



## Quality of Life in Romanian Households

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### Author's contribution

The sole author designed, analyzed and interpreted and prepared the manuscript.

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### ABSTRACT

Poverty was present in all human communities and all times. The various methods used to measure poverty are consist from the dividing lines between the poorest and the least poor. Individuals or families enjoying a standard of living below this line conventionally called poverty line are considered poor. Poverty is a real phenomenon and its consequences are obvious in the sphere of human development. The indicators used to describe the scale and intensity of poverty is based on income and consumption. Income derived by various types of consumers: Persons, families, households reflect actual purchasing power of goods and services on the market. In the Research Institute for Quality of Life (RIQL) is used as method of determining the poverty - the normative method. It starts from household consumption and rely on rules appreciated by specialists about the development and manifestation of a person and her own family. The household income in Romania have felt the effects of the international financial crisis, which began in 2010 when total household income decreased compared to previous years. Taking into account the income that can be obtained in a household, as they were reported by interviewees field research diagnosis quality of life: salaries, benefits children, student scholarships and other sources of income from social security funds or other sources of money which were added the equivalent in lei of self-consumption and repairs equivalent in money, goods produced around the house by family members, with whom discussions were held which obviously represents the family

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budget savings results lead us to drastic conclusions on the positioning of the sample households, scale wealth from poor - denoted by 1 to rich - denoted by 10.

*Keywords: Quality of life; household; normative method; decent minimum standard of living; subsistence minimum; income; consumption.*

## 1. INTRODUCTION

The structure of the household's incomes in Romania is characterized by relatively low contribution of wages, which provides only about half of the total income. The situation is similarly in the farmers households, where we meet the relatively small contribution of cash income from agriculture, despite the fact that the farmers represent under a quarter of total employment. Most of the population's income is used to cover basic needs, food consumption expenditure as a share, exceeding 40% of total consumer spending, compared with 10-12% in Western countries in Europe. About half of Romanian households cannot support the consumer spending compared with their incomes. This fact increases their vulnerability to risk losing or diminishing their revenues [1,2].

Consumer necessities can be determined objectively by scientific methods. The assessments highlight the consumer's subjective dimensions, which are important in the same measure, as there are crucial in consumption practices and therefore creates a more realistic picture, complementary with objective methods, on the social perception of poverty.

The methods for calculating the minimum standard of threshold may be different; there is the subject of a rich scientific literature. The importance of poverty threshold comes from its orientation on the one hand, of human objective necessities and on the other hand, at the actual economic situation [3]. The latter refers to the nature of the supply of goods and services on the market, the relations between the prices of goods and services and, not least, the proportions established between different incomes categories of the population [4,5].

Most relevant are reporting the minimum consumption basket (at the decent or subsistence level) to the different categories of the incomes of population, such as: Guaranteed minimum income, minimum wage, minimum pension and average salary on economy. Also relevant are the reports from different income categories improved with various social benefits

such as: child benefit, unemployment compensation or allowance minimal support.

## 2. ASSESSMENT OF CONSUMPTION NEEDS IN ROMANIAN HOUSEHOLDS

The Research Institute for Quality of Life calculated since the beginning some assessment tools in welfare in Romania, such as the value of minimum consumption level - of survival or decent minimum level - for different categories of households. As follows we will present some evaluations of social welfare of the population in Romania, particularly relevant in creating an image, even very approximate, on the general and psychological balance of the majority population.

### Types of families analyzed in residential profile

#### • In urban area:

- couple employees with two dependent children
- couple of pensioners.

#### • In rural area:

- couple of two active farmers, with two dependent children
  - couple of two inactive elderly persons, may be former farmers, own account workers or former employees in the agricultural field.
- These options represent the most common types of families in our country.

The method, used in the RIQL, is a scientific research method analytical, laborious calculation based on consumption norms. Known in technical terms normative method, it sets amounts that do not depend on consumption levels recorded at a time, but based on the rules assessed in studies, systematic, rigorous regarding the development and manifestation of the individual in daily life day, family space, as apart of the society. In 2001 it has been revised consumer basket [6,7] of the population decent standard of living and level of subsistence. Corresponding to a minimum decent living

basket can be defined, in case of a family that resource requirements for current consumption (food, clothing, footwear, housing, services), plus education and training which favors affirmation of individual and social status that allows individual development and participation in society and his family. The minimum subsistence basket only on issues of survival of a person is different from the minimum acceptable basket of living, just by elements of development and social affirmation of a person, which is not provided survival.

1. Food consumption was based on consumption norms established by nutritional experts from the Institute of Hygiene and Public Health in Bucharest. These norms of consumption for an adult who are working in conditions of normal physical and intellectual environments falls between 2 700 and 3 200 calories per day [8]. In our research we chose to define subsistence minimum basket, with food consumption required 2 700 calories per day, which is the minimum norm decided by nutritionists.

All amounts are based on adult consumption active. To determine the monthly consumption to a family of adult children take into account your favorite food items, and recommended by professionals, man, woman, and child(ren). Using the equivalence scale for consumption or value 1 for the head of household, husband, employee, 0.9 -for woman, employed, 0.7 -for the first child in the household and 0.5 - second child in the household for us. It led a total value of 3.1.

If the family appreciated retired pensioner consumption first, man, head of household consumption 0.8 adult male, active, and a second person older. The value for man pensioner is 1; retired woman was taken into account consumption 0.9 adult male, elderly head of household. As a result, the total amount retired family household was 1.9.

The products were recorded as necessary: meat and meat derivatives. Another group dairy products and milk derivatives settled everything according to your preferences and how they are healthy for the body. Next the fat group was especially necessary oil in the preparation of food daily, as well as vegetables which come to complete the necessary nutritional components in the optimal functioning of the human body. The next option in the alimentary needs of families, potatoes consumed in large quantities in our country and which is found in all cultures,

plain or hill plateau in the south as in the north, west and east as; beans also a vegetable common in our country and winter as in summer, dry or green, depending on the season; apples from the fruit that also have the widest range states in the country and found in all seasons, while being extremely nutritious for the body. Sugar and sweets were added in small quantity, coffee mentioned in consumer habits and preferences of adults in our country.

Among the products which are purchased in urban and rural areas are consumed within the household, mention: the milk of cows, sheep and cow cottage cheese, yogurt, butter, regarding dairy, like other products prepared from milk; pork, beef and chicken, lard and eggs originating from animals and birds raised in their households; of root vegetables were considered carrots, then onions, garlic, greens, potatoes, green beans and dry as obtained throughout the years by those peasant families.

Equivalence scale rural kept the same as that used for urban family, namely 3.1 (1 + 0.9 + 0.7 + 0.5 = 3.1), where two adult household active with two dependent children and 1.9 (1 + 0.9), where two elderly household, inactive. Consumer minima for all other types of families: an active adult, two active adults, active adults with two dependent children, two active adults with three or more dependent children, as a pensioner (elderly) can be calculated, on the basis of equivalence scale, from standard family with two children two adults active for active families and dependents respectively from two pensioners in urban and rural areas, families inactive.

2. In another chapter of expenditure clothing, footwear primarily due allowance, the sex of the person for which the calculation is made and season. This was the reason for the man detailing products - socially active, man - inactive retired woman - socially active woman - disabled, retired, baby - boy school child - school girl, for each case, taking into account the necessary chapter clothing / shoes, house and outside living space.

3. The house consists of 3 rooms for employees or farmers with children and one room (studio) for elderly family in urban and rural areas. Other expenses related to housing, and household electrical items, sanitary items and hygiene, textiles for household use, tableware, cutlery, glassware and other household products, and expenses related to cultural services, personal

care services Repair and maintenance of clothing and footwear were properly set for four people, urban, rural and two elderly, urban and rural.

4. Transport envisages 2 monthly fees, a means of transport, if urban employees who travel daily to work and children are not required, considering that attend schools close to home; 4 trips to class II by train employees for family with children once a year when moving annual leave; 2 trips at a discount, equivalent to a whole journey, by train, for the family of pensioners (elderly) in urban and rural areas when moving, once a year, annual leave and treatment.

5. School supplies and other stationery items concern, in particular, children's school requirements, but also a necessary minimum for adults.

6. Drugs retain only those strictly necessary for first aid kit rather lengthy treatment, namely to follow, starting from the premise of healthy aging, population and not cases where treatments long periods of time.

7. The calculation of the minimum living basket for all categories of families analyzed: employees with two children, urban and rural, elderly couple in urban and rural areas has provided an amount of 10% of the final consumer basket for a safety and economics fund, to cover miscellaneous expenses required contingency of joy (wedding, christening) or trouble (illness, hospitalization, death) arising in people's lives.

## **2.1 The Data of the National Statistics Institute**

In the period 1989-2014 the most affected socio-occupational Romania families [9] by the phenomenon of poverty were:

Incomes of deciles 1 were located usually at unemployed families and farmers;

In deciles 2, 3, 4 were placed families of unemployed, farmers and pensioners who live with only one social insurance average pension or one or two guaranteed minimum pensions (social minimum pension has been granted since 2010).

In the middle of scale (deciles 5), from the poor to the rich families, assessment of incomes placed retired pensioners and also the

employees who live at the level of the minimum wage.

At deciles 6 and 7, on the scale of self welfare Romanian population, are families of retired persons who live with two insurance average pensions and also the employees paid at the minimum wage.

The last deciles 8, 9 and 10, respectively persons or families, which is rich blanket of Romanian society, are employees paid at above the average wage, self-employed, employers, labor market specialist people which are working in International Corporations, banks, insurance companies, other professionals working at top level, in recognized nationally or internationally companies.

Population incomes in Romania have felt the effects of the international financial crisis, which began in 2010 when total household incomes declined compared to previous years. More and more households were affected by poverty, in specially the incomes of farmers, part of the incomes of pensioners and also of the unemployed.

## **2.2 The Data of the Research Program the Diagnosis of the Quality of Life RIQL and Normative Method of Minimum Living Standard**

In The Research Institute for Quality of Life is calculated monthly consumption basket of the population by number of members in the household, residence, socio-occupational status of the head of household. It reflects theoretically, what is deemed absolutely necessary by specialist's consumption: food, clothing, footwear, housing, health, education, culture, recreation etc and equally important part of affirmation and social integration of the individual.

Taking into account the income that can be obtained in a household, as they were declared by interviewees field research Diagnosis Quality of Life: Salaries, benefits children, student scholarships and other sources of income from social security funds or alimony to which were added the equivalent in lei of leased and repairs equivalent in money, goods produced around the house by family members, household savings.

In terms of consumption quality of life research diagnosis were considered: food expenditure

necessary for survival; beverage and tobacco costs, spending on clothing and footwear, housing maintenance expenses, transport, health, the education, culture include the purchase of books, notebooks, school supplies, stationery, newspapers, magazines etc.

The amounts spent are extremely small as testified by the respondents, yet little is required from both the amounts declared, to cover the needs of the chapter; around the same terms as above mentioned chapter we discuss other necessary monthly expenses: painting, house repairs, car, paid holidays, etc. The self-consumption farms cover much of the household's consumption, what remains is little or no market [10].

The revenues and how it covers consumption needs question arises: **How do you estimate the total income of the needs of your family?** The responses from a sample of 1161 individuals (100%) were:

**1. Not enough to cover basic expenses – 30.6%**

Coverage of basic necessities products is a problem for more than half of the sample of respondent's diagnostic quality of life in 2010. The first position where no bare minimum is not covered by household income are summarized nearly a third of households 30.6%.

**2. They only for essentials – 33.8%**

The other third is positioned at the second level, where households only what is necessary to cover their revenues. Virtually 65% of these families are living at survival, in poverty.

**3. Cover for a decent living, but we can not afford more expensive – 25.7%**

Placing on the third level of the rating scale, where it reaches a minimum decent life without being able to buy goods more expensive is a quarter of the families in the study (25.7%).

**4. We manage to buy some more expensive items, but with effort – 9.5%**

**5. We can afford everything we need without much effort – 0.5%.**

The last two levels of living, which does not raise any obstacle to buying products on the market for households are positioned only 10% of the sample households.

The data Quality of Life Research Diagnostics population evaluates its revenues in relation to consumption. In any society, some people are considered rich, others consider themselves poor. With regard to numbering from 1 to 10, you where you stand? Positioning of sample households in scale, denoted wealth from poor to rich denoted 1 to 10 is as follows:

**1. 31% of households in the sample are placed at the middle of the scale (the value 5).**

**2. 90% of these deal notes 2 to 7.**

Scale from 1 to 10	Number of answers	Percents
1 - poor	63	5,4
2	106	9,1
3	161	13,9
4	202	17,4
5	361	31,1
6	132	11,4
7	84	7,2
8	42	3,6
9	3	0,3
10 – rich	5	0,4
<b>Total</b>	<b>1159</b>	<b>100</b>

**3. COST OF LIVING IN URBAN ROMANIAN HOUSEHOLDS**

In the last two decades, the average net wage income in the economy was well below what we pay for decent living conditions. The goods and services that they buy this type of wage income decreased up to 60% in 1993, 63.7% in 1994, slightly over 65% in 1997 and 1998. Then in 1999 to 2002, power buying and reached 60% of what could procure the year, 1989. Earning net real average salary per economy peaked towards the end of the review period of evolution, namely in 2009, when he could cover about 110% of the products and services in the consumption basket decent [7,11].

The economic situation of families with two dependent children who have one average salary began to become a little more acceptable only since 2008, when the purchasing power of the average net wage income in the economy could fully cover the food basket of goods, non-food

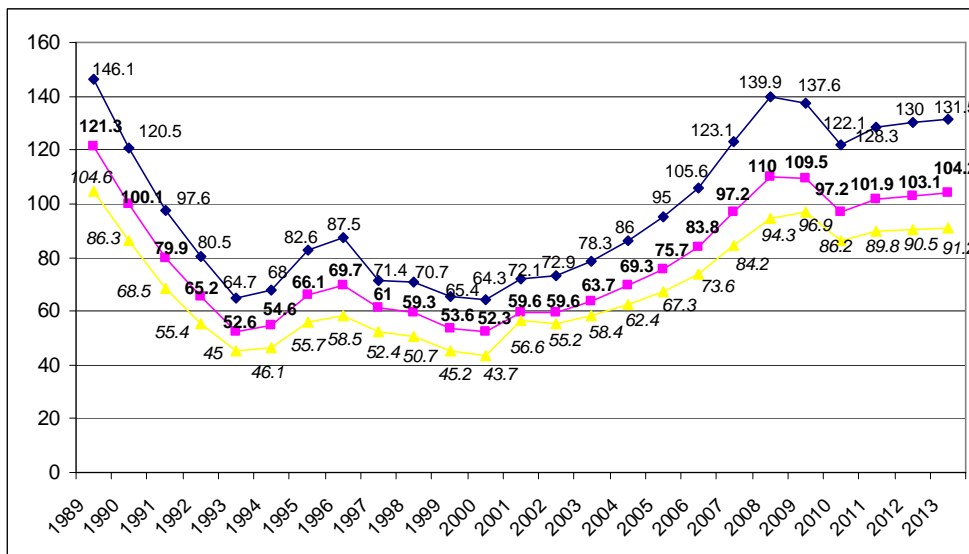
and services, the base year 1989 (Chart 1). This situation persisted until 2010 when 25% reduction in the average wage income placed again this income close to purchasing power in 2008 ([12], p.30).

This wage reduction measure affected a third of the income state employees: teachers, doctors, police, customs, civil servants etc. In the private sector anti-crisis measures have led, on the one hand, to reduce the staff employed, and on the other hand, to maintain the number of employees with salaries price decrease by 10 to 15%. 25% wage reduction, as the increase in VAT from 19 to 24% in June 2010 located close to the average net wage purchasing power for the year 2008. The situation was somewhat more acceptable for families with two children maintenance ordered two average net salaries (Chart 2) ([12], p.35).

As regards the real value of the minimum wage, it was on a downward trend between 1989-2012, reaching minimum values in 1999 and 2000 (down 74.2% and 75.6%), driven and rising fuel prices, energy and water. In other words, during the period 1993-2003, the purchasing power of minimum wages was a quarter or less of what ought to buy a family with two dependent children, to live at least a decent minimum level (Chart 3) ([12], p.33).

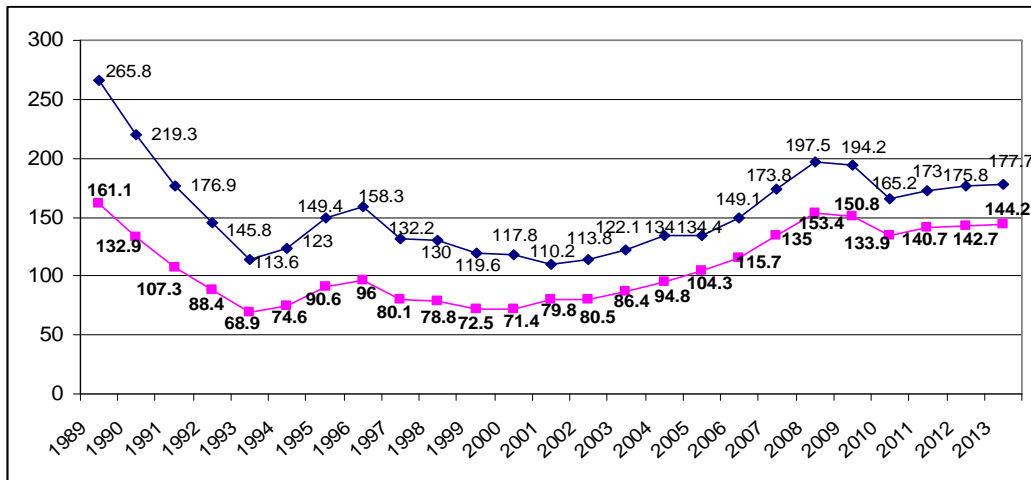
The real average pension of social insurance has experienced the most dramatic moments of the failure to cover the necessary minimum consumption estimated for a single pensioner in 1993 (43.9%) and 1997 (45.9%). During 1989-2000, the average monthly pension has a peak of evolution in 1990 (by 11.6% more than the previous year), otherwise, the purchasing power of the average pension of social insurance accounted for less than half of what a pensioner has had to procure goods and services required minimum consumption basket.

Practice increasing allocations from time to time, unrelated to the evolution of the monthly index price makes on different time intervals, to decrease their share in family income and weaken purchasing power. In addition, due to the extremely low level child allowance covers expenses incurred by the purchase of goods and services required for the children, allowance is almost insignificant in the lives of children with high income families, but does not fulfill any social role in many families or more of the parent. The situation is even worse in families where the state allowance for children is the only form of income and so the only source of child support. In chart 3 you can see the coverage of the minimum consumer needs for a family with two children, entitled to the guaranteed minimum income (Chart 4) ([12], p.32).

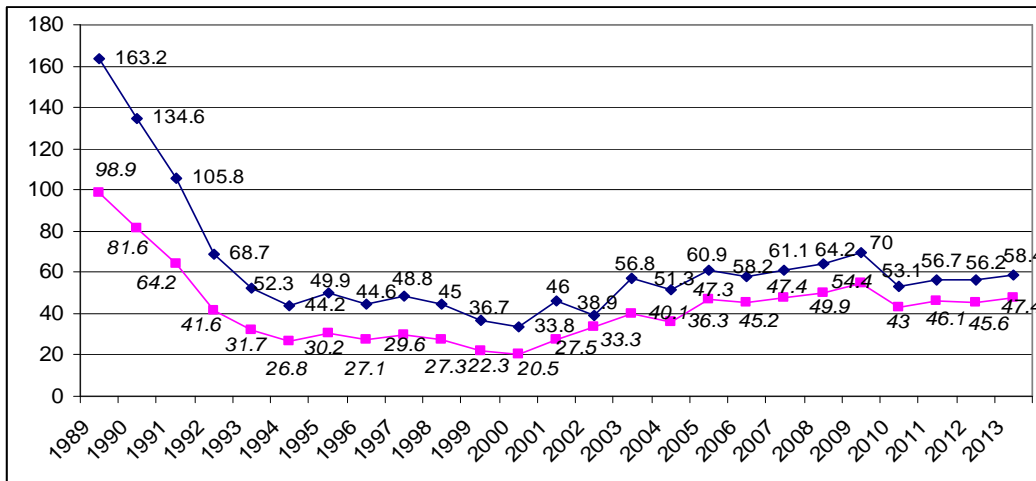


**Chart 1. Evolution of the ratio of average wages and children allowances to the decent minimum standard of living (DMSL) for urban, single-parent family with 1, 2 or 3 dependent children in October, during years 1989 to 2013**

Legend: - ◆ - 1 average net salary + 1 child allowance / DMSL 2 persons; - ■ - 1 average net salary + 2 children allowances / DMSL 3 persons; - ▲ - 1 average net salary + 3 children allowances / DMSL 4 persons



**Chart 2. Evolution of the ratio of two average net salaries in the economy and two children allowances to the decent minimum standard of living (DMSL) and subsistence minimum (SM) for a family with four people in urban, in October, during years 1989 to 2013**  
 Legend: - ■ - MS- subsistence minimum; - ◆ - DMSL- decent minimum standard of living



**Chart 3. Evolution of the ratio of two minimum salaries and two children allowances to the decent minimum standard of living (DMSL) and subsistence minimum (SM) for a family with four people in urban, in October, during years 1989 to 2013**  
 Legend: - ■ - MS- subsistence minimum; - ◆ - DMSL- decent minimum standard of living

In such circumstances, the question arises - to what extent, families with children (one that supports direct costs for Romania to have a future in history) and has most often only an income below or near net average wage the economy can lead a normal life, socially integrated in today's Romania. Clearly, for most of the families who have such income, life is not easy at all. Economic support to such families should be a priority for social policies in Romania. So far, however, members of such families and for families with children generally

entitled to a decent living standard are still a goal impossible. Many other people can meditate and can talk about happiness. But members of such families usually can not really think beyond providing livelihood for tomorrow.

#### 4. COST OF LIVING IN RURAL ROMANIAN HOUSEHOLDS

We are all bound by our villages and towns in one way or another, whether we are part of the persons living there or just have relatives or

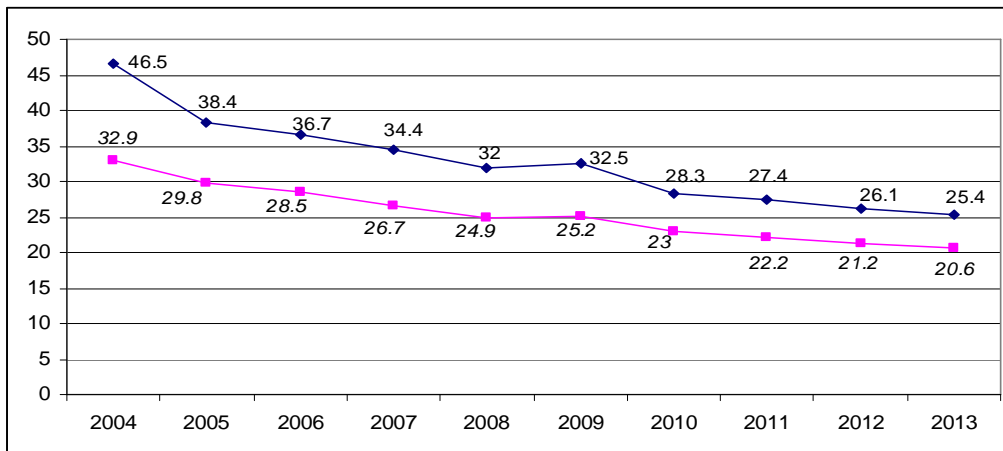
acquaintances in this environment. The distinction between town and country has always been amazingly high in the economic and social development, this situation emphasizing the last twenty years. We can distinguish two types of human communities, which are emerging: the type of rural and urban type. At home, rural type appears as the father of the urban; but the latter, once consolidated, has a great momentum that reaches sometimes unrecognizable compared to the one who gave birth.

The researches that have been conducted in recent years suggest the following list of economic activities that could be successful in rural Romanian agriculture (commercial farms competitive), forestry, food processing, manufacturing (textile, clothing, footwear and wood processing), rural tourism, traditional crafts. The service sector is seen by many authors as the sector can create new jobs in rural areas. The activities most frequently mentioned are: the public services (hairdressing, hairdressing, tailoring, shoe repair, etc.); tourism and agro tourism; restaurants offering traditional food specific area; banking and financial services; accounting services; retail. Developing rural services is on the one hand, an important task for the welfare of the rural population and, on the other hand an opportunity to create jobs in rural areas. The most important condition for the development of services revenues of those living in rural areas to grow (so will increase the

demand for services) and mobility of young people who leave the village in search of a job in town, stop.

Absorption of EU funds is seen as an opportunity for development of agriculture and rural Romanian by increased production, income and employment of labor. The requirements to obtain these funds and enhancing human capital and create knowledge and skills of rural human capital are to promote common European values: work, education, welfare, social cohesion, etc. This objective reveals an appropriate balance between EU development policies and priorities of the target group expected development, human capital development, by linking education and lifelong learning, the labor market and ensuring increased opportunities. All these objectives are subscribed to the idea of decent work with decent living conditions meeting the following principles: equal opportunities and non-discrimination; sustainable development; active aging; a decent life is the right of every citizen of a country, but also committed national or international labor market.

Household incomes are highly susceptible to adverse developments in the economy and to national and global market failures. The gap between the revenues of Romanians and other Europeans is determined by differences in the level and structure of employment, labor productivity differences, but also wage policies.



**Chart 4. Evolution of the ratio of GMI granted for four people and two children allowances to the decent minimum standard of living (DMSL) and subsistence minimum (SM) for a family with four people in urban, in October, during years 2004-2013**

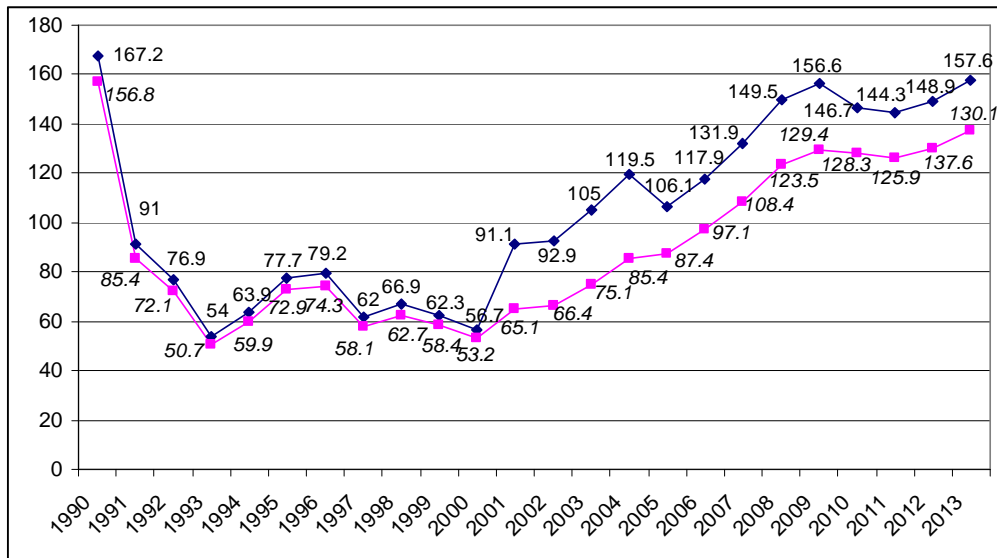
Legend: - ■ - SM- subsistence minimum;- ◆ - DMSL- decent minimum standard of living



Level predominantly low income population did not allow for savings in the years of economic growth before the crisis, which caused a sharp deterioration of living conditions in the crisis - far below the threshold degradation decent minimum consumption, all categories of households. Human needs can be determined objectively by scientific methods. The assessments highlight the consumer's subjective dimensions of the act of consumption those are just as important as the goals, as they

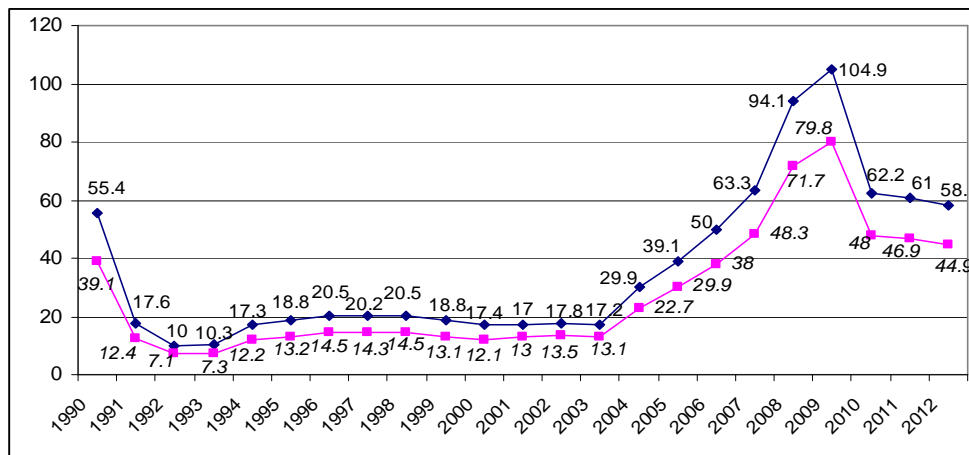
are crucial in consumption practices and therefore create a more realistic, complementary methods aims and social perception of poverty.

In the last 20 years, steadily, the share of rural poor population surpassed that of urban significantly, mainly due to lower income rural population like family farmers with two dependent children (Chart 5) ([12], pg.39), especially the elderly (Chart 6) ([12], pg.40).



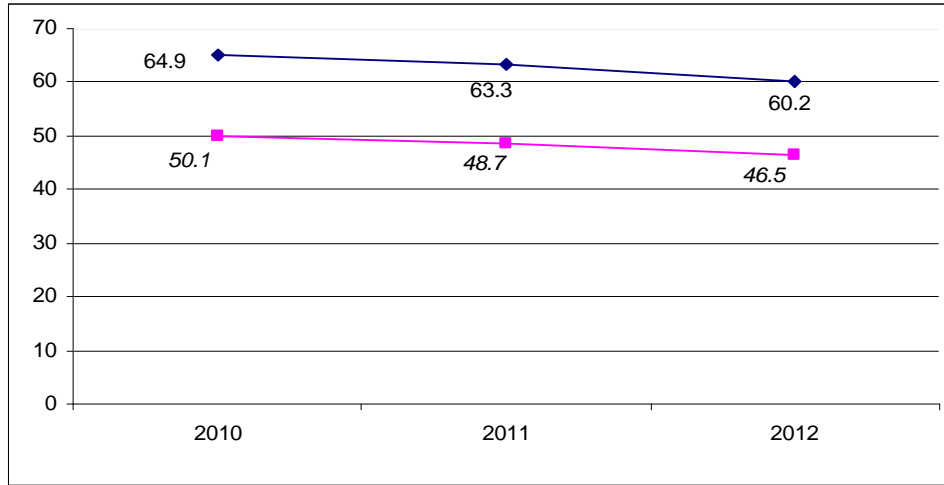
**Chart 5. Evolution of the ratio of two average net salaries in agriculture and two children allowances to the decent minimum standard of living (DMSL) and subsistence minimum (SM) in the rural area, October, during 1990-2013**

Legend: - ■ - SM- subsistence minimum; - ◆ - DMSL- decent minimum standard of living



**Chart 6. Evolution of the ratio of an average pension of state social insurance to the decent minimum standard of living (DMSL) and subsistence minimum (SM) for a family with one pensioner in the rural area, in October, during 1990 to 2012**

Legend: - ■ - SM- subsistence minimum; - ◆ - DMSL- decent minimum standard of living



**Chart 7. Evolution of a state social insurance pension and a minimum pension to the decent minimum standard of living (DMSL) and subsistence minimum (SM) for a family consisting of two pensioners in the rural area, in October, during 2010-2012**

Legend: - ■ - SM- subsistence minimum;- ◆ - DMSL- decent minimum standard of living

The family consists of a pensioner who lives in rural areas with an average pension of state social insurance and is still in a very difficult economic situation. It managed to cover only a tenth of the minimum survival in the years 1992-1993 and the same minimum two -tenths of 1994-2003. A peak was reached in 2009, when increased pension point, then average pension remained range late 2014, at the level of the minimum subsistence 58% and 45% of the decent minimum standard of living (Chart 6) ([12], pg.40).

A family of two pensioners in rural areas, which has an average pension of state social insurance and social minimum pension of 350 lei, that family can cover half of market goods and services that meet a minimum decent living and 60-65% of one of survival (Chart 7 above) ([12], pg. 41).

## 5. CONCLUSIONS

The normative method (RIQL), consumption is regulated by nutritional experts as individuals and their families should eat to be healthy in relation to the exercise, mentally and intellectually held by employees and children, while the average monthly consumption (NIS) reflects what people spend sometimes without respecting the rules of nutrition and hygiene; the balanced consumption ratio of standardized basket of RIQL and the NIS is registered and

provided by families of pensioners. Employee's consumption as he said phased population is more than would be the standardization, representing about 80% of that set by nutritionists; farming families with dependent children would need for family consumption still half of what is required at a minimum decent compared to what currently consumes and was recorded by NIS. Level predominantly low income population did not allow for savings in the years of economic growth before the crisis, which caused a sharp deterioration in living conditions during the crisis, degradation well below minimum consumption decent, all categories of households.

Romanian Farmers 'incomes are placed about half of Romanian employees' income levels, than those closer to the unemployed. Together with extremely low cash incomes usually farmers recorded the highest consumption of products from own household production. The share value of consumption goods in their household was between 35% and 40% in the analyzed period 1990-2012. After farmers, who have achieved the highest consumption of agricultural products from own resources were retired households, followed by unemployed. We are dealing with survival micro strategies constrained by circumstances to farm survival. The reality is that throughout the 90s, but since 2000, the bulk of Romanian households and especially those in rural, conducted a consumer centered on meeting basic needs.

Cost of living for different types of households in rural areas, with one or more persons in composition was far below what similar in structure to households living in urban areas. Many rural households lack the resources under the level necessary to cover the consumption of needs and consumption decent minimum subsistence established by normative method.

### COMPETING INTERESTS

Author has declared that no competing interests exist.

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