

## Pengaruh Jaminan Sosial terhadap Partisipasi Kerja Penduduk Lanjut Usia di Indonesia = The Effect of Social Insurance on Elderly's Work Participation in Indonesia

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### Abstrak

Indonesia telah memasuki periode penuaan penduduk atau ageing population. Jumlah penduduk lanjut usia (lansia) yang meningkat tajam tanpa diiringi kepemilikan jaminan sosial membuat penduduk lansia rentan miskin. Tuntutan finansial membuat penduduk lansia harus tetap bekerja di usia senja, meskipun mengalami penurunan kondisi biologis dan psikologis. Penelitian menganalisis pengaruh jaminan pensiun dan jaminan kesehatan terhadap partisipasi kerja penduduk lansia yang dikontrol berdasarkan karakteristik individu, rumah tangga, dan sosial. Hasilnya menunjukkan bahwa kepemilikan jaminan pensiun dan jaminan kesehatan memiliki pengaruh signifikan negatif terhadap partisipasi kerja lansia. Penduduk lansia yang berstatus kepala rumah tangga, berpendidikan rendah, berjenis kelamin laki-laki, tinggal di pedesaan, tidak memiliki gangguan kesehatan, jumlah anggota keluarga bekerja banyak, dan kondisi ekonomi di bawah garis kemiskinan cenderung tetap bekerja di usia pensiunnya.

.....Indonesia has entered a period of aging population. The number of elderly people has increased sharply without social security ownership, making the elderly population vulnerable to poverty. Financial demands make the elderly must continue to work in their old age, even though their biological and psychological conditions are declining. The study analyzes the effect of pension insurance and health insurance on the work participation of the elderly population which is controlled based on individual, household and social characteristics. The results show that the ownership of pension security and health insurance has a significant negative effect on the work participation of the elderly. Elderly people who are heads of households, have low education, male, live in rural areas, have no health problems, have a large number of working family members, and whose economic conditions are below the poverty line tend to continue working at retirement age. Keywords : Elderly Work Participation, Labor Supply, Elderly, Pension Insurance, Health Insurance, Social Insurance, Islamic Economic