantril ladder measures a person's feeling of general psychological health and happiness. The respondents were asked to indicate on a ten-point scale how they generally felt (1 'very bad' to 10 'very well').

(2) A shortened version of the General Health Questionnaire (GHQ) (Goldberg, 1978; Kienhorst, DeWilde, VandenBout & Diekstra, 1990). This version of the GHQ consists of 10 items measuring feelings of both stress and depression

($\alpha = 0.92$ for both waves). For example: "In the last four weeks, did you feel that you were constantly under a lot of pressure?" "In the last four weeks, did you feel depressed and sad?". Possible answers were: 4 = not at all, 3 = not more than usual, 2 = more than usual, 1 = much more than usual. The scores were converted to a ten-point scale, with 0 = bad (i.e. much stress) and 10 = good (i.e. no stress at all).

(3) The consideration of suicide. The respondents were asked whether they had thought during the last twelve months about attempting to commit suicide. Answers ranged from 1 'very often' to 4 'never'.

An index of well-being was computed on the basis of the score on the Cantril ladder, the GHQ score, and the 'considering suicide' score: 6 = low to 38 = high.

Individual factors

Three domains of experiences were distinguished, the vocational domain, the relational domain and the domain of personal characteristics. The indicators of experiences on the vocational domain were:

(1) 'The experience of being unemployed'. This variable was assessed in the first and second waves; the 1991 score combined with the 1994 score gave a scale ranging from 1 to 5; 1 = not experienced and 5 = experienced and making deep inroads on the respondent's life. This procedure was also applied to:

(2) 'The experience of serious financial problems'; 1 = not experienced to 5 = experienced and making deep inroads on the respondent's life.

(3) 'Educational career' was considered as a preparatory stage to the vocational career. This variable is based on the difference between the type of secondary education chosen directly after primary school and the type of education which the school-going youngsters were attending (in 1994 wave 2) or the highest type of education finished in the case of youngsters with a paid job, respectively: –6 (downward change) to +6 (upward change) in educational career.

We included as indicators of *relationship experiences:*

(1) 'Splitting up after courtship' and

(2) 'Obtaining a divorce'.

These variables were assessed in the first and second waves; the 1991 score combined with the 1994 score gave a scale ranging from 1 to 5: 1 = not experienced and 5 = experienced and making deep inroads on the respondent's life.

(3) 'Having a stable relation' (1 = longer than 3 years to 5 = no) and

(4) 'Being married or cohabitation' (0 = no and 1 = yes) were included as indicators of 'relational success'.

In line with hypothesis 3 we included the following *personal characteristics:* sex (1 = boy; 2 = girl), level of education (1 = low to 7 = high) and age (15 to 27 years).

Family factors

Here again we distinguished the vocational domain, the relational domain and the domain of personal characteristics. Experiences in the ***vocational domain*** were measured by the following indicators:

(1) 'The experience of being unemployed' (0 = no and 1 = yes; wave 1991 and 1994),
(2) 'Family income' (net amount of money per week: 1 = <$150 to 12 = >$600).

Indicators of ***relationship experiences*** were:

(1) 'Obtaining a divorce' (0 = no and 1 = yes; wave 1991 and 1994),
(2) 'Satisfaction with marriage' (1 = very unhappy to 4 = very happy) was considered to be an adequate indicator for 'relational success'.

The ***personal characteristics*** included have been operationalized as follows:

(1) 'Mental health' (10 = low to 40 = high; wave 1994; see GHQ described above),
(2) 'Family size' (1 to 6 persons),
(3) 'Educational level of main breadwinner (mostly the father)' and 'Education level of the partner of main breadwinner (mostly the mother)': 1 = low to 7 = high.

Analysis

Data from the Dutch national panel study USAD were used to analyze the effect of individual and family factors on adolescent well-being. Typical of these data is the hierarchical structure. There are observations of characteristics of one or more children within a family as well as observations of the family context. Social research often concerns problems with such a hierarchical structure. For example, in educational research, where the pupils are grouped in classes or schools, in organizational research where the employees are grouped within companies, but also in longitudinal research where the observations are nested within individuals or in meta-analysis where the subjects are nested within the studies. Analyzing data with such a hierarchical structure requires special models which explicitly take this structure into account. The hierarchical linear model, or multi-level model is such a model especially developed for the analysis of hierarchical nested data. It is being used more and more in the social sciences. A general description of this model can be found in Hox (1994) and there are more detailed descriptions in Goldstein (1995) and Bryk & Raudenbush (1992).

Ordinary regression analysis, which does not take the grouping of the data into account, nearly always leads to misspecified models with unreliable standard errors and testing of hypotheses (Maas, 1996). This is the most important reason for using multi-level models for hierarchical nested data. For family data, Snijders (1995) has made a special illustration of the multi-level model. Computer programs for the analysis of multi-level models which are frequently used in the social sciences are Mln (Prosser, Rasbash & Goldstein, 1991), VARCL (Longford, 1993)

and HLM (Bryk, Raudenbush, Seltzer & Gongdon, 1988). Mln was used in this study.

The multi-level analysis program provides the opportunity to calculate the intra-family correlation. This correlation is an estimate of the percentage of variance at family level. Within-family observations are more alike than observations between-families when the variance at family level differs significantly from zero. This implies a violation of a crucial assumption for ordinary regression analysis: independence of observations. The sample consists of 1450 youngsters from 1212 families: 984 families with one youngster, 218 families with two youngsters and 10 families with three youngsters.

TABLE 1
VARIANCES ESTIMATIONS

	model 1
individual variance	15.56 (1.28)*
family variance	4.86 (1.26)

* standard errors

The intra-family correlation is 0.24 (4.86 / (4.86 + 15.56)). Thus one-quarter of the total variance of the variable well-being is at family level. We therefore conclude that adolescent well-being depends not only on individual characteristics but also on family context. The variance at family level is significant ($p = 0.00$). Multi-level analysis should be used to take the dependence of the within-family observations into account.

RESULTS

INDIVIDUAL FACTORS

As predicted in hypothesis 1, the negative correlation between vocational problems and adolescent well-being is revealed in the results. Unemployment and particularly serious financial problems are predictors of adolescent well-being, but the educational career does not seem to be correlated with adolescent well-being. Thus hypothesis 1 is confirmed for the greater part. The same applies to hypothesis 2. As expected, a negative correlation between relationship problems and adolescent well-being was found. Splitting up after courtship shows the strongest correlation with well-being; it is even much stronger than 'own divorce' experience, the correlation of which only just approximates significance. However, this is probably due to the small number of youngsters with 'own divorce' experience.

Girls do indeed show poorer well-being than boys. Thus hypothesis 3.1 cannot be rejected. However, there are no significant correlations between level of education and age, on the one hand, and adolescent well-being, on the other. This

implies that hypotheses 3.2 and 3.3 must be rejected. Exploration 4.1 concerns differences between the sexes. The question was whether the effects of vocational and relationship experiences on adolescent well-being are different for boys and girls? That does not seem to be the case. The same holds true for exploration 4.2 concerning the effects of age and education on adolescent well-being. No interaction between sex and one of the 'individual' variables was found. In table 2b only the significant effects are reported.

TABLE 2
THE INFLUENCE OF INDIVIDUAL FACTORS ON ADOLESCENT WELL-BEING

	model 2a		model 2b	
fixed part				
individual factors				
- unemployment	-0.08*	(p = .00)	-0.07	(p = .01)
- financial problems	-0.10	(p = .00)	-0.11	(p = .00)
- educational career	0.01	(p = .76)		
- splitting up after courtship	-0.15	(p = .00)	-0.15	(p = .00)
- divorce	0.05	(p = .06)		
- stable relation	-0.08	(p = .00)	-0.08	(p = .00)
- marriage/cohabitation	0.06	(p = .06)	0.07	(p = .01)
- sex	-0.14	(p = .00)	-0.14	(p = .00)
- education	-0.01	(p = .63)		
- age	0.04	(p = .24)		

* beta's

FAMILY FACTORS

Hypothesis 5 encompasses a negative correlation expected to relate the vocational experiences of the parents and the well-being of their children. Parental vocational experiences do not appear to lead to poorer adolescent well-being. Thus this hypothesis has to be rejected.

Hypothesis 6 states that the more youngsters have been confronted with the relationship problems of their parents, the poorer their well-being. A negative correlation between parental dissatisfaction with marriage and adolescent well-being was found. Parental divorce also relates with lesser adolescent well-being. These results imply the confirmation of hypothesis 6.

In hypothesis 7.1, a negative correlation between parental characteristics and adolescent well-being was expected. Parental mental health is positively correlated with adolescent well-being, but not significantly. This hypothesis has to be rejected. Family size is not a predictor of adolescent well-being (exploration 7.2), nor is parental education (hypothesis 7.3). A small family and high parental education do not seem to lead to a better developed adolescent well-being.

In exploration 8, the question is whether the effects of parental vocational and relationship experiences and the effects of parental characteristics are different for boys and girls. That was found to be partly true. Parental satisfaction with marriage

TABLE 3

THE INFLUENCE OF INDIVIDUAL AND PARENTAL FACTORS ON ADOLESCENT WELL-BEING

	model 3a		model 3b	
fixed part				
individual effect				
- unemployment	-0.07*	(p = .00)	-0.14	(p = .00)
- financial problems	-0.10	(p = .00)	-0.10	(p = .00)
- splitting up after courtship	-0.15	(p = .00)	-0.15	(p = .00)
- stable relation	-0.08	(p = .00)	-0.08	(p = .00)
- marriage/cohabitation	0.07	(p = .02)	0.07	(p = .01)
- sex	-0.14	(p = .00)	-0.14	(p = .00)
group effect				
- income	0.01	(p = .84)		
- parental divorce	-0.11	(p = .00)	-0.11	(p = .00)
- satisfaction with marriage	0.11	(p = .00)	0.12	(p = .00)
- mental health	0.03	(p = .26)		
- family size	-0.01	(p = .83)		
- education main breadwinner	-0.01	(p = .66)		
- education partner of main breadwinner	-0.00	(p = .92)		

* beta's

The variables 'education main breadwinner' and 'satisfaction with marriage' have significant interactions with sex. For that reason they are centered (see table 4)

is at least partly an indicator of parental well-being, and is positively correlated with the well-being of girls. Boys do not seem to be affected by the well-being of their parents. For, after introducing the interaction term sex, the main effect appears to disappear.

Finally, while there is no main effect of parents' educational level, a higher level of eduction of the main breadwinner, most often the father, implies a poorer well-being for girls.

TABLE 4

THE INFLUENCE OF INDIVIDUAL AND PARENTAL FACTORS ON ADOLESCENT WELL-BEING: DIFFERENCES BETWEEN BOYS AND GIRLS

	Model 4	
Fixed part		
individual factors		
- unemployment	-0.08**	(p = .00)
- financial problems	-0.10	(p = .00)
- splitting up after courtship	-0.15	(p = .00)
- stable relation	-0.08	(p = .00)
- marriage/cohabitation	0.07	(p = .01)
- sex	-0.14	(p = .00)
family factors		
- parental divorce	-0.11	(p = .00)
- satisfaction with marriage	0.04	(p = .26)
- education main breadwinner	0.05	(p = .21)
interaction		
- sex*education main breadwinner	-0.13	(p = .03)
- sex*satisfaction with marriage	0.32	(p = .00)

** beta's

DISCUSSION

In this study we used a multi-level model to gain more insight into the separate effects of individual and family characteristics on the well-being of youngsters. We tested hypotheses and worked out some explorations. Most of the hypotheses were confirmed. Indeed, negative experiences, such as unemployment and serious financial problems in the vocational careers of youngsters imply poorer adolescent well-being. Educational career, completed by most of the youngsters some years earlier, did not play any role in adolescent well-being as observed now.

Negative experiences in the relational careers also relate with poorer adolescent well-being. That the relationship with 'own divorce' only reaches significance can be explained by the very low percentage of youngsters who had obtained a divorce (only 2.6%). Thus the variance of this variable is very small and consequently the correlation in question is weak and barely significant.

Girls show poorer well-being than boys. This result is consistent with the literature (Meeus, 1993). Clearly, adolescence still bothers girls much more than it does boys. Age and education do not seem to be related with adolescent well-being. For many of the youngsters in the sample, the transition from school to work took place some years previous to the time of the interview. Clearly, not just the level of education or getting older are predictors of well-being but also what is going on in the vocational and relational context of youngsters' lives. Having a job or being unemployed, entering into a stable relation or separation - during the process of getting older, these factors seem to be more valid indicators of adolescent well-being. No differences were found in the effect of vocational and relational experiences and personal factors on the well-being of boys and girls. Clearly, sex is no longer such an important factor in this context. This result supports the thesis that the traditional differences between boys and girls are indeed decreasing.

The occupational experiences of parents do not affect the well-being of their children. However, parents' relationship problems lead to less well developed adolescent well-being, particularly for girls. Parents' mental health is not connected with adolescent well-being. Because of strong correlations between 'parental divorce' and 'satisfaction with marriage' with adolescent well-being, respectively, this variable was discarded from the analysis. The majority of the youngsters live in a fairly small family. Nowadays, in modern societies, there are probably not such big differences in the way parents pay attention to and care for their individual children. We conclude that this factor seems to be of less importance today for the well-being of adolescents. This result implies support for Hess's (1996) conclusion (see Introduction).

As far as there are differences between boys and girls, our conclusion is that girls are more concerned with their parents than are boys. When parents are not particularly happy, their daughters report a lower level of well-being. For boys

this result does not hold true. In general, girls have an identity which is predominantly based on social relations. Boys, on the other hand, have an identity which is based more or less equally on relations and education or occupation (Meeus & 't Hart, 1993). As a consequence, social relations are more important for girls than for boys. The contrary holds true for achieving social status, power and money (DeGoede & Hustinx, 1993). This might explain why a higher level of father's education is connected only with a lower level of well-being for their daughters. In general, boys tend to achieve the highest possible level of education. Getting a good job (i.e. well-paid job, with status) after finishing education plays an important role in that choice. For boys, getting a paid job is more important than for girls. Girls often choose a lower type of education than is possible considering their school performances (DeGoede & Hustinx, 1993; Hustinx, 1996). They prefer to achieve success at a lower level of education than to fail at a higher level. Based on their relational identity, social relations (or opportunities for them) are decisive factors for girls in choosing education and work. However, the differences in parental attitude towards the educational and vocational careers of sons and daughters are decreasing as well. Consequently, girls might now experience a stronger pressure than boys to meet their parents' implicit or explicit expectations. This pressure might lead to a fear of failure and of disappointing their parents, especially the father, which might subsequently lead to psychological tension and have a negative influence on well-being.

In summary, no differences between boys and girls were found as to the vocational, relational and personal factors at the individual level, i.e. adolescent level, not as far as the indicators included in this study are concerned. The same is true for almost all of the vocational and personal characteristics at the parental level. However, compared to boys, girls seem to be more sensitive to relational factors at the parental level. Boys and girls are becoming more and more comparable. This trend is probably due to the ongoing process of women's emancipation in today's society. However, in line with the 'traditional' differences, girls' well-being is still more dependent on their parents' relational situation.

The central question in this article concerns the long-term effects of the negative and positive experiences in the vocational and relationship careers of adolescents as well as of their parents on adolescent well-being. This question is important with respect to the future development of society, apart from any other considerations. How are the increasing numbers of youngsters who have suffered major disruption in their (family) life going to cope with problems in the vocational and relational domains and what are the consequences of these problems for their well-being? Our results demonstrate that problems in their own careers do appear to have significant long-term effects on adolescent well-being. The same holds true for parental relationship problems, particularly for girls.

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APPENDIX

TABLE A MEANS AND STANDARD DEVIATIONS OF CENTRAL MEASURES OF BOYS (666) AND GIRLS (784) (N=1450)

	whole group		boys		girls	
	mean	sd	mean	sd	mean	sd
Individual						
well-being	30.3	4.5	30.9	3.8	29.8	5.0
unemployment	2.3	0.7	2.3	0.6	2.3	0.7
serious financial problems	2.1	0.5	2.2	0.5	2.1	0.5
educational career	0.2	1.2	0.2	1.3	0.2	1.1
splitting up after courtship	2.6	1.0	2.6	1.0	2.6	0.9
divorce	2.1	0.4	2.1	0.4	2.1	0.4
stable relation	4.0	1.3	4.1	1.3	3.9	1.3
marriage/cohabitation	no 86%	yes 14%	92%	8%	82%	18%
sex	boys 46%	girls 54%				
education	4.4	1.4	4.3	1.5	4.5	1.3
age	19.8	3.4	19.9	3.3	19.7	3.4
Parental						
unemployment						
main breadwinner	no 84%	yes 16%	85%	15%	84%	16%
income	7.7*	3.1	7.6	3.2	7.7	3.0
divorce	no 90%	yes 8%	91%	9%	90%	10%
satisfaction with marriage	3.5	0.9	3.5	0.9	3.5	0.9
mental health	34.4	5.4	34.3	5.5	34.5	5.4
family size	4.0	1.1	4.0	1.1	4.0	1.2
education main breadwinner	3.4	1.7	3.3	1.7	3.4	1.8
education partner						
of main breadwinner	2.9	1.3	2.9	1.3	2.9	1.3

* between NGL 580 and 630