Labor Force Participation Among Older Adults in Indonesia: The Role of Multigenerational Versus Nuclear Households

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ABSTRACT

Household structures are crucial in shaping older adults' labor force participation (LFP) and retirement decisions, particularly in Indonesia, where formal pension systems are limited, and family support serves as a primary social safety net. This study investigates the relationship between household structure and LFP among older adults (aged 60+) in Indonesia, with a focus on comparing multigenerational and nuclear households. Using multilevel binary logistic regression, we examine how co-residence with children or spouses influences the likelihood of older adults remaining in the workforce. Our findings suggest that living in multigenerational households have distinct effects on labor force participation compared to nuclear households, with potential policy implications for intergenerational support systems and retirement planning in developing countries like Indonesia. Understanding these dynamics is essential for crafting effective policies that address the needs of older workers and promote sustainable labor force participation in aging societies.

Keyword: older adults, labor force participation, household structure, sustainable aging

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INTRODUCTION

Indonesia is experiencing an ageing population. According to the 2020 census, the number of people in their 60s and older was around 26 million people or about 9,92 percent of the population. The number is expected to reach one-fifth of the total population by 2045 (Statistics Indonesia, 2020). However, the state's capacity to provide support is known to be limited. According to Suriastini et al (2024), only 12 percent of older adults in Indonesia receive formal pensions, primarily civil servants and formal-sector employees. Unlike countries with strong non-contributory pensions, Indonesia's retirement system largely excludes informal workers who are unable to afford contributory fee (Surtriari, 2022). As a result, many older Indonesians either continue working or depend on family for financial support.

At the same time, there is a shift in family structures and filial networks. According to Indonesia Demographic Heatlh Survey (2017), the average households are approximately 3.8 people per household. Moreover, the proportion of older Indonesians co-residing with their children increased between 2000 and 2014, particularly among older women (Kudrna et al., 2022). Recent data from ILAS (2023) highlights significant trends in household composition as people age. Younger and middle-aged adults (45–59) predominantly reside in two-generation households, often living with children or parents. As individuals transition into older age groups (60+), there is a noticeable increase in multi-generational living. Furthermore, about 28.48 percent of households in Indonesia were classified as "older" households and 62.28 percent of them being headed by older person (Statistics Indonesia, 2020). Priebe (2017) and Kudrna et al. (2022) highlight significant gender differences in living arrangements. Most older women are widowed, whereas most older men remain married across all age groups.

Living arrangements play a critical role in shaping older adults' labour force participation and retirement decisions. Especially, in many low- and middle-income countries (LMICs) like Indonesia, where formal pension coverage is limited, and family support replaces formal social protection (Lestari, 2022). Understanding how co-residence with children or spouses affects later-life work is important for designing intergenerational support policies. Financial dependency, caregiving responsibilities, and social support structures all affect older adults' ability to continue working (Kikkawa & Gaspar, 2023). Moreover, gender disparities shape retirement experiences differently for men and women. Due to structural inequalities in employment opportunities, caregiving roles, and access to social protection, women are often more economically vulnerable in old age than men (Qibthiyyah & Utomo, 2016).

This research examines the relationship between living arrangements and labour force participation among older people. Specifically, we would like to investigate whether older people in multigenerational households more likely to participate in the labour force than those in

nuclear households, and how does this differ by gender. Understanding why and how older adults continue or stop working can help policymakers to plan labour market reforms and assess vulnerabilities for inclusive social security policies.

LITERATURE REVIEW

Indonesia presents a paradoxical perspective on ageing. Ageing is often associated with vulnerability and dependency, there is also a growing emphasis on promoting successful and productive aging to prevent older adults from becoming a societal burden (Schröder-Butterfill et al., 2023). Despite this, limited efforts have been made to create age-responsive workplaces, and policies supporting senior care remain insufficient. While global narratives predict a shrinking labour force with population aging, research in Indonesia indicates that older adults remain economically active, driven by poverty, the dominance of informal employment, and inadequate social protection measures (Kikkawa & Gaspar, 2023; Kudrna et al, 2022). The labour force participation (LFP) rate among older adults has steadily increased, rising from 46.53% in 2015 to 55.32% in 2024 (Statistics Indonesia, 2020). Moreover, studies suggest that there is untapped work capacity among Indonesia's older population (Suriastini et al., 2024).

However, the institutional support system for ageing population in Indonesia remains fragmented and inadequate (SMERU, 2023). Various government agencies address ageing-related issues in isolation, leading to inconsistent policies and ineffective implementation. This lack of coordination results in limited access to essential services such as healthcare, social security, and employment support (Absor et al, 2022). The gender disparity in older adults' work and retirement further exacerbates these challenges. Women face significantly greater economic insecurity in old age due to historical labour market inequalities, gendered caregiving roles, and limited access to formal employment. Many older women in Indonesia have spent their careers in informal work, leaving them without pension benefits or financial buffers for retirement. Studies highlight that the informal sector, which employs a large proportion of women, lacks stability and social protections, making financial independence difficult (Rahayuwati, 2024). Cultural norms have historically positioned women in unpaid or underpaid domestic roles, restricting their ability to accumulate financial assets. Despite these obstacles, older women's workforce participation has been increasing, with labour force participation rates for women aged 60–64 rising from 37.1% in 2005 to 45.6% in 2017 (Kikkawa & Gaspar, 2023).

A substantial body of literature indicates that workforce participation and exit in later life are determined by a complex interplay of factors at the individual, household, and policy levels—where economic incentives and the cumulative experiences over one's life course jointly shape

retirement decision (Crystal et al, 2016; Dannefer, 2020; Moen et al 2022). Research indicates that several crucial factors shape later-life workforce participation, including the role of social security and pension systems, health status and life expectancy, educational attainment, household structure, and the degree of technology adoption (Kikkawa & Gaspar, 2023). Emerging literature has begun to examine the role of living arrangements in shaping older adults' labour force participation (Tong et al, 2019). This shift in focus recognizes that living arrangements offer critical explanatory factor in understanding work decisions among older adults. Living arrangement influences economic responsibilities, caregiving expectations, and access to financial support, all of which can affect an individual's need or ability to remain in the workforce (Fu, 2019)

Living arrangements in later life are closely linked to workforce participation and are shaped by intergenerational relationships, as explained by Intergenerational Solidarity Theory (Bengtson & Roberts, 1991). This theory highlights the reciprocal support between older and younger generations, influencing decisions about work and retirement. In a typical Asian family, older adults often live with their children and grandchildren, creating an environment where intergenerational support is expected (Tong et al, 2015). This can lead to contrasting labour force outcomes—some older adults exit the workforce early to provide childcare or domestic support, while others continue working to supplement household income, particularly in settings with inadequate social protection (Schröder-Butterfill, 2004). Thus, the nature of living arrangements—whether independent, co-residential, or institutional—shapes workforce participation and exit patterns, reinforcing how economic, cultural, and familial expectations intersect to influence employment decisions in later life.

This study makes a significant contribution to the existing literature by examining how living arrangements correlate with older adults' employment in Indonesia, a rapidly aging middle-income country with distinct labour market challenges and limited welfare and pension support. While most research assumes that older adults work primarily due to financial necessity, this study acknowledges that the extent of intergenerational support available also influences their decision to continue working or not. By incorporating survey data that includes disability status and other personal characteristics, this study aims to fill the existing research gap and provide more nuanced insights into the dynamics of older adults' employment in Indonesia.

Building upon the literature we explained earlier, we hypothesize that *older adults living in multigenerational households are less likely to engage in the labor force compared to their peers who live in nuclear households* (*H1*).

METHODOLOGY

DATA SOURCE

This research utilizes data from the National Labor Force Survey (SAKERNAS) for August 2024. SAKERNAS is conducted twice a year in Indonesia, in February and August. The August survey is characterized by a larger sample size compared to the February survey, allowing for more granular and district-level estimates. SAKERNAS is specifically designed to provide comprehensive data on the labor force, including employment, unemployment, and various other labor-related indicators. SAKERNAS provides a robust foundation for analyzing how living arrangements influence labor force participation among older adults in Indonesia.

VARIABLES

The dependent variable in this study is labor force participation status, which indicates whether an older adult is engaged in the labor force, either by being employed or actively seeking employment. This includes individuals who are employees, employers, self-employed, or working without pay in a family business, as well as those who are unemployed but have sought work in the past 7 days (not necessarily actively) according to the International Conference of Labor Statistician-13 (ICLS-13) definition or have actively sought employment in the past 30 days, as per the ICLS-19 guidelines.

Older adults in this study refers to those aged 60+. Even though labor force age includes those aged 60-64 years, the retirement age in Indonesia is commonly at 60 years old. The key independent variable in this study is household structure. It is divided into two types: 1) **Multigenerational Households**: These are households where multiple generations live together, including grandparents, parents, and children. This type of living arrangement might provide more familial support, but also create additional caregiving responsibilities for older adults. 2) **Nuclear Households**: A nuclear household consists of parents and their immediate children, without extended family members like grandparents or uncles/aunts living in the same home.

To explore the relationships between household structure and labor force participation among older adults, this study was conducted in stages. In the first stage, we examined whether living with children is associated with labor force participation, which was coded as a dummy variable. This allowed us to assess the basic impact of co-residence with children on labor force participation. In the second stage, we refined the living arrangement variable by creating four categories: living alone or with non-family members, living with the spouse only, living with unmarried children, and living with married children. This categorization provided a more nuanced view of how different living arrangements might influence labor force participation. Building on this, in the third stage, we further expanded the living arrangement variable into five categories. We split the "living with unmarried children" category into two distinct groups:

unmarried daughter and unmarried son. This distinction was made to assess whether the gender of unmarried children has a differential impact on labor force participation.

This study employs multivariate analysis (binary logistic regression) to identify the significant predictors of the likelihood of participating in the labour force after controlling for other variables. At the individual level, control variables include gender, age group, marital status, educational level, urban/rural location, and disability status. These variables were included to account for individual characteristics that may influence labor force participation independently of household factors. At the household level, we controlled for household size, number of people working in the household, and presence of children under age 18 years old, as these factors may affect the resources and constraints within the household that could influence labor force participation.

METHODS OF ANALYSIS

The analysis is confined to those who are aged 60 years or more. Univariate, bivariate, and multivariate analysis were performed to analyze the data. Initially, univariate or descriptive analysis was used to describe the percentage of the respondents' sociodemographic characteristics. Bivariate analysis was performed to identify the factors associated with labor force participation. A chi-square test was used to test the association between the variables. The variables were further examined in the multivariate analysis (logistic regression) in order to identify the significant predictors of the likelihood of participating in the labor force after controlling for other variables. During the process of analysis, multi-collinearity among the variables was assessed.

RESULTS

DESCRIPTIVE ANALYSIS

The characteristics of older people in Indonesia are shown in Table 1. Nearly more than 50 percent of the respondents were female. Similarly, a large majority of the respondents (40%) had never been to or finished primary school. About 59 percent of older people resided in urban areas. Most of them were still married, while a notable proportion (37%) was widowed/divorced. More than half the respondents (62%) were heads of households. About 37 percent of the older people reported that they had at least one type of disability. Lastly, the percentage of older people living in multigenerational household (52%) is higher than those living in nuclear household (48%).

Table 1. Percentage of dependent and key independent variables for older adults (60+) in Indonesia

Variables	2024 (%)
Labor Force Participation	57.30
Gender	
Male	47.93
Female	52.07
Age Group	
60-64	36.84
65-69	27.34
70-74	18.54
75+	17.28
Marital status	
Never married	1.17
Currently married	62.19
Once married	36.63
Educational level	
No schooling	40.54
Primary school	32.82
Junior high school	8.71
Senior high school	11.20
University	6.73
Regional classification	
Urban	59.42
Rural	40.58
Household head	
Yes	62.60
No	37.40
Disability	37.81
Household Structure	
Nuclear	48.21
Multigenerational	51.79

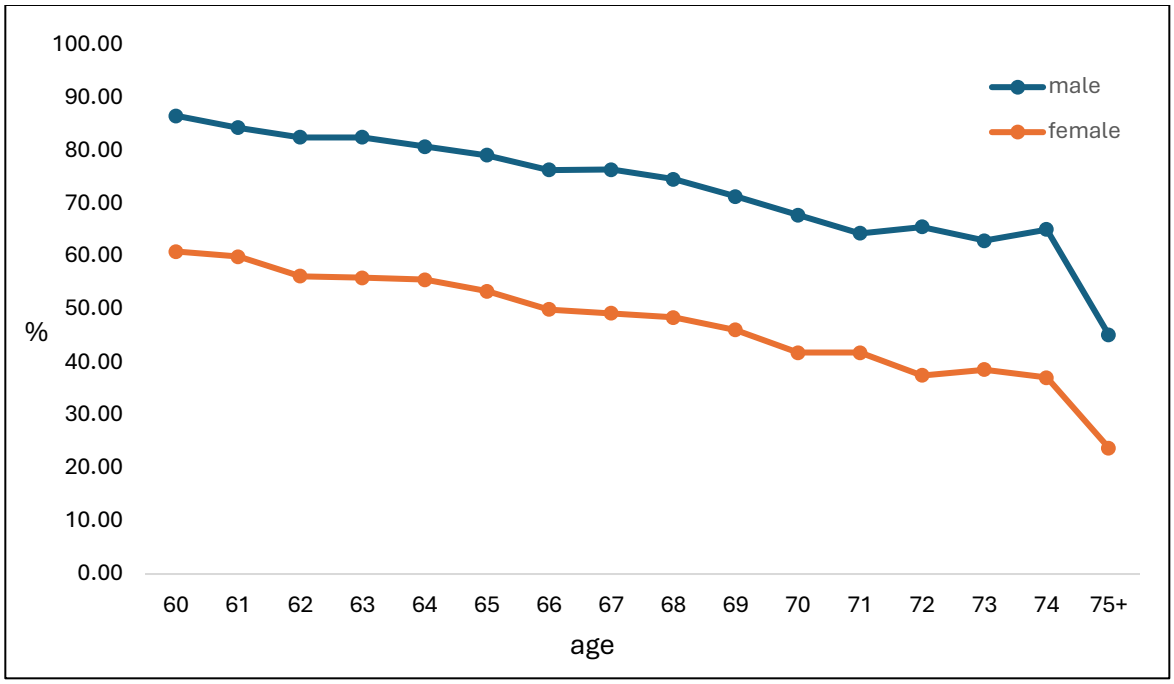


Figure 1. Labor Force Participation by Age and Gender

More than half of the sampled respondents (63%) were aged 60-69 years while about 17 percent were aged 75 years or above. Overall, 59.62 percent of the older people had participated in the labour force during the seven days preceding the survey. As seen in Figure 1, the percentage of older people who had worked in the 7 days preceding the survey varied largely according to age and sex. This study found that as age increased, labour force participation decreased. We can clearly see that about 86 percent of older male while only about 61 percent of older female at age 60 were working. This percentage decreased for both sexes and fell to about 67 percent for males and only about 42 percent for females at age 70. Percentages further decreased to 45 percent for males and 23 percent participation for females at age 75+.

In addition, labour force participation also varied greatly with different socio-economic characteristics. For instance, a significantly higher proportion of respondents who resided in urban areas, who were married, who were heads of households, who were living in a nuclear household (either living alone or with spouse and/or single children) were more likely to be part of the labour force than were their counterparts. Furthermore, the percentage of those participating in the labour force decreased significantly among those who had disability.

Table 2. Household structures and older adults' labour force participation in Indonesia

Predictors	Model I	Model II	Model 3
Gender			
Male (ref.)			
Female	0.277***	0.271***	0.270***
Age Group			
60-64 (ref.)			
65-69	0.701**	0.682***	0.686***
70-74	0.473***	0.457***	0.462***
75+	0.237***	0.231***	0.237***
Marital status			
Never married (ref.)			
Currently married	1.049	0.986	1.146*
Once married	0.915	0.904	0.886*
Educational level			
No schooling (ref.)			
Primary school	1.049**	1.054**	1.049**
Junior high school	0.750***	0.765***	0.750***
Senior high school	0.419***	0.428***	0.419***
University	0.212***	0.217***	0.212***
Regional classification			
Urban (ref.)			
Rural	1.882***	1.870***	1.867***
Disability	0.323***	0.320***	0.318***
Household Structure			
Nuclear (ref.)			
Multigenerational		0.686***	0.967
Household size			0.781
Number of people working in household			1.039
Number of children in household			1.217***
Intercept	6.687***	8.899***	11.826***
R square	0.186	0.190	0.195

Note: *** = p < 0.001 ** = p < 0.01 * = p < 0.05.

Logistic regression analysis was used to assess the net effect of each of the independent variables on the dependent variable, while controlling for the other variables in the model. Three models were used in the analysis. The first model included demographic and socioeconomic characteristics. In the second model, the key variable of household structure was added, while in the third model, some variables at the household level were added including household size, number of people working in the household, and number of children in the household.

The first model in Table 2 showed that gender was a significant predictor of labour force participation; females were 73% less likely (OR=0.27) to be in the labour force than males. Analysis further found that age, place of residence, level of education, and disability status were significant predictors for labour force participation. The analysis revealed that as older people age, the less likely they are to stay in the labour force. Older people aged 65-69, 70-74, and 75+ years were 30 percent (OR = 0.70), 53 percent (OR=0.47), and 0.76 percent (OR=0.24), respectively, less likely to stay in the labour force compared to those aged 60-64 years. Regarding the place of residence, rural respondents were more likely (OR = 1.88) to be in the labour force than were rural respondents. Similarly, the higher the education level, the less likely they are to participate in the labour force. Older people who are widowed and single were less likely to be in the labour force than were married respondents. However, the marital status is not significantly correlated with labour force participation. Older people with disability are also 68 percent less likely (OR=0.32) to participate in the labour force compared to those with no disability.

In the second model, all the variables except marital status retained its significance level even after the inclusion of household structures. The older people who lived in multigenerational household is also 34 percent less likely (OR=0.68) to participate in the labour force compared to those living in nuclear households. Model 3 further illustrated that variables at household level were also important predictors of the likelihood of being in the labour force. When other household variables were put in the model, household structure lost its significance. It indicates that other household variables, rather than household structures, played more significant roles in explaining the likelihood of labour force participation. The older people who had more children were less likely to be working compared to those who did not have any children. Besides, the bigger the household size, the less likely the older people to be in the labour force. However, the number of people working in the household was not found significantly correlated with older people labour force participation.

DISCUSSION

The study result shows that most of older people living in multigenerational household than in nuclear household. This aligns with broader trends in many LMICs, especially in Asia, where

extended family living is common (Das and Bardis, 2023). The fact that most older adults are heads of households suggests that they maintain economic and decision-making authority within their families. The high percentage of married older individuals suggests that spousal support may be an important factor in their well-being and decision-making regarding work, caregiving, and social participation (Lennartsson & Lundberg, 2006)

The relatively low reported disability rate suggests that older adults have the potential to remain active. This contrasts with common narratives of aging being associated with severe disability and dependency, indicating that many older adults in this context maintain a degree of functional independence (Chatterji et al, 2015). Therefore, there is a need for age-friendly work policies, flexible retirement options, and opportunities for lifelong learning and upskilling. However, self-reported disability data may be influenced by perceptions of aging and health, potentially underestimating actual limitations.

The findings of this study indicate that most of older people participated in the labour force, reflecting a significant level of economic engagement among older individuals. However, labour force participation (LFP) varied by age and sex, with participation rates declining as age increased. This trend is consistent with global patterns, where aging is generally associated with a gradual withdrawal from economic activities (Bowen and Finegan, 1969). It is known that there is a significant gender gap in labour force participation. This disparity likely reflects structural inequalities in lifetime work experiences, occupational sectors, and caregiving roles (Busso & Fonseca, 2015). Several factors may explain this trend. First, older men are more likely to have continuous employment histories, often in sectors that allow prolonged workforce participation, such as agriculture or informal labour (Hanri, 2018). Second, many older women exit the labour force earlier due to unpaid caregiving responsibilities and may have had fewer opportunities to enter the formal labour market earlier in life, resulting in lower employment rates at older ages roles (Busso & Fonseca, 2015; Yang et al, 2016). The gender gap in labour force participation highlights the need for gender-sensitive employment policies, including better social protection measures for older women and strategies to support those with unpaid caregiving responsibilities.

The findings of this study reveal that labour force participation (LFP) among older adults varies significantly across different socio-economic characteristics. There is an inverse relationship between educational attainment and labour force participation in older age. While higher levels of education are typically associated with greater employment prospects, this pattern may shift as individuals approach retirement age. One possible explanation is that those with higher educational attainment have greater financial security and access to pension schemes, allowing them to exit the workforce earlier than those with lower education levels (Rahayuwati, 2024). Furthermore, individuals with formal education may be more likely to have held jobs that provide

structured retirement plans, facilitating an earlier transition out of the labour force compared to those in informal employment, who often continue working due to inadequate living support and social protection (Kudrna et al, 2022).

Initial findings suggested that multigenerational living arrangements were associated with lower labour force participation among older adults. Our result is consistent with previous research by Tong et al (2015), confirming that living with adult children is associated with a lower level of labour force participation among older adults. This may be explained by the fact that multigenerational living often provides economic security through intergenerational financial support, reducing the necessity for older adults to continue working (Tur-Sinai & Lewin-Epstein, 2020). In many Asian families, younger working-age family members assume the primary income-earning role, while older individuals are expected to transition into caregiving or advisory roles within the household rather than remain in paid employment (Lilly, Laporte, & Coyte, 2007; Schroder-Butterfill, 2023). Older individuals with more children were also less likely to participate in the labour force, likely due to caregiving responsibilities or shared economic resources within the household (Ngan and Kwok, 1992). This contrasts with nuclear households, where financial responsibility often rests more heavily on individual household members, making it more likely for older individuals to remain employed (Thorton et al, 1984). However, when additional household-level variables were considered, the significance of household structure diminished, suggesting that household dynamics play a more crucial role than living arrangements alone.

As multigenerational households force older adults stepping out of the workforce for caregiving reasons, policies focusing on the health and well-being of older adults such as accessible healthcare could help keep them healthier and more capable of participating in family care while reducing economic strain on other family members. The national insurance health program in Indonesia (BPJS) can be an essential tool in supporting the aging population by reducing financial barriers to healthcare, expanding access to preventive and chronic care, and ensuring equitable healthcare across regions. With regards to the role of older adults as caregiver, BPJS should potentially provide resources for caregivers themselves, such as counselling or support services, which would help improve their ability to care for aging family members while maintaining their own well-being (Aman et al, 2020; Hall, 2022). Lastly, since multigenerational households may rely on multiple generations for financial support, ensuring that older adults in these households have adequate retirement savings or social security benefits is important. Policymakers could focus on improving access to pension programs, financial literacy for elderly populations, and retirement planning services.

CONCLUSION

This paper views household structure or living arrangements as an indicator of the mutual obligations and support among family members and seek to explore whether the family continues to function effectively as a system that supports the well-being of older adults. This paper could lead to a comprehensive approach that addresses both the economic and social factors influencing older adults' workforce participation. We found that with respect to older persons, living in a multigenerational household with married children, in laws, and grandchildren is more prevalent as opposed to living in nuclear household and it is associated with a lower level of LFP, indicating that intergenerational support and caregiving role plays an important role. This paper also found that older adults' economic engagement responds more to demographic factors at household level, showing the strong influence of household size in the elderly decision to stay in the labor force.

This research has some limitations. Even though SAKERNAS provide information on why the working age people exit their previous work, it does not tell us the reasons why older people no longer participate in the workforce. First, because the question on work experience was designed specifically to capture those who exit their previous work a year proceeding the survey. Therefore, we cannot know any other reasons for the elderly who left the labour force longer than a year. Second, the question is designed specifically to those who no longer work yet could still be in the labour force by looking for work. Despite its limitations, this study has drawn a picture as regards living arrangement relation to older people's labour force participation. In the context of developing countries like Indonesia, where multigenerational households are common and social safety nets may be limited, the study could help policymakers create targeted interventions that support older workers and ensure a healthier, more sustainable work-life balance for all generations. Policies should balance intergenerational transfers, family caregiving support, and older adults' work opportunities.

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