
Do Economic Factors Still Correlate with Job Satisfaction Among the Elderly?

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Abstract

Job satisfaction is influenced by expectations, which vary at different stages of life. This study aims to analyze the relationship between economic and non-economic factors and the job satisfaction of elderly workers. The analysis is based on data from the 2017 Happiness Level Measurement Survey (SPTK), focusing on 3,582 workers aged 50-70 classified as laborers, employees, or staff. The results show that economic and non-economic factors are significantly related to job satisfaction among elderly workers. Economic factors have a more significant impact on job satisfaction than non-economic factors. Key economic factors include wages, the alignment of wages with work intensity, and job security. Non-economic factors include the alignment of job roles with workers' interests and skills, as well as overall job comfort. Among economic variables, wages have the most decisive influence on job satisfaction—the lower the wage, the lower the job satisfaction. Among non-economic variables, job comfort has the most substantial impact on job satisfaction.

Keywords: elderly worker, job satisfaction, economic factors, non-economic factors

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1. Introduction

The work participation of the elderly population increases along with the trend of population aging, which is marked by declining fertility and mortality. Population aging leads to labor market aging. As many as 53.93 percent of the elderly are still actively participating in the labor market (BPS, 2023). The national strategy for aging (STRANAS LANSIA) targets 50 percent of the elderly working in the formal sector by 2024 (Bappenas, 2021). However, by 2023, 85.25

percent of the elderly worked in the informal sector (BPS, 2023). Aqil's study (2023) shows that most elderly people work as informal self-employed workers and experience worse conditions than formal workers during economic shocks such as COVID-19. The vulnerable conditions of informal workers are closely related to lower life satisfaction compared to formal workers (Hurtado et al., 2017), but are not significantly related to workers' job satisfaction (Kim et al., 2019; Pagés & Madrigal, 2008; Pratap & Quintin, 2006).

The elderly population is generally absorbed in the informal sector due to the retirement age limit in the formal sector (Adioetomo et al., 2018). Labor statistics show that only 14.75 percent of elderly individuals have formal worker status (BPS, 2023). Most elderly individuals with higher education are absorbed as formal workers. Elderly individuals with higher education who continue to work as formal workers are more driven by the need for self-actualization than by economic motives (Adioetomo et al., 2018). Formal workers have more decent job conditions than informal workers but often experience age discrimination in the workplace (Gonzales et al., 2021). Age discrimination in the workplace usually relates to not being allowed to express ideas and suggestions and not being included in certain roles or tasks (Gonzales et al., 2021). The job satisfaction of elderly formal workers with laborer status is interesting to study because they have a higher educational background, leading to high expectations for work. Still, they often experience age discrimination in the workplace.

Cultural norms in Indonesia place the elderly in a dignified position. In Javanese culture, the elderly are positioned to prepare for the end of life with honor, so they no longer focus on worldly affairs (Mumpuni, 2015). Orientation towards money and material pleasure is no longer a priority for the elderly in the final stages of life development (Hill et al., 2014; Mor-Barak, 1995). For the elderly who decide to continue working, it is suspected that financial motives no longer dominate and do not determine the elderly's job satisfaction factors.

Several studies on older workers have focused on the determinants of working older individuals, which are generally analyzed from social and demographic perspectives (Rijanta et al., 2022; Salsabila & Handayani, 2021; Widodo, 2023). This study seeks to enrich research on older workers by analyzing their job satisfaction using national-scale secondary data.

This study aims to examine the relationship between economic and non-economic factors and older people's job satisfaction. It also compares the job satisfaction of older male and female individuals. Theories of psychology and sociology of the elderly form the foundation of this research analysis.

Working for the elderly fulfills economic needs and satisfies the desire for self-actualization, social recognition, and the establishment of social relationships (Doherty, 2009). Campbell, J. P., & Pritchard (1976) divide work motives into low-order and high-order motives. Low-order motives relate to worker welfare, job security, and work comfort. High-order motives pertain to the psychological needs of elderly workers, such as achievement and self-actualization. Individual

motives for deciding to work are closely related to the determinants of job satisfaction (Locke, 1976).

Job satisfaction is a function of worker expectations and the reality of the work conditions (Clark, 1997). When the reality of work conditions aligns with worker expectations, a high level of job satisfaction is achieved. Rose (2003) proposed that five factors are closely related to job satisfaction, including working hours, work contracts, financial bonuses, work environment conditions, and individual worker orientation..

Individuals experience changes in orientation as they age (Bengtson, 2016). The orientation of the elderly shifts from pursuing new experiences and information to seeking emotional meaning and peace (Carstensen, 2021). The socioemotional selectivity theory explains that the elderly try to maintain their level of well-being through the process of selecting activities and information (Carstensen, 2021). The elderly process only positive activities and information (Bengtson & Settersten Jr, 2016). About work, elderly workers tend to avoid conflict and choose work conditions that provide comfort and peace.

Elderly people also select certain aspects of their lives that can maintain their well-being (Bengtson & Settersten Jr, 2016). The selectivity optimization compensation (SOC) theory explains that elderly people choose the most important aspects of life and then optimize these aspects to enhance life satisfaction and compensate for weakened or lost resources (Baltes & Baltes, 1990). In the context of work, elderly people select jobs that align with their interests and skills, which can be optimized for work performance while compensating for physical and cognitive abilities that may be declining (Kooij et al., 2008).

The effort-reward model and equity theory suggest that job satisfaction is largely determined by the balance between effort and wages (Adams, 1963; Siegrist et al., 2004). Inequality between wages and effort leads to job dissatisfaction, particularly among elderly workers aged 40-54 (Loi & Shultz, 2007). Elderly workers in this age group still prioritize wage compliance (Loi & Shultz, 2007). Having family members to support makes financial factors a significant determinant of job satisfaction. A study by Kollmann et al. (2020) showed that when workers' contributions are high while receiving low pay, job satisfaction decreases for young workers but not for older workers.

Empirical studies show that most elderly people work due to intrinsic motives, such as the desire to apply their remaining skills and to transfer knowledge and competence to younger workers (Mahmoud et al., 2020; Mor-Barak, 1995; Mumpuni, 2015; Wiktorowicz et al., 2022). The findings of Kollmann et al. (2020) also show that job satisfaction among the elderly is more determined by the contribution they can make. The greater their benefits to the work environment, the higher their job satisfaction. Contrary to previous theories and empirical studies, Loh et al. (2023) concluded that income factors still dominate the motives of the elderly to work. Some elderly workers place social motives in their work but continue to prioritize income factors.

Women's job satisfaction tends to be higher than men's because women workers' expectations of their work are generally lower (Clark, 1997). This is closely related to the traditional division of roles between men and women. The theory of specialization and comparative advantage proposed by Becker (1991) explains that men tend to have a comparative advantage in the labor market, while women excel in domestic household affairs. Men who specialize in breadwinning tasks develop high expectations for their work (Huang & Gamble, 2015).

The structuration theory framework is appropriate for explaining the differences in job satisfaction between men and women. Structuration theory examines social practices patterned across space and time, shaped by the interaction between agency and structure (Giddens, 1984). In the context of elderly job satisfaction, it is shaped by the dynamic interaction between elderly workers and the social environment and workplace structure. The job satisfaction of elderly men is more related to their identity and role and how work can meet their financial expectations (Leung, 2003). Women's job satisfaction lies in the comfort and flexibility of work, which allows them to divide their time proportionally between domestic affairs and work (Leung, 2003). Patriarchal cultural factors cause female workers to face role conflicts between career and family (Crompton, 2002).

Empirical studies comparing male and female job satisfaction show that male job satisfaction tends to lie in competency development and career opportunities. In contrast, female job satisfaction lies in flexible working hours (Nielsen & Smyth, 2008). A comparison of the motives of male and female elderly workers in deciding to work shows that men prioritize job security. In contrast, elderly women prioritize the suitability of skills to work (Grzenda, 2023).

2. Research Methods

This study uses secondary data from the 2017 Happiness Level Measurement Survey (SPTK). BPS has been collecting SPTK data since 2014. The data collection for SPTK in 2017 was conducted from April 5-30. Respondents in the SPTK were heads of households or their spouses. The total number of respondents collected in the SPTK was 72,317 households. SPTK data represent the population of Indonesia, and data presentation can be done up to the provincial level.

The unit of analysis in this study is elderly individuals aged 50-70 years. This study focuses on elderly individuals who are working and have the status of laborers, employees, or staff. The total number of respondents who meet the criteria as units of analysis is 3,582 observations. This sample size allows for generalization of the results at the national level. Job satisfaction is the dependent variable in the study. In the SPTK questionnaire, job satisfaction is represented by one question: "How satisfied are you with your job or business?" The answers to the question are given in the form of ratings from 0 to 10. The independent variables that are the main focus are economic factors and non-economic factors. These factors reflect the perceptions of elderly workers regarding their work conditions.

A total of three questions in the SPTK questionnaire represent economic factors. The first question is about the wages received in a month. The wage data are categorical. The second question is: "Is the wage received in accordance with the hard work, both in terms of time and energy used?" This data is categorical, with one indicating wages are according to hard work and two indicating wages are not according to hard work. The third question is whether the work has certainty of continuity. This data is also categorical, with 1 for yes and 2 for no.

Social and demographic variables, including employment, age, gender, marital status, health, leisure time, education, and training, control the main independent variables. Employment is classified into three sectors: agriculture, industry, and services. Health is measured based on respondents' self-reports of whether they have experienced health complaints in the last six months.

Descriptive and inferential analyses are applied in this study. Descriptive analysis involves tabulating elderly characteristics and average job satisfaction scores. A t-test analysis is conducted to provide an initial comparison of the difference in scores between variable categories. The inferential analysis uses multiple linear regression analysis. Multiple linear regression was chosen because the dependent variable in this study consists of continuous numerical data, the sample size is large, and the data meets normality criteria. The regression analysis is conducted in three stages: the entire model, the male sample, and the female sample. Regression analysis on male and female samples only includes variables that were significant in the full regression model.

3. Results and Discussion

The characteristics of the research respondents are presented in Table 1. As many as 35.59 percent of the respondents earned more than 4 million rupiahs, while the remainder were distributed almost equally among the other three income groups. The majority of respondents, approximately 7 out of 10, perceived that the wages received were due to their hard work and believed there was certainty in the sustainability of their work. Most elderly workers, around 8 to 9 out of 10, had a positive perception of non-economic factors in work, considering their jobs to be in line with their skills and interests, and that there was comfort, security, and easy access to work. Regarding socio-demographic characteristics, most respondents worked in the service sector, had a college education, had never received training, lived in urban areas, had other marital statuses (divorced/widowed/unmarried), had no health complaints in the last 6 months, and were 50-69 years old.

Table 1 also shows a comparison of the average job satisfaction scores for each variable category. The differences in average job satisfaction between categories in each variable were statistically significant. The average job satisfaction score across all analysis units is 7.32. Elderly workers with wages of more than IDR 4,000,000 have 1.372 times higher job satisfaction than those with wages of less than IDR 1,000,000.

The highest average job satisfaction is found among elderly workers earning more than 4 million rupiahs, with a score of 8.09 points. Meanwhile, the lowest average job satisfaction is among elderly workers who perceive that their work does not provide comfort, with a score of 5.61 points. Descriptive results indicate that economic factors closely contribute to the high job satisfaction of the elderly, while non-economic factors are closely linked to lower job satisfaction.

Descriptive findings provide an initial indication that economic factors remain a priority in shaping the job satisfaction of the elderly. The decline in job satisfaction scores is most clearly observed in the wage variable compared to other variables. Elderly workers who perceive their wages are in accordance with their hard work have 1.313 times higher job satisfaction than those who feel their wages do not match the effort expended. The non-economic factor that provides the highest average job satisfaction score is job suitability with interests. The difference in job satisfaction scores between elderly individuals who feel their jobs align with their interests and those who do not align with their interests is 1.6 points.

Table 1. Distribution of Respondents and Job Satisfaction Based on Characteristics and Bivariate Correlation of Economic and Non-Economic Factors: Indonesian Employment Survey 2017

Variabel	n	M (Mean of job satisfaction)	t-test	F-test
(1)	(2)	(3)	(4)	(5)
Economic Factors				
Wages				
> Rp. 4,000,000	1,275	8.09		245.61***
Rp 2,500,000-Rp 4,000,000	702	7.62		
Rp 1,500,000-Rp 2,500,000	461	6.82		
Rp 1,000,000-Rp 1,500,000	505	6.58		
< Rp 1,000,000	639	5.90		
Matching wages with hard work				
Yes	2,678	7.69	29.72***	
No	904	5.86		
Certainty of job continuity				
Yes	2,779	7.57	22.22***	
No	803	6.07		
Non-economic Factors				
Skill Match				
Yes	3,078	7.42	15.89***	
No	504	6.09		
Matching interests				
			21.28***	

Variabel	n	M (Mean of job satisfaction)	t-test	F-test
(1)	(2)	(3)	(4)	(5)
Yes	2,979	7.50		
No	603	5.90		
Job comfort			14.56***	
Yes	3,354	7.34		
No	228	5.61		
Job security			12.04***	
Yes	3,142	7.36		
No	440	6.29		
Ease of access to the workplace			6.65***	
Yes	3,349	7.28		
No	233	6.48		
Working Sectors				182.89***
Agriculture	503	6.14		
Industry	572	6.68		
Services	2,507	7.58		
Gender			-1.93*	
Male	2,363	7.19		
Female	1,219	7.31		
Education				168.77***
Not Graduated from Elementary School	563	6.20		
Elementary School	575	6.49		
Junior High School	277	6.82		
High School	884	7.31		
College	1,283	8.05		
Training			12.61***	
Ever followed	1,053	7.80		
Never followed	2,529	6.99		
Residence			4.53***	
Urban	2,183	7.34		
Rural	1,399	7.06		
Marital status			-3.14***	
Mariage	735	7.05		
Other	2,847	7.28		
Health			-7.42***	
Often, there are complaints	817	6.82		

Variabel	n	M (Mean of job satisfaction)	t-test	F-test
(1)	(2)	(3)	(4)	(5)
No complaints	2,765	7.35		
Age			-6.86***	
50-59 years old	2,878	7.33		
60-70 years old	704	6.82		

*sig. 0.1; **sig. 0.05; ***sig. 0.01

The inferential findings are presented in Table 2. The results of the analysis show that economic and non-economic factors are statistically significantly related to the job satisfaction of the elderly. The results of the model fit test indicate that the model can explain 34.74 percent of the variability in job satisfaction. The F-statistic and P-value values demonstrate that the variables significantly explain the job satisfaction of the elderly. The Root Mean Square Error (RMSE) value of 1.453 reflects model predictions that are close to the actual values, indicating that the model has good performance.

The parameter estimates of the regression model show that economic and non-economic factors have a positive relationship with the job satisfaction of the elderly. The lower the wages received by elderly workers, the lower their job satisfaction. Conversely, the more closely wages align with the hard work performed, the higher the job satisfaction of the elderly. Elderly individuals who perceive certainty in job continuity tend to have higher job satisfaction compared to those who feel there is no certainty in the continuity of their jobs. Mismatches in skills mismatches in interests, and discomfort at work have a negative relationship with the job satisfaction of the elderly. Meanwhile, job security and workplace accessibility do not have a significant relationship with job satisfaction. Elderly people working in the service sector tend to have higher job satisfaction compared to those working in the agricultural sector. Additionally, elderly women tend to have higher job satisfaction than elderly men.

Table 2. Parameter Estimates of the Regression Model of Determinants of Job Satisfaction: Indonesia STPK 2017

Variabel	Full model coef	Male coef	Female coef
(1)	(2)	(3)	(4)
Economic Factor			
Wages			
> Rp. 4,000,000 (ref.)			
Rp 2,500,000-Rp 4,000,000	-0.163**	-0.257***	-0.182*
Rp 1,500,000-Rp 2,500,000	-0.541***	-0.627***	-0.687***

Variabel	Full model coef	Male coef	Female coef
(1)	(2)	(3)	(4)
Rp 1,000,000-Rp 1,5000,000	-0.643***	-0.811***	-0.588***
< Rp 1,000,000	-1.170***	-1.310***	-1.237***
Matching wages with hard work			
Yes (ref.)			
No	-0.953***	-0.897***	-1.093***
Certainty of job continuity			
Yes (ref.)			
No	-0.269***	-0.356***	-0.120
Non-economic Factor			
Skill Match			
Yes (ref.)			
No	-0.296***	-0.310***	-0.277*
Matching interests			
Yes (ref.)			
No	-0.540***	-0.497***	-0.662***
Job comfort			
Yes (ref.)			
No	-0.562***	-0.473***	-0.781***
Job security			
Yes (ref.)			
No	0.050	0.015	0.083
Ease of access to the workplace			
Yes (ref.)			
No	-0.088	-0.065	-0.119
Working Sectors			
Agriculture (ref.)			
Industry	0.038	0.046	0.005
Services	0.287***	0.348***	0.301*
Gender			
Male (ref.)			
Female	0.135**		
Education			
Not Graduated from Elementary School (ref.)			
Elementary School	0.012		

Variabel	Full model	Male	Female
(1)	coef	coef	coef
	(2)	(3)	(4)
Junior High School	0.084		
High School	0.023		
College	0.189		
Training			
Ever followed (ref.)			
Never followed	-0.084		
Residence			
Urban (ref.)			
Rural	-0.013		
Marital status			
Mariage	-0.084		
Others (ref.)			
Health			
Often, there are complaints (ref.)			
No complaints	0.050		
Age	0.097		
Age ²	-0.001		
Observation	3,582	2,363	1,219
R-Squared	0.347	0.320	0.396

*sig. 0.1; **sig. 0.05; ***sig. 0.01

The wage and wage suitability variables have a strong relationship with job satisfaction, as evidenced by the magnitude of the regression coefficient and a p-value of less than 0.01. Elderly people with wages of less than 1 million rupiahs tend to have 1.17 points lower job satisfaction than those with more than 4 million rupiahs. Non-economic factors are also statistically significantly related to the job satisfaction of the elderly. Significant indicators include skill suitability, interest suitability, and job comfort. Among these, job comfort has the strongest relationship. However, job security and ease of access to the work location are not significant in shaping the job satisfaction of the elderly.

This study shows that economic and non-economic factors are related to the job satisfaction of the elderly. This finding differs from previous research (Kollmann et al., 2020; D. T. A. M. Kooij et al., 2011; Mahmoud et al., 2020). Typically, job satisfaction in the elderly is more influenced by non-monetary factors, such as the fulfillment of social interaction needs and self-actualization. In this study, however, the relationship between wages and the suitability of wages with effort

has a more substantial impact on the job satisfaction of the elderly than other non-economic variables.

The effort-reward model still applies to the elderly in Indonesia. This model explains that when the effort expended by workers is matched by the rewards received, employee job satisfaction increases (Siegrist et al., 2004). Elderly workers in Indonesia continue to view the alignment between wages and effort as a key factor in job satisfaction. This contrasts with the findings of Kollmann et al. (2020), which showed that when the wages received were lower than the contribution given, it did not reduce the job satisfaction of the elderly. The strong relationship between economic factors and job satisfaction among the elderly in Indonesia may be due to less favorable financial conditions, causing the elderly to maintain an active role in the family economy. The study by Loi & Shultz (2007) explained that financial factors are a priority for elderly workers in the 40-54 age group because they still have family responsibilities. Adioetomo et al. (2018) concluded that the elderly in Indonesia work more out of necessity to meet economic needs rather than for self-actualization. This argument is supported by employment statistics showing that more elderly people are absorbed in the informal sector than in the formal sector.

Abraham Maslow's theory of needs explains that individuals will not pursue "higher" needs until their "basic" needs have been met (Rasskazova et al., 2016). Therefore, elderly workers will not be oriented toward self-actualization needs if their basic or financial needs are unmet. The strong impact of economic variables on elderly job satisfaction indicates that some basic needs of the elderly remain unmet. Munawaroh et al. (2024) found that elderly people who tend to work often come from poor households. Economic needs drive the elderly to enter the labor market.

The demand to support the family's economy is generally met by men. Role theory positions men as having an active role in meeting family needs (Choi & Chen, 2006; Wongkaren, 2012). Research findings confirm the demands of men's roles as breadwinners. The relationship between economic factors and job satisfaction is stronger in elderly male workers than in elderly female workers. The obligation to meet family needs makes men more oriented toward economic than non-economic factors. However, in elderly female workers, the influence of economic factors on job satisfaction is still significant. This finding contrasts with the study by Huang & Gamble (2015), which showed that wages were not significantly related to women's job satisfaction. In the Indonesian context, elderly women living with their children in rural areas remain actively involved in supporting family needs (Setiadi & Hidayah, 2021). The contribution of elderly women to the family economy makes economic factors significant in determining their job satisfaction. The significance of the wage variable on the job satisfaction of elderly women reinforces Suwadji's (2024) recommendation regarding the importance of a fair, equal, and productive wage structure and scale program policy regardless of gender. The equity theory, which explains the balance between contribution and wages received (Adams, 1963), still applies to elderly Indonesian women.

There is a difference in the magnitude of the relationship between economic factors and job satisfaction between elderly men and women. Elderly women pay more attention to the

alignment of wages with hard work than elderly men. This finding can be related to the double burden borne by women, balancing domestic responsibilities and work (Carr et al., 2018; Choi & Chen, 2006; Setyonaluri, 2019; Stoiko & Strough, 2019). Elderly women who still contribute to their family's domestic affairs face a high opportunity cost when deciding to enter the labor market. The match between wages and effort can be seen as a compensation mechanism for the lost opportunities in domestic affairs for elderly female workers.

Job security is significantly related to job satisfaction in elderly men, while it is not significant for elderly women. This finding aligns with Grzenda's research (2023), which found that the type of employment contract is closely related to the probability of elderly men continuing to work after retirement. This can also be linked to agency and structuration theory, which explains that agents are influenced by social structures, such as gender norms and cultural expectations (Giddens, 1984). Elderly men value job security because the social structure positions them as the primary breadwinners. This differs from women, whose cultural expectations do not place them as the main providers for the family (Leung, 2003).

Non-economic factors, such as job comfort, job security, and the suitability of skills and interests, are also related to job satisfaction in the elderly. This finding is consistent with research by Loh et al. (2023), which suggests that the elderly consider social and economic factors and income. The significance of non-economic factors on job satisfaction in the elderly can be linked to selective socioemotional theory. This theory explains that the elderly tend to choose information and circumstances that have a positive emotional impact on them (Carstensen, 1992). In the work context, the elderly focus on aspects of comfort and the alignment of work with personal interests, which can bring positive emotions and, in turn, impact job satisfaction.

The skill suitability variable is significantly related to job satisfaction for elderly men and women. This result can be explained by the theory of selectivity optimization and compensation (SOC Theory). SOC theory explains that the elderly select certain aspects of their lives that can maintain their well-being, optimize these aspects, and compensate for areas of weakness (Baltes & Baltes, 1990). About elderly workers, they tend to choose jobs that align with their existing skills, allowing them to optimize their performance. Optimizing skills in the workplace, in turn, brings job satisfaction to the elderly.

4. Conclusion and Recommendations

Material factors are still closely related to the job satisfaction of the elderly. Wages, the alignment of wages with hard work, and job continuity significantly impact shaping the job satisfaction of the elderly. There are differences between men and women in assessing material factors related to job satisfaction. Men view job continuity and wage alignment as the most important material factors in shaping job satisfaction. At the same time, women consider the alignment of wages with hard work to be the key material factor. Non-economic factors are also

related to the job satisfaction of both elderly men and women, including job comfort and the alignment of interests and skills with the job.

The results of this study have practical implications. For companies or employers, it is important to carefully assess the alignment between the job descriptions of elderly workers and the wages they receive. A comfortable and elderly-friendly work environment should also be considered to support the job satisfaction of the elderly. Companies need to ensure that the skills of elderly workers match their main tasks. The skill gaps that often occur in elderly workers can be addressed through training, with attention to the cognitive and psychological aspects of elderly workers.

This study has some limitations. For instance, it did not differentiate job satisfaction among elderly workers according to age group it focused solely on elderly workers with laborer status, and it used only one observation time point. Future research could analyze job satisfaction by age group. The use of panel data would also be valuable in capturing variations in the job satisfaction of the elderly over time. Including cultural elements and conducting in-depth qualitative research could further enrich the study of job satisfaction among the elderly.

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