The Effect of Family Economy and Religiosity on The Welfare of The Elderly

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Abstrak

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh religiusitas terhadap kesejahteraan lansia di Kabupaten Mandailing Natal, Sumatera Utara, dan untuk mengetahui bagaimana pengaruh ekonomi keluarga terhadap kesejahteraan lansia di Kabupaten Mandailing Natal. Penelitian ini merupakan penelitian deskriptif kuantitatif dengan jenis data yang digunakan adalah data primer. Penelitian ini menggunakan metode analisis regresi linear berganda dengan menggunakan perangkat SPSS 24. Hasil penelitian ini menjelaskan bahwa religiusitas berpengaruh positif dan signifikan terhadap kesejahteraan lansia di Kabupaten Mandailing Natal. Ekonomi keluarga berpengaruh positif dan signifikan terhadap kesejahteraan lansia di Kabupaten Mandailing Natal. Artinya setiap peningkatan religiusitas dan ekonomi keluarga maka akan meningkatkan kesejahteraan lansia di Kabupaten Mandailing Natal.

Kata kunci: Religiusitas, Ekonomi Keluarga, Kesejahteraan Lansia

Abstract

This study aims to determine how the influence of religiosity on the welfare of the elderly in Mandailing Natal Regency and to find out how the influence of the family economy on the welfare of the elderly in Mandailing Natal Regency. This research is a quantitative descriptive study with the type of data used is primary data. This study uses multiple linear regression analysis using SPSS 24. The results of this study explain that religiosity has a positive and significant effect on the welfare of the elderly in Mandailing Natal Regency. Family economy has a positive and significant effect on the welfare of the elderly in Mandailing Natal Regency. This means that every increase in family religiosity and economy will improve the welfare of the elderly in Mandailing Natal Regency.

Keywords: Religiosity, Family Economy, Elderly Welfare

Introduction

The feeling of calm and peace is a desire that exists in every human being. The feeling of psychological well-being is one of the things that have an impact on feelings of happiness and satisfaction in living life in a person, including in the elderly. Welfare consists of life satisfaction and positive feelings, such as feelings of pleasure, joy, and satisfaction (Lintang Seira Putri, 2013). The elderly is the final

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phase of development in the life cycle experienced by humans. A time when everyone hopes to calmly live, and peacefully, establish worship, and spend time with their beloved children and grandchildren. At this stage, the individual will feel a decrease in physical and psychic function.

According to data from the Coordinating Ministry for People's Welfare, the number of elderlies in 2006 was approximately 19 million with a life expectancy of 66.2 years. In 2020 it is estimated that 28.8 elderly or 11.34% with a life expectancy of 71.1 years. A large number of elderly people in Indonesia can be interpreted as success in national development in terms of health with indicators of increasing life expectancy. In terms of economic aspects, the elderly population is generally seen as a burden rather than a potential resource for development. The elderly is considered unproductive citizens and their lives need to be supported by the younger generation.

Mandailing Natal is a regency located in North Sumatra Province which has fairly rapid population growth, especially among elderly people. The elder has different backgrounds and living conditions. Starting from the elderly who have a middle and upper economy and with a complete family to the elderly who live mediocrely with low economic conditions and only live alone and less attention to their family. This happens because most of the residents of Mandailing Natal, especially young people, prefer to migrate to the city for survival.

It was recorded that in 2019 the total population of the Mandailing Natal district was 447,287 people consisting of 219,663 people for males and 227,624 people for females, with a sex ratio of 96.5 and a population growth rate of 0.85% and there were 104,715 households. Of these populations, 60% of the population are at the productive age (15-64 years) and 40% are at the non-productive age (0-14 years and 65+). The dependency rate in Mandailing Natal Regency in 2019 was 64.16, which means that every 100 residents of productive age (15-64 years) economically support the needs of 64 residents of non-productive age (0-14 and 65+) economically (BPS Mandailing Natal, 2019). The following is a table of the percentage of the elderly population by age in Mandailing Natal Regency, North Sumatra.

Table 1.1
Percentage of Elderly Population in Mandailing Natal Regency

No	Year	Number of Elderly Residents		Total
		Males	**Females**	
1	2015	3,13	4,70	3,93
2	2016	3,25	4,82	4,05
3	2017	3,35	4,91	4,13
4	2018	3,53	5,11	4,32
5	2019	3,69	5,28	4,49

Source: BPS Mandailing Natal

Based on the table, there is an increase in the number of elderlies from 2015-2019 in Mandailing Natal Regency, North Sumatra. It also shows that the higher the level of dependence of the non-productive age on the productive ages. It means the elder in Mandailing Natal still dominate in the category of elderly humans who do not have pensioners, savings, and assets. The elderly who feels themselves failing in responding to a hope will feel hopeless so that disappointment and unhappiness arise in them. Problems regarding loneliness, health, social, economic and family support become components that can affect the elderly psychologically.

Entering the elderly, many of the elderly prefer to increase their religiosity to fill their time, for example by reading religious books, listening to lectures, following recitations and congregational prayers to draw closer to Allah SWT and hope to get the welfare of life in living old age. In fact, to get to the mosque, they have experienced difficulties, especially the distance traveled is quite far. The elderly also has problems with their health. The elderly who are often sickly will become a burden on their families, communities, and even the government will hinder the smooth running of the development. The fulfillment of the daily needs of the elderly population comes from pension funds, savings, and family economic assistance. The elderly who has sufficient assets and savings (financially independent) do not have too many problems. They only need support in the form of care and strengthening of worship.

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However, as the number of women entering the public sector and the large number of young people who wander have resulted in reduced care and outpouring of time given to care for the elderly so that many rely on surrogate roles to take care of the elderly and even just stay alone at home with an uncertain life. Likewise, with the elderly who do not have enough savings, assets and guarantees in old age will be increasingly limited and experience difficulties in obtaining income in meeting their needs. The economic problems experienced make the elderly work alone in order to meet their daily needs. When sick, the elderly only relies on makeshift medicines without further checking their health condition on the grounds that no one delivers to the health center and also the lack of ability in terms of treatment costs.

In this case, it can be seen that the policy direction of the elderly population focuses more on the family as the person in charge of realizing their welfare. Since every human being is always in contact and cannot be separated from the warmth of a family, this situation we need to fully realize that each individual is part of the family. In addition, the family is the closest person who will take an important position in the life of the elderly. Without parents or the elderly, there will be no such thing as children and the next generation who will grow up. But in fact, in various regions there is a decrease in support from children towards the elderly. So psychologically this results in the elderly feeling lonely, feeling useless, feeling wasted and can even become displaced. Based on the explanation above, the author wants to examine the influence of religiosity and the family economy on the welfare of the elderly.

Literature Review

Murdiyanto and R. Tri Gutomo (2017), with the title "The Role of the family in realizing the prosperous elderly" said that family services are very important to realize a prosperous elderly population. Related to this, what needs to be done is to hold social counseling activities about elderly services in the family, including in the form of a healthy lifestyle and the importance of nutritious intake for the

elderly. It is necessary to have social guidance and provide information for elderly families to know, understand the physical, psychic and social conditions and needs of the elderly. Factors that influence the success of family services to the elderly include: family income, dependent burden, the process of interaction and communication of family responses to the existence of the elderly.

Mulyati (2012), with the title "Family Social and Economic Support for the Quality of Life and Welfare of the Elderly in Bogor City" said that there are noticeable differences in the characteristics of the elderly in family size (86.3%) LM (independent elderly) have family members of 2-4 people and are classified as small families and half of the examples (50.6%) LA (elderly with children) have a moderate number of family members of 5-7 people, marital status (56.5%) of the elderly with widowhood or widower status died (67.1% LA and 41.2% LM) and the status of the homes that the elderly lived in both LM (98%) and LA (75.3%) were self-owned. Social support of both LM and LA is in the high category, there is no real difference between LM and LA. The real difference is in the support of information. In addition, economic support is in the very low category for LM and low for LA. There is no difference between LM and LA. The quality of life of both LM and LA is in the moderate category. The welfare of the elderly is in the moderate category and there is no difference between LM and LA. There is a real and negative relationship between employment and economic support. The factors that influence the quality of life of the elderly are age and reward support, and what affects the well-being of the elderly is the quality-of-life dimensions of psychological and environmental health. Siti Nurhidayah and Rini Agustini with the title "Elderly Happiness Reviewed from Social Support and Spirituality" said that the influence of spirituality on happiness is insignificant or it can be said that happiness is not manifestly influenced by spirituality. There is a positive and real connection between social support and happiness.

A hypothesis is a temporary conjecture that will be proven to be true after the data in the field can be obtained. Then the hypothesis that can be drawn is:

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H_1: Religiosity has a positive and significant effect on the welfare of the elderly in Mandailing Natal Regency, North Sumatra.

H_2: The family economy has a positive and significant effect on the welfare of the elderly in Mandailing Natal Regency, North Sumatra.

Methods

This research was conducted in Mandailing Natal Regency, North Sumatra. The reason for choosing the location of this study is because Mandailing Natal, North Sumatra is an area where the majority of young people prefer to migrate to the city and the elderly prefer to stay in the village instead of joining their children to the city. And the time used in this study is approximately one month. The approach used in this study is a quantitative descriptive approach where this study aims to explain a phenomenon using numbers that describe the characteristics of the subject under study. In analyzing the data, the authors used questionnaires that were processed using computer tools such as *software* packages that can be used to make processing in applying statistical theories.

The type of data used in this study is primary data, namely data obtained by interviewing by distributing questionnaires by purposive sampling, namely to the elderly population aged 60 years and over in Mandailing Natal Regency, North Sumatra. The population of this study is the elderly aged 60 years and over (Law No. 13 of 1998) who are located in the Mandailing Natal Regency area. Based on data obtained from the Central Statistics Agency of Mandailing Natal Regency, the number of elderly people in Mandailing Natal Regency, North Sumatra in 2019 was 20,327 people. The sampling method used is *purposive sampling. Purposive sampling* is by taking samples with certain conditions such as the elderly aged between 60 years and above who are in Mandailing Natal, North Sumatra.

Data are obtained by making observations, interviews by means of distributing questionnaires and documentation. The data collected included (1) religiosity, (2) family economy and (3) well-being (life satisfaction). The collected data will be tabulated and analyzed. Furthermore, the results of data processing will be analyzed descriptively and inferencedly. A descriptive analysis is carried out

to describe the condition of

each of the variables affecting the well-being of the elderly.

Results and Discussion

Research Instruments Test

The validity test carried out by the researcher was to distribute a questionnaire to 100 respondents with a significance level of 5%. With the resulting formula (n-2) = (100-2) = 98. From this calculation, the resulting table r value is 0.196. Based on the output of the religiosity variable validity test table (X1) above, it can be concluded that the question item about religiosity (X1) in this research questionnaire has a calculated r value that is greater than the r table, so that the question item can be used as a measuring tool for the variable under study. From the table of the results of the family economic variable validity test (X2) above, it can be concluded that the question item used in measuring the family economic variable (X2) in this study is valid because the r count is greater than the t table. Based on the results indicated by the above table of validity of the elderly welfare variable (Y) it can be concluded that each question item presented in the questionnaire of this study is valid. This is indicated by the calculated r value greater than the table's r value, so the question item can be used as a measuring tool for the studied variable.

Reliability tests are carried out to determine the consistency of respondents' answers in answering questions that measure each variable. Reliability tests in this study were carried out by calculating *Cronbach's Alpha*. Based on the results indicated by the table above it can be seen that:

1. The *Cronbach's Alpha* value of religiosity (X1) is 0.704, which means that the value of *Cronbach's Alpha* value > the standard value of reliability (0.6) where 0.704 > 0.6 which indicates that the variable data in this study is reliable.

2. The *value of Cronbach's Alpha* from the family economy (X2) is 0.715, which means that the value of *Cronbach's Alpha* > the standard value of

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reliability (0.6) which is 0.715 > 0.6 which indicates that the variables obtained in this study are reliable.

3. *Cronbach's Alpha* value of elderly welfare (Y) in this study was 0.844, which means that 0.844 > 0.6. This shows that the data on the elderly welfare variables obtained in this study are reliable.

Multiple Linear Regression Analysis

Regression analysis in this study can be seen in the following table.

Table 1.2
Multiple Linear Regression Test Results

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	25,629	2,326		11,020	,000
X1	,210	,074	,273	2,834	,002
X2	,133	,063	,204	2,115	,003
a. Dependent Variabel: Y					

Based on Table 1.2 above it can be seen that the equations of multiple linear regression models are as follows:

$$Y = 25{,}629 + 0{,}210X_1 + 0{,}133X_2 + e$$

1. A constant value of 25,629 can be interpreted that if the value of the family religiosity and economic variables is considered zero (0) then the welfare of the elderly in Mandailing Natal Regency, North Sumatra is 25,629.

2. The value of the regression coefficient X_1 (religiosity) is 0.210 which means that if the value of the religiosity variable increases by one unit while the family economic variable is considered fixed, the welfare of the elderly will increase by 0.210. So, it can be concluded that the welfare of the elderly is influenced by religiosity with a significance of 0.002 less than 0.05 which means that religiosity has a positive and significant effect on the welfare of the elderly in Mandailing Natal Regency, North Sumatra.

3. The value of the regression coefficient X2 (family economy) is 0.133 which means that if the value of the family economic variable increases by one unit while religiosity is considered fixed, the welfare of the elderly will also increase by 0.133. So, it can be concluded that the welfare of the elderly in Mandailing Natal Regency is influenced by the family economy with a significance value of 0.003 smaller than 0.05 which means that the family economy has a positive and significant effect on the welfare of the elderly in Mandailing Natal Regency, North Sumatra.

Hypothesis Testing

T test

The t test is a test that aims to find out whether the regression coefficient is significant or not individually. This test is performed by comparing the calculated t with the table t. If Ha is rejected then Ho is accepted or an alternative hypothesis is rejected, meaning that individually the free variable has no influence on the bound variable. If Ha is accepted and Ho is rejected, or an alternative hypothesis is accepted which means that individually the free variable influences the bound variable. Based on Table 1.2 above it can be concluded that:

a. Religiosity (X1) has a calculated t of 2.834 and t Table 1.98472 with a significant 0.002, which means that the t count is greater than t Table (2.834 > 1.98472) and significant (0.002 < 0.05) so it can be concluded that religiosity has a positive and partial significant effect on the welfare of the elderly in Mandailing Natal Regency, North Sumatra. Then H_1 or the first hypothesis is accepted.

b. Family Economics (X2) has a calculated t of 2.115 and t Table 1.98472 with a significant 0.003, which means that the t count is greater than t Table (2.115 > 1.98472) and significant (0.003 < 0.05) so it can be concluded that the family economy has a positive and partial significant effect on the welfare of the elderly in Mandailing Natal Regency, North Sumatra. Then H_1 or the first hypothesis is accepted.

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F Test

The F test is used to see the influence of independent variables simultaneously (synchronously) on dependent variables or often also called the regression equationline test. Yis to test religiosity (X1) and family economy (X2) together for the welfare of the elderly (Y) in Mandaling Natal Regency, North Sumatera.

<div align="center">

Tabel 1.3
F Test

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ANOVAª						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	41,001	2	20,501	7,899	,001[b]
	Residual	251,749	97	2,595		
	Total	292,750	99			
a. Dependent Variabel: Y						
b. Predictors: (Constant), X2, X1						

Based on the table above, the result was obtained that the F-count value is 7.899 and the F-table value is 3.09 which means the F-count > the F of the table (7.899 > 3.09) and a significant small of 0.05 (0.01 < 0.05). From these results, it can be concluded that the variables of religiosity and family economy simultaneously (together) have a significant effect on the welfare of the elderly in Mandailing Natal Regency, North Sumatra.

Coefficient of Determination (R²)

The coefficient of determination is used to measure how far the model's ability to describe variable variations is to test the influence between independent variables on dependent variables together.

Tabel 1.4
Coefficient of Determination

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,374[a]	0,14	0,122	1,61101
a. Predictors: (Constant), X2, X1				
b. Dependent Variabel: Y				

From the table above, R^2 (R Square) is obtained by 0.14 which means 14%. This explains that religiosity and the family economy together affect the welfare of the elderly in Mandailing Natal Regency, North Sumatra by 14%. In other words that all independent variables affect the dependent variable by 14% and the remaining 86% is influenced by other variables that were not studied in this study.

Based on the data that has been processed in this study, the influence of religiosity and family economy on the welfare of the elderly has a positive and significant influence which means that when religiosity and the family economy increase, the welfare of the elderly in Mandailing Natal Regency, North Sumatra will also increase. Vice versa, if the religiosity and economy of the family decrease, then the welfare of the elderly in Mandailing Natal Regency, North Sumatra will also decline. However, both have a small or weak influence of 0.14 (14%) which means that there are still many factors that can affect the welfare of the elderly in addition to religiosity and the family economy.

This research is also in line with research conducted by AA Raka Riani Tanaya and I Gusti Wayan Murjana Yasa (2015) using a multiple linear regression analysis method which produces a constanta coefficient of 0.302, meaning that if religiosity, economy, and health remain then the welfare of the elderly in Dangin Puri Kauh Village, Denpasar City will increase by 0.302. While the value of the religiosity coefficient is 0.118, meaning that if religiosity increases by 1 unit, then the welfare of the elderly will increase by 0.118. The value of the economic coefficient is 0.065, which means that if the economy increases by 1 unit, then the welfare of the elderly will increase by 0.065. Likewise, the value of the health

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coefficient is 0.097, meaning that if health increases by 1 unit, then the welfare of the elderly will also increase by 0.097. This states that religiosity, economy, health, and welfare of the elderly are of positive value which means that when religiosity, economy, and health increase, it will improve the welfare of the elderly.

The most dominant variable that affects the welfare of the elderly in Dangin Puri Kauh Village, Denpasar City, is religiosity. This is because religiosity is one of the factors that are the goal of the elderly in achieving welfare, both welfare in the world and provisions for the afterlife in the future because religiosity provides calm and peace of mind spiritually, so that the elderly is more grateful in living life and provide calm in facing and living old age.

Mulyati also stated that family social and economic support has a positive relationship with the quality of life and welfare of the elderly. The better the economic support provided by the family to the elderly, the better the quality of life and welfare of the elderly. This is very much needed by the elderly because the support and welfare guarantee provided by the Indonesian government to the elderly are not as good as those provided by other countries (Mulyati, 2012).

The existence of a family and social environment that accepts the elderly will also make a positive contribution in the socio-emotional development of the elderly. But vice versa, if the family and social environment rejects it or does not provide living space or opportunities to interact and enjoy assistance from the family economy, it will have a negative impact on the survival of the elderly.

Murdiyanto and R. Tri Gutomo stated that the service of the elderly in the family in realizing the elderly is prosperous, namely through the service of physical, psychic and social needs. The fulfillment of physical needs can be in the form of fulfilling facilities and infrastructure, including the provision of rooms and beds or comfortable resting places, eating and drinking, and clothing according to the continued context of uisa. The provision of health includes health checks, the provision of medicines and vitamins, etc. The fulfillment of psychic needs can be in the form of providing a sense of security and compassionate attention including freedom in carrying out activities that are liked that are positive in nature. In addition, it can also be realized through providing wide opportunities in

conducting worship and multiplying charity and attending recitation activities. The family also provides an opportunity for recreation even if it is only at home, namely by watching TV, sweeping the yard or walking around the house and staying in touch with neighbors and surroundings in order to cultivate self-confidence and slow down senility.

Other factors that influence the success of family services to the elderly include family income or family economy to provide for the needs of family members, family dependents and their needs, the process of interaction and communication that is established in the family when meeting and gathering and family responses to the existence of the elderly (Murdiyanto and R. Tri Gutomo, 2017).

Rela Sulistiowati also stated that efforts to improve social welfare for the elderly through the Elderly Social Service Post (PPS LU) in Srimartani Village, Piyungan District, are carried out through various fields of services and activities in order to improve the quality of life and realize the welfare of the elderly so that they can enjoy their old age with peace of birth and mind. These services are in the form of: (1) health services, which include health check-up activities such as checking blood pressure and weight weighing, gymnastics, and providing additional food for the elderly once a month, (2) economic services, which include providing business capital loans so that the elderly can open a business according to their abilities, so that the elderly earn income and can meet the needs of daily life without having to rely on their family members, (3) spiritual services, namely covering recitation activities to improve faith and devotion and helping the elderly to be better prepared to face the next life, (4) social services, which include silaturrahmi activities, social gatherings, *home visits*, and regular meetings in order to realize a sense of community and concern between fellow elderly and with the community (Rela Sulistiowati, 2014). Supporting factors for the implementation of services include the enthusiasm and enthusiasm of the elderly to participate in activities and families who provide support in the form of material or non-material and help the elderly to enjoy their peaceful and pleasant old age.

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Drajat Setiyawandan Usmi Karyani stated that there is a very significant positive relationship between religiosity and subjective welfare in the poor people living on the banks of the Bengawan Solo Jebres Surakarta river. The value of the correlation coefficient r_{xy}= 0.449 with significance (p) = 0.000; (p < 0.001). The level of religiosity of the poor people living on the banks of the Bengawan Solo Jebres Surakarta river is included in the very high category. This is indicated by an empirical average (ME) of 62.55 more bear than the hypothetical average (MH) of 45. The effective contribution of religiosity to subjective well-being in the poor living on the riverbanks was 20.1% indicated by the coefficient of determination (R^2) = 0.201. So, there are still 79.9% of other variables that affect subjective well-being.

As for the age range, it shows that the religiosity of the elderly is greater than that of adulthood which is shown through a greater *mean* value for the elderly, which is 64.24 from the *mean* value for adults, which is 61.82. Likewise with happiness and life satisfaction, where the elderly has higher happiness and life satisfaction. This can be seen from the acquisition of the *elderly life loss mean* of 25.24 while the *adult age mean* is 17.15 and the *mean* value of elderly happiness is 51.76 while the adult age is only 48.76 (Drajat Setiyawa, 2013).

Religiosity is a bridge to bring people to have hope for their lives or at least bring them to live to surrender and have self-surrender to Allah Almighty. And believing that there is a force outside of him that regulates life and life is what will help society regulate negative emotions so that they are able to be grateful in any situation and situation they face and help the realization of subjective well-being in life.

Conclusion

Based on the results of research that has been carried out by processing data using analytical tools, the conclusions that can be drawn are as follows. Religiosity has a positive and significant effect on the welfare of the elderly in Mandailing Natal Regency, North Sumatra. This can be seen from the regression value with a religiosity coefficient (X1) of 0.210 which means that the welfare of the elderly in Mandailing Natal Regency is influenced by religiosity. With a significance of 0.002

less than 0.05, it can be interpreted that religiosity has a positive and significant effect on the welfare of the elderly. This indicates that the higher the religiosity of the elderly, the higher the welfare felt by the elderly in Mandailing Natal Regency, North Sumatra. The family economy (X2) has a positive and significant effect on the welfare of the elderly in Mandailing Natal Regency, North Sumatra. This can be seen from the regression value with a family economic coefficient (X2) of 0.133 which means that the welfare of the elderly in Mandailing Natal Regency is influenced by the family economy. With a significance of 0.003 less than 0.05 which means that the family economy has a positive and significant effect on the well-being of the elderly. This indicates that the higher the family economy, the higher the welfare of the elderly in Mandailing Natal Regency, North Sumatra. Religiosity and family economy simultaneously (together) can affect the welfare of the elderly in Mandailing Natal Regency, North Sumatra with an influence of 14% the remaining 86% influenced by other variables that were not studied in this study.

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