What shapes older adults' multidimensional well-being in Jambi Province, Indonesia? Integrating capability–ecological frameworks

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DOI:	Received:	Revised:	Accepted:	Published:
10.22437/ppd.v13i3.37510	07.10.2024	08.02.2025	12.07.2025	31.08.2025

Abstract.
This study examines the socioeconomic determinants of subjective well-being (SWB) among older adults in Jambi Province, Indonesia, using a multidimensional framework encompassing life satisfaction, emotional well-being, and life meaning. Addressing limitations in prior research that often employ unidimensional measures or neglect contextual factors, this study integrates individual and environmental perspectives. A cross-sectional survey of 207 individuals aged 60 and above was conducted between July and August 2024 using stratified random sampling. Multiple linear regression was employed for analysis. The findings reveal that gender, educational attainment, and household role consistently and positively influence all dimensions of SWB. Economic activity status, income, ethnicity, and residential area also contribute to variation, although their effects are mixed. Chronological age showed no significant association with SWB. Interpreted through the Capability Approach and the Ecological Model of Aging, the results highlight how individual capacities and contextual conditions jointly shape well-being in later life. The study highlights the importance of implementing integrated policy measures, including inclusive pension systems, lifelong learning programs, and age-friendly infrastructure, to improve economic security and social inclusion for older adults.

Keywords: *Capability approach, Ecological model of aging, Multidimensional well-being, Older adults, Subjective well-being.*

JEL Classification: I31, J14, J26, O15.

INTRODUCTION

Indonesia is undergoing a demographic transition, with adults aged 60 and above now comprising more than 10% of the population. The number of older adults increased from 7.7 million (5.23%) in 1980 to 29.7 million (10.76%) in 2020, driven by rising life expectancy—from 55.3 years in 1980 to 73.6 years in 2022 (BPS, 1981, 2023). This demographic shift has intensified demands on health systems, social protection mechanisms, and infrastructure, necessitating adaptations to become more inclusive and age-friendly.

The impact of this transition varies across regions. In Jambi Province, the proportion of older adults rose from 3.55% in 1980 to 8.59% in 2020, exceeding the national average (BPS, 1981, 2023). Unlike major urban centers such as Jakarta or Surabaya, Jambi is predominantly semi-urban and rural, with an economy reliant on agriculture and natural resources (Rustiadi et al., 2023; Zulgani et al., 2023). Many older residents were previously engaged in informal sectors such as small-scale farming and trade, which lack formal social protection systems. Consequently, they often face financial insecurity and limited access to health and social services in later life (Indah et al., 2024; Indriani et al., 2024; Rahman et al., 2024; Riani et al., 2024).

Beyond economic challenges, aging is accompanied by physical, cognitive, and social changes that may diminish quality of life (Brinkhof et al., 2023; W. Li et al., 2024; Yeverino-Castro et al., 2023). Without adequate support, older adults are more vulnerable to emotional distress, social isolation, and reduced self-worth (Devkota et al., 2023; Dorris et al., 2024; Mostafa et al., 2025). These issues extend beyond medical and financial concerns to include psychological and social dimensions—particularly the need for meaning and purpose in life. Within this context, subjective well-being (SWB) has emerged as a vital framework for understanding the lived experiences of older adults.

As economic indicators alone cannot capture the full scope of well-being in later life, scholars have increasingly turned to broader conceptual frameworks. Two influential models are the Capability Approach (Nussbaum, 2000; Sen, 1999) and the Ecological Model of Aging (Lawton & Nahemow, 1973). The Capability Approach conceptualizes well-being as the freedom to pursue a life one has reason to value. Research employing this framework has demonstrated that SWB among older adults is influenced by education, income, health, social support, and gender equity (Anand et al., 2015; Guindon & Cappeliez, 2010; Liu et al., 2023; Mäki-Opas et al., 2022; Simon et al., 2013; von Humboldt et al., 2015; Yeung & Breheny, 2016). In contrast, the Ecological Model emphasizes the interaction between individual capacities and environmental demands, highlighting the role of housing, neighborhood conditions, and local infrastructure in shaping later-life outcomes (Chen, 2022; Choi et al., 2023; Stephens & Allen, 2022; Trecartin & Cummings, 2018; Xie et al., 2023; F. Zhang & Li, 2020; J. Zhang et al., 2018). Gender roles and caregiving responsibilities are also mediated by these dynamics, particularly for older women (Auvinen et al., 2024; Feng & Zheng, 2024).

In Southeast Asia, cultural values such as intergenerational support, religious participation, and community belonging further influence well-being. Studies from Indonesia (Kusumaningrum et al., 2025; Setiadi & Hidayah, 2021; Widagdo et al., 2022), Vietnam (Van Minh et al., 2012), Malaysia (Foong et al., 2021), Thailand (Suwannasarn et al., 2023), and India (Muhammad et al., 2022) emphasize the critical role of social roles and caregiving arrangements in sustaining later-life well-being.

Despite growing interest in this field, two significant gaps persist. First, many studies rely on unidimensional measures of SWB—such as life satisfaction or emotional states—often neglecting eudaimonic dimensions such as life purpose. Evidence from Ethiopia (Kondale Gurara et al., 2025), India (Manchana, 2023), and the United States (Eichstaedt et al., 2020) suggests that incorporating both hedonic and eudaimonic components yields a more comprehensive understanding of well-being. Although some studies disaggregate SWB (Cachioni et al., 2021; Jones et al., 2003; Joshanloo & Blasco-Belled, 2023) or employ composite indices (H. Li et al., 2024; Ní Mhaoláin et al., 2012), multidimensional approaches remain uncommon in Indonesia.

To address this, the present study employs the Indonesian Happiness Index (IKI),

which encompasses evaluative, affective, and eudaimonic dimensions of SWB. Although previous research has utilized the IKI, most studies have focused on the general population and have rarely disaggregated findings by age or by specific SWB dimensions (Atasoge, 2021; Basmallah et al., 2024; Dede Dwipayana & Ayu Padini, 2025; Mahdy, 2023; Purwanti, 2022; Sujarwoto, 2021; Widyasari et al., 2024). This study addresses this gap by focusing on older adults and analyzing each dimension of well-being within its social and cultural context.

Second, empirical integration of the Capability Approach and the Ecological Model of Aging remains limited in Southeast Asia, despite several attempts to synthesize these frameworks (Lu et al., 2022; Yeung & Breheny, 2016; Yu et al., 2023). This study maps socioeconomic variables onto both frameworks. Variables such as education, economic activity, and income are interpreted as indicators of personal capabilities and fundamental freedoms, in line with the Capability Approach. In contrast, variables such as age, gender, marital status, ethnicity, household structure, and residential area reflect individual characteristics and environmental contexts that influence person–environment fit, as emphasized in the Ecological Model of Aging.

Through this integrative lens, the study responds to global calls for aging research that is equity-oriented, context-sensitive, and multidimensional—particularly in low- and middle-income countries (Christian et al., 2020; Ralston, 2018). It contributes conceptually and empirically to a deeper understanding of how personal, social, and structural factors interact to shape SWB in later life, especially in resource-constrained but culturally rich settings.

The study's variables are aligned with the two theoretical frameworks as follows. Variables consistent with the Ecological Model of Aging include age, gender, ethnicity, marital status, household role, family size, and residential area. Age and gender reflect personal capacities that influence adaptation to physical, social, and functional changes. Marital status, household role, and family size represent proximate social contexts that provide emotional support, caregiving, and participation in family life. A residential area captures the environmental characteristics that shape daily living, while ethnicity reflects the cultural norms and community dynamics.

Conversely, variables linked to the Capability Approach—namely education, economic activity status, and per capita household income—represent core capabilities and substantive freedoms that enable older adults to pursue valued life goals. Education enhances cognitive and social capital, facilitating informed decision-making and community engagement. Economic activity and income are essential for autonomy and material security, which are crucial for sustained social participation. This conceptual mapping underscores how the two frameworks complement each other: the Ecological Model emphasizes person–environment interaction, while the Capability Approach focuses on individual agency and opportunity.

Together, this integrated perspective underpins the study's key contributions. First, it employs a multidimensional and contextually grounded measure of SWB, utilizing the Indonesian Happiness Index. Second, it bridges the Capability Approach and the Ecological Model of Aging to construct a more holistic understanding of older adults' well-being. This conceptual integration is visualized in Figure 1, which illustrates how individual, household, and environmental factors interact to shape SWB in later life. Accordingly, the study examines the interplay of these factors, offering a comprehensive analysis informed by both theory and empirical evidence.

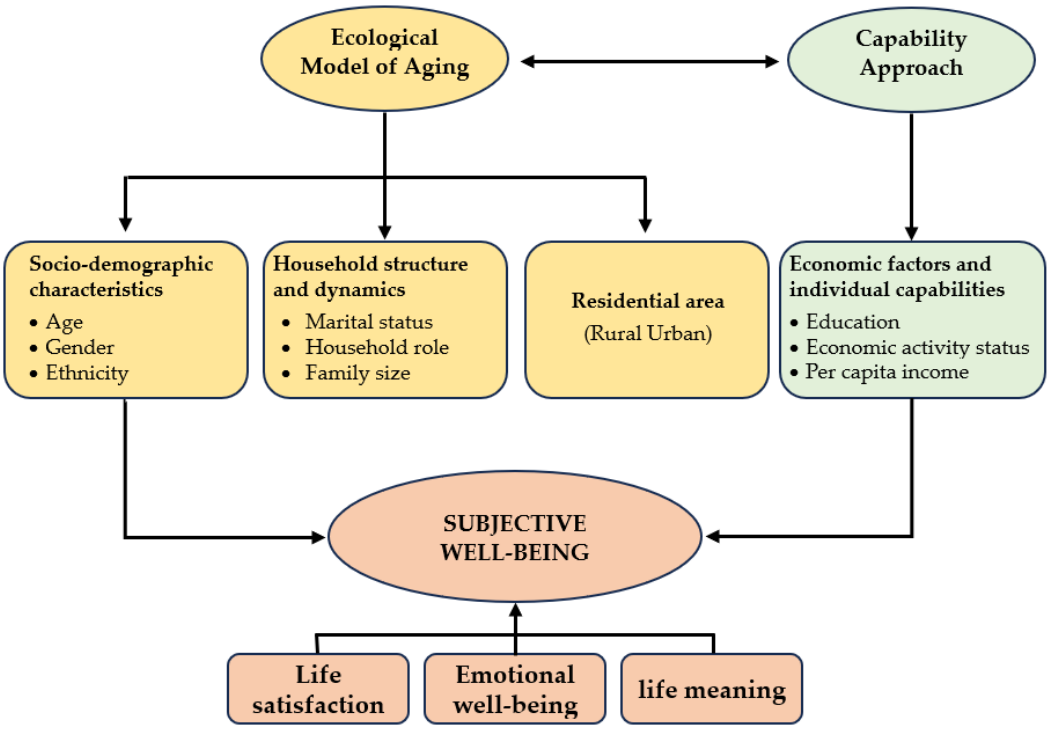

Figure 1. Conceptual framework

METHODS

Type and source of data

This study employed cross-sectional primary data collected through structured, face-to-face interviews with older adults aged 60 and above in Jambi Province, Indonesia. Data collection took place between July and August 2024 and was conducted by trained local enumerators in both urban and rural settings to ensure geographic representation. To provide contextual background, secondary data were also obtained from the National Population and Family Planning Agency (BKKBN), the Central Statistics Agency (BPS), and local government records regarding the demographics and socioeconomic status of older adults.

Population and sample

The target population included all individuals aged 60 years and older residing in Jambi Province. A two-stage stratified random sampling approach was applied to ensure proportional representation across geographic zones and settlement types.

In the first stage, two research locations were purposively selected: Kerinci Regency (in the eastern zone) and Jambi City (in the western zone), each with the highest number of older adults in its respective zone (BKKBN, 2024). Within each location, one urban subdistrict (*kelurahan*) and one rural village (*desa*) were selected from the BKKBN Family Data Collection, prioritizing areas with the highest number of older adults enrolled in the *Bina Keluarga Lansia* (BKL) program.

In the second stage, eligible households were identified from BKKBN records and verified by enumerators. A 10% random sample was drawn from households with at least one older adult. If a household contained multiple eligible individuals, one was randomly selected for the interview.

Table 1. Sample distribution by research location

Location	Sample Size
Kerinci Regency	
Desa Koto Rendah	29
Desa Baru Sungai Tutung	24
Jambi City	
Kelurahan Eka Jaya	73
Kelurahan Kenali Besar	81
Total	207

The final sample of 207 respondents was determined based on practical and statistical considerations. Although no formal a priori power analysis was conducted, a post hoc evaluation confirmed the sample's adequacy for multiple linear regression models involving 10–12 predictors. According to Cohen's guideline (2013), a sample size of 150–200 is sufficient to detect a medium effect size ($f^2 = 0.15$) with 80% power at $\alpha = 0.05$.

Data collection procedure and instruments

Data were collected through structured interviews using a standardized questionnaire comprising three sections:

1. Demographic and Socioeconomic Profile: Including variables such as age, gender, education, marital status, household role, household size, economic activity, per capita household income, ethnicity, and residential area.
2. Subjective Well-Being (SWB): Measured using 19 items from the Indonesian Happiness Index (IKI, BPS 2022), covering life satisfaction, emotional well-being, and life meaning. Each item was rated on a 10-point Likert scale (1 = very low, 10 = very high). The instrument follows Diener's SWB model and OECD guidelines and has been consistently used in national surveys since 2012. A pilot test conducted outside the study area confirmed its cultural relevance. The instrument demonstrated strong internal consistency, with a Cronbach's alpha above 0.70.
3. Supplementary Questions: A limited number of open-ended items and observational notes were included to provide contextual information. These data were not used in regression analyses**.**

Enumerators received training in research ethics, neutral interviewing techniques, and culturally sensitive communication. Interviews were conducted at respondents' homes or in accessible community spaces, avoiding prayer times and peak activity hours. Eligibility criteria required respondents to be at least 60 years old and cognitively able to participate. Individuals with severe impairments were excluded. Verbal informed consent was obtained before each interview. Supervisors performed daily quality checks, and only fully completed questionnaires (N = 207) were included in the analysis.

Analysis tools

Descriptive statistics and frequency distributions were used to summarize respondents' socioeconomic characteristics and SWB outcomes. SWB scores were derived from the 10-point Likert responses. A composite SWB score was calculated as the mean of all 19 items, with sub-scores computed for each of the three dimensions: life satisfaction, emotional well-being, and life meaning.

To examine the socioeconomic determinants of SWB, four multiple linear regression models were estimated using the Ordinary Least Squares (OLS) method. Each

model included the same set of predictor variables (X_1 to X_{10}) but different outcome variables: Y1 = life satisfaction, Y2 = emotional well-being, Y3 = life meaning, Y4 = overall SWB.

The general regression model is specified as follows:

$$Y_j = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_{3.D1} X_{3.D1} + \beta_{3.D2} X_{3.D2} + \beta_{3.D3} X_{3.D3} + \beta_{.4} X_4 + \beta_{.5} X_5 + \beta_{.6} X_6 + \beta_7 X_7 + \beta_{8.D1} X_{8.D1} + \beta_{8.D2} X_{8.D2} + \beta_{8.D3} X_{8.D3} + \beta_{9.D1} X_{9.D1} + \beta_{9.D2} X_{9.D2} + \beta_{10} X_{10} + e$$

Where:

$Y_j \in \{Y_1, Y_2, Y_3, Y_4\}$

Y_1 = life satisfaction

Y_2 = emotional well-being

Y_3 = life meaning

Y_4 = overall SWB

X_1 = Age (continuous, in years)

X_2 = Gender (1 = male, 0 = female)

X_3 = Ethnicity (base category: Malay), where:

$X_{3.D1}$ = 1 if Javanese/Sundanese; 0 otherwise

$X_{3.D2}$ = 1 if Minangkabau; 0 otherwise

$X_{3.D3}$ = 1 for Bugis/Banjar; 0 otherwise

X_4 = Marital status (1 = married; 0 = not married)

X_5 = Household role (1 = head of household - older person is the official or de facto household head; 0 = not head of household - older person resides in another household member's care, e.g., adult child)

X_6 = Number of household members (continuous)

X_7 = Residential area (1 = rural; 0 = urban)

X_8 = Level of formal education (base category: (base category: no schooling or less than elementary school), where:

$X_{8.D1}$ 1 = if respondent completed elementary school; 0 otherwise

$X_{8.D2}$ 1 = if respondent completed junior high school; 0 otherwise

$X_{8.D3}$ 1 = if respondent completed senior high school or higher education (diploma, undergraduate, postgraduate); 0 otherwise

X_9 = Economic activity status, with the base category being "not working and no income," where:

$X_{9.D1}$ = 1 if currently working (either formal or informal); 0 otherwise

$X_{9.D2}$ = 1 if not working but has regular income (e.g., pension, rental income, family transfers); 0 otherwise

X_{10} = Per capita household income (continuous, in million Rupiahs per year)

RESULTS AND DISCUSSION

Socioeconomic characteristics of older adults in Jambi Province

The average age of respondents was 67.7 years. Slightly more than half (51.2%) were women, while 48.8% were men. In terms of ethnicity, the sample comprised individuals identifying as Malay (52.2%), Javanese or Sundanese (20.8%), Minangkabau (17.4%), and Bugis or Banjar (9.6%) (Table 2).

Table 2. Socioeconomic and demographic characteristics of respondents (N = 207)

Characteristic	Category/Statistic	Value (mean or n (%))
Age	Mean (years)	67.7
Gender	Female	106 (51.2)
	Male	101 (48.8)
Ethnicity	Malay	108 (52.2)
	Javanese/Sundanese	43 (20.8)
	Minangkabau	36 (17.4)
	Bugis/Banjar	20 (9.6)
Marital Status	Not married	101 (48.8)
	Married	106 (51.2)
Household Role	Not head of household	57 (27.5)
	Head of household	150 (72.5)
Number of household members	Mean	2.7
Residential area	Urban	148 (71.5)
	Rural	59 (28.5)
Level of formal education	Did not complete elementary school	58 (28.0)
	Elementary school	57 (27.5)
	Junior high school	24 (11.6)
	Senior high school/ Higher education	68 (32.9)
Economic activity status	Not working and no income	72 (34.8)
	Working	65 (31.4)
	Not working, but has a regular income	70 (33.8)
Per capita household income	Mean (million Rupiahs)	8.6

Regarding marital status, 51.2% of respondents were married, while 48.8% were not. A majority (72.5%) were classified as heads of household, and the average household size was 2.7 members.

In terms of settlement type, 71.5% of respondents lived in urban areas and 28.5% in rural areas, reflecting the intended geographic distribution of the sample.

Educational attainment varied widely: 28.0% had not completed elementary school, while 27.5% had completed elementary school. Meanwhile, 11.6% had completed junior high school, and 32.9% had completed senior high school or pursued higher education.

Concerning economic activity, 31.4% of respondents were still working at the time of the survey. Additionally, 33.8% were not working but reported having a regular source of income (e.g., pensions, rental income, or family transfers), while 34.8% were not working and had no regular income. The average annual per capita household income was 8.6 million Rupiah.

Subjective well-being of older adults in Jambi Province

Subjective well-being (SWB) was assessed using 19 indicators across three dimensions: life satisfaction, emotional well-being, and life meaning. All items were rated on a 10-point Likert scale (1 = very low, 10 = very high). The composite SWB score—calculated as the mean of all 19 items—was 6.88 (Table 3).

The life satisfaction dimension had an average score of 7.00. Among its components, satisfaction with housing and facilities received the highest rating (7.07), while satisfaction with education and skills was the lowest (6.64). Social factors—such as family harmony (7.39), neighborhood social relationships (7.34), and leisure time (7.20)—also contributed positively to overall life satisfaction.

Table 3. Average scores of SWB dimensions and indicators among older adults in Jambi Province, 2024

No	Dimensions / Sub-dimensions / Indicators	Average score
1	**Life Satisfaction Dimension**	**7.00**
1.1	***Personal Life Satisfaction Sub-dimension***	***6.78***
1.1.1	Satisfaction with education and skills	6.64
1.1.2	Satisfaction with current job/activity	6.75
1.1.3	Satisfaction with household income	6.68
1.1.4	Satisfaction with health	6.79
1.1.5	Satisfaction with the house and facilities	7.07
1.2	***Social Life Satisfaction Sub-dimension***	***7.21***
1.2.1	Satisfaction with family harmony	7.39
1.2.2	Satisfaction with leisure time	7.20
1.2.3	Satisfaction with social relationships in the neighborhood	7.34
1.2.4	Satisfaction with environmental conditions	7.04
1.2.5	Satisfaction with neighborhood safety	7.08
2	**Emotional Dimension**	**6.13**
2.1	Enjoyment in daily life	7.23
2.2	Worry in daily life	5.69
2.3	Stress in dealing with daily life	5.47
3	**Life Meaning Dimension**	**7.05**
3.1	Ability to make decisions for oneself	7.03
3.2	Ability to create a comfortable situation	7.05
3.3	Consistency in self-development	6.77
3.4	Being useful to others	7.25
3.5	Optimism about the future	7.09
3.6	Ability to accept one's condition	7.09
	SWB	6.88

The emotional well-being dimension received a lower average score of 6.13. Enjoyment in daily life was relatively high (7.23), whereas levels of worry (5.69) and stress (5.47) were lower, indicating areas for potential intervention.

The life meaning dimension had a slightly higher average score of 7.05. Respondents rated "being useful to others" as the most meaningful aspect (7.25), followed by "optimism about the future" and "acceptance of one's condition" (both at 7.09). Other indicators—including decision-making ability, creating a comfortable situation, and self-development—also scored moderately high (6.77 to 7.05).

Socioeconomic determinants of SWB among older people in Jambi Province

This study employed four multiple linear regression models to examine the socioeconomic determinants of life satisfaction, emotional well-being, sense of life meaning, and overall subjective well-being (SWB) among older adults in Jambi Province. All models included the same set of ten predictors, yielding adjusted R^2 values ranging from 0.518 to 0.567, which indicate moderate explanatory power. The standard errors of the estimate varied between 0.421 and 0.567, suggesting that predicted scores differed from observed values by less than one point on the 10-point scale. All models were statistically significant at the 1% level (Table 4).

The results indicate that gender, education, and household role consistently and significantly influenced all dimensions of SWB. Male respondents reported lower levels of life satisfaction ($\beta = -0.451$), emotional well-being ($\beta = -0.187$), life meaning ($\beta = -$

0.629), and overall SWB (β = –0.465) compared to their female counterparts. Higher levels of formal education were associated with increased SWB, particularly among those with at least senior high school education, with coefficients ranging from β = 0.320 to 0.643. Similarly, being the head of household positively impacted all SWB outcomes, with coefficients between β = 0.345 and 0.569.

Table 4. OLS Regression Results: Socioeconomic Determinants of SWB

Code	Variable	Life satisfaction			Emotional well-being			Life meaning			Overall SWB		
		B	SE	Sig	B	SE	Sig	B	SE	Sig	B	SE	Sig
	(Constant)	7.682	(0.549)	.000	4.441	(0.429)	.000	7.626	(0.496)	.000	7.153	(0.407)	.000
X1	Age	-.014	(0.007)	.057	.005	(0.006)	.432	-.011	(0.007)	.086	-.010	(0.005)	.060
X2	Gender: Male *(ref: Female)*	-.451	(0.110)	.000	-.187	(0.086)	.031	-.629	(0.099)	.000	-.465	(0.081)	.000
X3	Ethnicity *(ref: Malay)*												
X3D1	Javanese/Sundanese	-.159	(0.117)	.178	-.043	(0.092)	.636	-.318	(0.106)	.003	-.191	(0.087)	.030
X3D2	Minangkabau	.195	(0.119)	.101	-.339	(0.093)	.000	-.112	(0.107)	.296	.014	(0.088)	.876
X3D3	Bugis/Banjar	.875	(0.164)	.000	-.047	(0.128)	.714	.885	(0.148)	.000	.733	(0.122)	.000
X4	Marital status: Married *(ref: not married)*	.552	(0.108)	.000	-.199	(0.085)	.020	.599	(0.098)	.000	.448	(0.080)	.000
X5	Household role: Head *(ref: not head of household)*	.569	(0.104)	.000	.345	(0.081)	.000	.537	(0.094)	.000	.524	(0.077)	.000
X6	Number of household members	-.110	(0.030)	.000	.140	(0.024)	.000	-.084	(0.028)	.003	-.062	(0.023)	.007
X7	Residential area: Rural *(ref: Urban)*	-.313	(0.109)	.005	.999	(0.085)	.000	-.308	(0.099)	.002	-.104	(0.081)	.200
X8	Education *(ref: less than elementary school)*												
X8D1	Elementary	-.135	(0.113)	.237	.518	(0.089)	.000	-.141	(0.103)	.171	-.034	(0.084)	.690
X8D2	Junior high	.553	(0.153)	.000	.399	(0.119)	.001	.353	(0.138)	.011	.466	(0.113)	.000
X8D3	Senior high school or higher education	.643	(0.122)	.000	.445	(0.095)	.000	.320	(0.110)	.004	.509	(0.090)	.000
X9	Economic activity status *(ref: not working, no income)*												
X9D1	Working	-.123	(0.107)	.249	.296	(0.083)	.000	.166	(0.096)	.088	.034	(0.079)	.667
X9D2	Not working but has a regular income	.287	(0.108)	.009	.118	(0.084)	.163	.330	(0.098)	.001	.274	(0.080)	.001
X10	Per capita household income	-.024	(0.008)	.005	.032	(0.007)	.000	-.018	(0.008)	.023	-.013	(0.006)	.037
	Model												
	R	.748			.774			.743			.769		
	R2	.560			.599			.553			.591		
	Adj. R2	.525			.567			.518			.559		
	S.E.E	.567			.443			.512			.421		
	F	16.186			19.013			15.733			18.395		
	Sig	.000			.000			.000			.000		
	N	207			207			207			207		

Several variables exhibited mixed effects. Being married was positively associated with life satisfaction (β = 0.552), life meaning (β = 0.599), and overall SWB (β = 0.448), but negatively associated with emotional well-being (β = –0.199). Larger household size negatively affected life satisfaction, life meaning, and overall SWB (β = –0.062 to –0.110), while positively influencing emotional well-being (β = 0.140). Per capita household income had a positive effect on emotional well-being (β = 0.032) but was negatively associated with the other three SWB dimensions.

Specific predictors exhibited domain-specific effects. Completion of elementary school was significantly associated with higher emotional well-being (β = 0.518), but did

not significantly affect the other dimensions. Economic activity status revealed different patterns: respondents who were still working reported higher emotional well-being (β = 0.296), whereas those not working but receiving regular income scored higher in life satisfaction (β = 0.287), life meaning (β = 0.330), and overall SWB (β = 0.274) compared to those without income.

Ethnicity also played a significant role. Identifying as Javanese or Sundanese was associated with lower life meaning (β = –0.318) and overall SWB (β = –0.191), while identifying as Minangkabau was associated with reduced emotional well-being (β = –0.339). Conversely, Bugis and Banjar respondents reported higher life satisfaction (β = 0.875), life meaning (β = 0.885), and overall SWB (β = 0.733).

Residential location had varied effects. Living in a rural area was associated with lower life satisfaction (β = –0.313) and life meaning (β = –0.308), but higher emotional well-being (β = 0.999). No significant association was found between rural residence and the composite SWB score. Finally, chronological age did not significantly influence any of the four SWB dimensions.

Discussion

This section examines the socioeconomic determinants of subjective well-being (SWB) among older adults in Jambi Province, interpreted through the lenses of the Capability Approach and the Ecological Model of Aging. The analysis considered how age, gender, ethnicity, marital status, household role, household size, residential area, education, economic activity status, and income influenced various dimensions of SWB.

Chronological age did not exert a statistically significant effect on any SWB outcomes. Although the coefficients trended negatively, none reached significance. This finding supports the assumptions of both the Capability Approach and the Ecological Model of Aging, which conceptualize aging as a dynamic interaction between individuals and their environments, rather than as a linear decline (Lawton & Nahemow, 1973; Sen, 1999). Similar results have been observed in international studies. Ní Mhaoláin et al. (2012) found that age ceased to significantly influence psychological well-being after controlling for social support and functional ability. Guindon and Cappeliez (2010) and Liu et al. (2023) likewise reported that the impact of age on SWB diminished once cognitive, economic, and psychosocial factors were considered. In Korea, Choi et al. (2023) identified perceived autonomy and satisfaction with the living environment as more influential than age. Stephens and Allen (2022) similarly found that the direct effect of age became non-significant after adjusting for social inequalities and levels of engagement.

In contrast, gender consistently influenced all SWB dimensions. Older women reported higher levels of life satisfaction, emotional well-being, and life meaning than men. This pattern is consistent with existing literature, which attributes these differences to women's stronger emotional support networks and more frequent social interactions (OECD, 2020; Tian, 2016). However, older women—particularly widows—may also face challenges such as financial insecurity and inadequate pension coverage (Burn et al., 2020; Tshaka et al., 2023). Older men, whose identity is often closely tied to paid employment, may experience psychological distress following retirement (Kim & Hwang, 2022). These findings reflect the Ecological Model's emphasis on social environments and interpersonal dynamics as key determinants of well-being.

Cultural identity also shaped SWB outcomes. Compared to the Malay reference group, Javanese and Sundanese respondents reported lower scores in life meaning and overall SWB, while Minangkabau respondents reported lower emotional well-being. In

contrast, Bugis and Banjar respondents exhibited higher levels of life satisfaction and life meaning. These differences likely reflect variations in cultural norms, intergenerational expectations, and the social roles assigned to older adults within specific ethnic communities (Livingston et al., 2022). The Ecological Model highlights how such cultural and contextual environments influence the aging experience.

Family dynamics provided additional evidence. Being married was positively associated with life satisfaction and life meaning, consistent with research highlighting the emotional, social, and economic support provided by a spouse (Kim & Hwang, 2022; Mishra et al., 2023; Steverink et al., 2001; Williams et al., 2017). However, its negative association with emotional well-being suggests that the quality of the marital relationship may matter more than marital status alone, particularly in later life when caregiving responsibilities and health challenges are more prevalent (Carr & Springer, 2010). Being the head of household had uniformly positive effects on all SWB outcomes. In the Indonesian context, this role often confers social recognition and decision-making authority within the family (Ayoob, 2020). Older adults recognized as household heads may retain greater autonomy and a sense of purpose. In contrast, those without this role may feel marginalized, especially in households where non-financial contributions are undervalued.

Household size had mixed effects. Larger households were negatively associated with life satisfaction, life meaning, and overall SWB, but positively associated with emotional well-being. This duality may reflect the complexities of multigenerational living arrangements. While co-residence can limit privacy and increase caregiving responsibilities, it may also offer companionship and emotional support (Lee et al., 2023). These findings underscore the need to consider both structural and relational aspects of household composition.

The spatial context also influenced SWB. Rural residence was associated with lower life satisfaction and life meaning but higher emotional well-being. These findings suggest that although rural areas may lack infrastructure and services, they may offer stronger social bonds and community engagement, which support emotional health (Domínguez-Párraga, 2019). The absence of a significant effect on overall SWB suggests that rural disadvantages in some dimensions may be offset by advantages in others, reinforcing the importance of examining SWB as a multidimensional construct.

Education consistently emerged as a positive determinant across all SWB domains. Higher educational attainment likely enhances health literacy, financial security, and civic participation in later life (Lai et al., 2020; Raggi et al., 2016). Within the Capability Approach, education expands agency and real freedoms, enabling older adults to engage meaningfully in society (Hörder et al., 2016). Thus, education reinforces both competence and opportunity, enhancing well-being across multiple domains.

Economic activity status offered further nuance. Older adults who remained employed reported higher emotional well-being, possibly because work provided structure, purpose, and social engagement—even when the employment was informal or low-paying (Chia & Hartanto, 2021). In contrast, those who were not working but received regular income—such as pensions or family transfers—reported higher life satisfaction, life meaning, and overall SWB. This pattern suggests that income security, rather than employment per se, may be more critical for supporting well-being in later life.

Household income revealed a somewhat atypical pattern. Per capita income improved emotional well-being but negatively affected the other SWB dimensions. This

finding diverges from much of the literature, which typically reports a positive relationship between income and well-being (Di Tella et al., 2010; Kapteyn et al., 2009). A potential explanation lies in the source of income: among older adults in Jambi, a substantial portion may come from family transfers or other non-earned sources. While such transfers can provide emotional reassurance, they may also undermine autonomy and self-worth, particularly if older adults lack control over financial decisions (Zapata-Lamana et al., 2022). This supports the Capability Approach's emphasis on autonomy as a foundational element of well-being.

Taken together, the findings illustrate the value of integrating the Capability Approach and the Ecological Model of Aging. The Capability Approach highlights how resources such as education, economic activity, and income enhance agency and real freedoms. In contrast, the Ecological Model emphasizes the role of social and environmental contexts—including household roles, ethnicity, and place of residence—in shaping lived experiences. A combined perspective enables a more holistic understanding of SWB in later life.

Nonetheless, this study has limitations. Data were drawn from four purposively selected subdistricts with high concentrations of older adults. While this facilitated urban–rural comparisons, it limits the generalizability of the findings. Future research should include nationally representative samples and adopt longitudinal or mixed-methods approaches to capture the evolving nature of SWB and the contextual dynamics of aging across Indonesia.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study examined the socioeconomic determinants of subjective well-being (SWB) among older adults in Jambi Province, Indonesia, utilizing a multidimensional framework that encompasses life satisfaction, emotional well-being, and life meaning. The findings suggest that variations in SWB are shaped more by individual capabilities, social and household roles, and environmental contexts than by chronological age alone.

By integrating the Capability Approach and the Ecological Model of Aging, the study demonstrates how both individual agency and contextual support systems contribute to well-being in later life. Key determinants included educational attainment, economic activity and income status, household role, marital status, household composition, ethnicity, and residential location. These results underscore the importance of addressing not only material resources but also the structural and relational aspects of aging to promote holistic well-being among older adults.

Recommendations

From a policy perspective, the results emphasize the need for adaptive and locally grounded strategies to promote the well-being of older adults. Priority actions include expanding lifelong learning opportunities, strengthening micro-pension schemes for informal workers, and enhancing community-based support to reduce social isolation. Addressing rural–urban disparities through improved access to age-friendly infrastructure and services is also essential. Future research should broaden the geographic scope and employ longitudinal or mixed-method approaches to explore causal pathways and provide stronger evidence for comprehensive and equitable aging policies in Indonesia and comparable settings.

ACKNOWLEDGMENT

The authors gratefully acknowledge the financial support provided by the Faculty of Economics and Business, Universitas Jambi, through the DIPA PNBP under the Applied Research Scheme (Grant Number 61/UN21.11/PT.01.05/SPK/2024).

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