The Role of Economic Factors Affecting Thai Older Persons' Life Satisfaction.



An Independent Study Submitted in Partial Fulfillment of the Requirements for the Degree of Master of Arts in Population Policy and Human Development Field of Study of Population Policy and Human Development COLLEGE OF POPULATION STUDIES Chulalongkorn University Academic Year 2021 Copyright of Chulalongkorn University บทบาทของปัจจัยทางเศรษฐกิจที่มีผลต่อความพึงพอใจในชีวิตของผู้สูงอายุไทย



สารนิพนธ์นี้เป็นส่วนหนึ่งของการศึกษาตามหลักสูตรปริญญาศิลปศาสตรมหาบัณฑิต สาขาวิชานโยบายประชากรกับการพัฒนามนุษย์ สาขาวิชานโยบายประชากรกับการพัฒนามนุษย์ (นานาชาติ) วิทยาลัยประชากรศาสตร์ จุฬาลงกรณ์มหาวิทยาลัย ปีการศึกษา 2564 ลิขสิทธิ์ของจุฬาลงกรณ์มหาวิทยาลัย

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ประชากรสูงอายุเป็นหนึ่งในปัญหาด้านประชากรศาสตร์ที่สำคัญที่สุดในโลก ขณะที่ ประเทศไทยกำลังเข้าใกล้สู่การเป็นสังคมสูงวัย จำเป็นต้องมีการปฏิรูปนโยบายเพื่อเตรียมพร้อม สำหรับการเปลี่ยนแปลงนี้ เศรษฐกิจเป็นปัจจัยหนึ่งที่เอื้อต่อความพึงพอใจในชีวิตของผู้สูงอายุมาช้า นาน แต้ว่าปัจจัยนี้แตกต่างกันไปในแต่ละประเทศทั่วโลก ในขณะที่ประชากรสูงอายุกำลัง กลายเป็นความจริงมากขึ้นเรื่อยๆ เป้าหมายของผู้กำหนดนโยบายกำลังเปลี่ยนแปลงเพื่อรองรับการ เปลี่ยนแปลงทางการเมืองและสังคมที่จะมาพร้อมกับการพัฒนาด้านประชากรศาสตร์ การ เปลี่ยนแปลงโครงสร้างและการปรับนโยบายการคลังจะต้องได้รับทุนสนับสนุนจากรัฐบาล ด้วยการ วิเคราะห์ปัจจัยทางเศรษฐกิจที่ส่งผลต่อความสุขของผู้สูงอายุวิทยานิพนธ์นี้นำเสนอแนวทางในการ บรรเทาภาระทางการเงินของรัฐบาลสำหรับประชากรสูงอายุ งานวิเคราะห์ห์นี้จะศึกษากลุ่ม ตัวอย่างผู้สูงอายุชาวไทยจำนวน n=4716 เทคนิคทางสถิติที่ใช้ในการศึกษานี้คือ Linear Regression และ Order Logit Model ผลการวิเคราะห์พบว่าปัจจัยทางเศรษฐกิจที่สำคัญหลาย ประการส่งผลต่อความพึงพอใจในชีวิตของผู้สูงอายุไทย ปัจจัยเหล่านี้รวมถึงระดับรายได้ อย่างเช่น รายได้ที่สูงขึ้นแล้วเอื้อต่อความพึงพอใจในชีวิตที่สูงขึ้น อีกสิ่งหนึ่งคือแหล่งที่มาของรายได้ ทั้งการ งาน เงินบำเหน็จ คู่สมรส และบุตรสาว เป็นสิ่งที่เกิดความพึงพอใจในชีวิตมากขึ้น นอกจากนี้แล้ว ทรัพย์สินมีส่วนที่สำคัญต่อความพึงพอใจในชีวิตของผู้สูงอายุอย่างเช่นทองคำและการออมที่ช้วยให้ มีความพึงพอใจในชีวิตสูงขึ้น มูลค่าทรัพย์สินสุทธิที่ลดลงส่งผลเสียต่อความพึงพอใจในชีวิตของ ผู้สูงอายุ รายงานก็พบว่าสุขภาพและเพศเป็นปัจจัยสำคัญต่อความพึงพอใจในชีวิตเช่นกันการศึกษา อิสระนี้จะตรวจสอบข้อเสนอแนะด้านนโยบายและการอภิปรายที่เกี่ยวข้องกับข้อค้นพบ

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ปีการศึกษา	2564	ลายมือชื่อ อ.ที่ปรึกษาหลัก

iii

#### # # 6484008451 : MAJOR POPULATION POLICY AND HUMAN DEVELOPMENT

KEYWORD: ageing, ageing population, ageing society, economic factors, income, level of income, source of income, value of assets, assets
 Daria Turavinina : The Role of Economic Factors Affecting Thai Older
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An aging population is one of the significant demographic issues affecting the world. As Thailand is moving closer to being considered a super-aged society, major policy reforms must be made to prepare for this transition. Economic factors have long been established as one of the factors contributing to elderly life satisfaction. As the aging population is becoming an ever-increasing and more relevant phenomenon, policymakers' goals are shifting to accommodate the sociopolitical changes that will come with the demographic developments. This independent study examines a sample of n=4716 Thai elderly. The statistical techniques used in this study are Linear Regression and Order Logit Model. The study finds that several significant economic factors contribute to the life satisfaction of the Thai elderly. These factors include income level, with higher income contributing to higher life satisfaction. Secondly, the source of income, with work, gratuity, spouse, and daughter contribute to a higher level of life satisfaction. In addition, assets were found to be a significant contributor to the life satisfaction of the elderly, with gold and savings resulting in higher life satisfaction. Moreover, lower total asset net worth negatively affected life satisfaction. Finally, this independent study examines possible policy recommendations and discussions related to the findings.

Field of Study:	Population Policy and	Student's Signature
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iv

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> จุฬาลงกรณ์มหาวิทยาลัย Chulalongkorn University

Daria Turavinina

# TABLE OF CONTENTS

Pag	e
ABSTRACT (THAI)iii	
iv	
ABSTRACT (ENGLISH)iv	
ACKNOWLEDGEMENTS	
TABLE OF CONTENTS	
Chapter 1 Introduction	
1.1 Introduction	
1.2 Introduction on Thailand	
1.3 Background and problem review	
1.3.1 Demographic transition theory	
1.3.2 The population trends of Thailand	
1.3.3 Happiness in Thailand	
1.3.4 Socioeconomic situation of the Thai elderly9	
1.4 Statement of the problem12	
1.5 The objective of the study13	
1.6 Research questions	
1.7 Scope of the study14	
1.8 Terms and definitions15	
1.9 Structure of the independent study16	
1.10 Conclusion	

Chapte	r 2 Literature review	19
2.1	Introduction	
2.2	Concept and theory	20
2.2.1	Level of income	20
2.2.2	Source of income	21
2.2.3	Assets	23
2.3	Relevant research	
2.3.1	Foundational research	23
2.3.2	Level of income	25
2.3.3	Source of income	
2.3.4	Assets	
2.3.5	Literature review summary	34
2.4	Conceptual Framework	
2.5	Conclusion	
Chapte	r 3 Data and methodology	50
3.1	Introduction จุฬาลงกรณ์มหาวิทยาลัย	50
3.2	CHULALONGKORN UNIVERSITY Data	50
3.2.1	Model of the study	
3.2.2	Descriptive statistics	
3.3	Methodology	55
3.3.1	Dependent variable	
3.3.2		
3.4	· Conclusion	
Chapte	r 4 Empirical results	

4.1 Introduction	63
4.3 Discussion	77
4.3.1 Linear Regression: both sexes	77
4.3.2 Linear Regression: female	80
4.3.3 Linear Regression: male	80
4.3.4 Ordinal Logit Regression: both sexes	
4.3.5 Ordinal Logit Regression: female	
4.3.6 Ordinal Regression: male	
4.4 Conclusion	
Chapter 5	91
Policy recommendations	91
5.1 Introduction	91
5.2 Policy recommendations	91
5.3 Conclusion	
REFERENCES	
Appendix 1	106
Appendix 2	107
VITA	153

## Chapter 1 Introduction

#### 1.1 Introduction

An aging society is one in which 10% of the population is above 60 (NCE, 2018). In the case of Thailand, it was estimated to be 18% of the population as of 2018, with Thailand forecasted to become a " completely aged society" in the coming few years (NCE, 2018). As a result of these changes, Thailand has been ranked the third fastest aging country in the world (NCE, 2018). However, there should be an opportunity to create solutions to the issues of the aging population and, more than that, empower older persons to contribute to the economy, environment, culture, and society (NCE, 2018).

Happiness is key in providing the elderly with a sustainable future, as happier elderly are less likely to be affected by morbidities and are more likely to be productive and involved in society (Steptoe 2019). The elderly, if not neglected by policymakers, can create great potential for sustainable societal development. Determining the economic factors that contribute to the life satisfaction of the elderly allows us to create focused and productive sociopolitical efforts to accommodate this ever-growing and intrinsically valuable demographic.

#### 1.2 Introduction on Thailand

Thailand is located in Southeast Asia. The county is a nation comprising of hundreds of ethnicities and cultures (ESCAP 2021). Thailand is home to 66.1 million people as of January 2021 (NSO 2021). Thailand borders Lao DPR and Myanmar to the North, Cambodia and Lao DPR to the East, Myanmar to the West, and Malaysia to the South (ESCAP 2021). The land area of Thailand is approximately 514,000 sq. km (NSO 2021). The maritime area of the country covers 72,200 sq. km (NSO 2021). The climate of Thailand is tropical or sub-tropical in the North of the country (ESCAP 2021).

Thai is the national language of the country, even though it comprises of multiple languages and cultures (ESCAP 2021). The literacy rate of the country is more than 93% (ESCAP 2021). The majority of the country follow the Buddhist religion, with more than 90% of the country being Buddhists (NSO 2021).

# Chulalongkorn University

Even though Thailand had been severely impacted by the financial crisis of 1997, the nation managed to recover their economy (ESCAP 2021). This also allowed for Thailand to be resilient during the 2008 financial crisis, largely due to economic reforms that followed 1997 (ESCAP 2021).

The main export of Thailand comes from manufacturing, which accounts for more than 70% of the country's export income, which includes computer technology (ESCAP 2021). The second source comes from agriculture, which accounts for more than 13%, followed by industrial products (8%), mining (5%) and more (ESCAP 2021). Meanwhile, tourism only accounts for around 6% of the GDP (ESCAP 2021). The capital of Thailand is Krung Thep, also known as Bangkok (ESCAP 2021). However, the recent capital growth has put infrastructure and resources under strain. In addition, Thailand is also home to more than 8.1 million elderly (above 65 years old) (NSO 2021).

#### 1.3 Background and problem review

## 1.3.1 Demographic transition theory

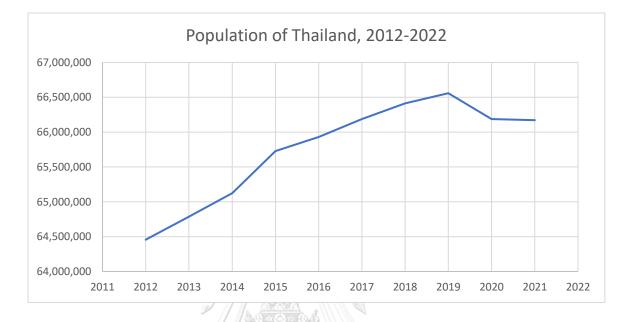
Demographic transition is a phenomenon seen in a variety of countries across the world. Stage 1 of the demographic transition process is characterized by high birth and death rates. It is generally a characteristic of the least developed **Church congroup University** countries that face issues such as poor sanitation, cycles of war and starvation, and lack of healthcare and infrastructure (Caldwell 2006).

As countries take an industrial direction in their development, Stage 2 of the demographic transition is generally observed (Caldwell 2006). It presents with remaining high birth rates but lowering death rates due to greater access to modernized technology and a steadier supply of essential resources (Caldwell 2006).

Finally, stage 3 of the demographic transition process presents remaining high birth rates due to sustained cultural norms but further declining death rates due to industrialization and the development of the aforementioned areas of industry (Caldwell 2006).

Stages 2 and 3 of the demographic transition process create a sharp rise in population and a phenomenon known as the demographic dividend - a surplus of the working-age population concerning the dependent population (Caldwell 2006). This creates further economic development and a higher standard of living - people do not feel obligated to have children to provide for the family (Caldwell 2006).

This creates another side to the population explosion - the working-age people grow into older adults. However, due to the shifting cultural norms and more value being placed on each child, there are not enough people to replace them (UNFPA). As Thailand is dealing with an aging population, several challenges have arisen. These challenges include a strain on healthcare services, a shrinking workingage population, and slowed money circulation due to older persons retaining their savings (NCE 2018). These changes can contribute to slowing down the economy as a whole and stunting growth in developing countries (NCE 2018).



## 1.3.2 The population trends of Thailand

Figure 1. The population of Thailand from 2012-2021. (Source: NSO, 2022). Compiled by the author.

Figure 1 shows the total population of Thailand from 2012 to 2021. The population of Thailand has seen a rapid decline since 2019, which may be due to the coronavirus pandemic affecting the country, combined with the economic impacts of disrupted trade and tourism. However, we can see a plateau closer to the current year, suggesting a possible rebound in the population growth trend.

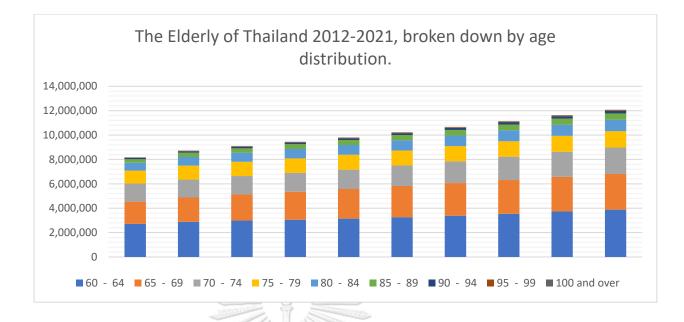


Figure 2. The Elderly of Thailand 2012-2021, broken down by age distribution. (Source: NSO, 2022). Compiled by the author.

Figure 2 shows a closer look at the elderly of Thailand, according to the data from Thailand's National Statistical Office (NSO). A trend of an increasing number of elderly persons can be seen in the bar chart from 2012 to 2021. In addition, we see an increase in all the age groups of the Thai elderly. These trends strongly suggest a presence of an aging population in the country. Meaning, the number of older persons accounts for more than 18% of the population, close to the market for the "completely aged society" which is 20% (NCE 2018).

#### 1.3.3 Happiness in Thailand

According to the World Happiness Report, Thailand ranked 61<sup>st</sup> in the world in the level of happiness (Helliwell, Layard et al. 2022). The World Happiness Report calculates the happiness index based on the following variables. GDP per capita and social support are the main predictors of happiness (Helliwell, Layard et al. 2022). These indicators are followed by healthy life expectancy, freedom to make choices, generosity, and perception of corruption (Helliwell, Layard et al. 2022).

Moreover, according to the report, the country scores highly on individualistic measures of happiness, meaning that the Thai people vastly prefer taking care of themselves compared to others to increase their level of happiness (Helliwell, Layard et al. 2022).

To expand on that, Thailand ranks third in the list of countries with the preferences as mentioned above, with the first being the Philippines and the second being Indonesia (Helliwell, Layard et al. 2022). Moreover, it should be known that in recent years, the happiness of Thai people has declined considerably since its peak in 2016. For instance, the happiness index in 2016 was 6.47, and 5.89 in 2021.

Interestingly, this decline started before the coronavirus pandemic, with the most rapid decline occurring between 2017 and 2018. Refer to Figure 3 below for a more detailed look at the happiness index of the Thai people. The economic

downturn and recession of recent years, coupled with the stagnant political situation, could be the reasons for the Thai people's decreasing happiness (UNFPA , Pohnpattanapaisankul 2019, ESCAP 2021, ILO 2022).

The shrinking of the working-age populations combined with the economic recession would first and foremost affect the elderly, who are often dependent on assistance from the government and their children (Li, Wang et al. 2020, Q. T. Trinh 2020, Udomkerdmongkol 2020, UN 2020). Economic determinants of elderly happiness and life satisfaction are key in realizing the potential of the elderly, as well as protecting the elderly from the adverse effects of unhappiness.

As stated previously, Thailand's happiness has been declining recently (Helliwell, Layard et al. 2022). This is associated with the factors such as the economic slowdown (Helliwell, Layard et al. 2022). This decline would likely be most felt by the vulnerable communities, such as the elderly, who can be forgotten and **CHULALONGKONN UNIVERSITY** neglected by both the people close to them and by the governmental system itself (Helliwell, Layard et al. 2022). Therefore, it is vital to identify policy decisions that would contribute to economic measures designed to elevate the happiness of the elderly, especially as the country moves towards a super-aged society (NCE 2018).



Figure 3. Happiness index of the Thai people according to the World Happiness Report between 2013-2021. (Source: World Happiness Report, 2013-2022). Compiled by the author.

# 1.3.4 Socioeconomic situation of the Thai elderly

**CHULALONGKORN UNIVERSITY** While the life expectancy in Thailand is rising, healthy life expectancy still lags behind considerably (Somrongthong, Wongchalee et al. 2017). Meaning, that as the number of births fall and the elderly spend more and more years of life impacted by chronic illness, frailty, and disability, it places a strain on the healthcare services of the country and, in some cases, on the financial situation of the elderly themselves (Somrongthong, Wongchalee et al. 2017). Chronic illnesses and morbidities gained with age often require continuous investment to treat. In some cases, the quality of treatment is better in private hospitals, so the elderly persons are led to use the funds they have available (Somrongthong, Wongchalee et al. 2017). Studies have shown that Thai elderly persons who had a higher income, consequently, had better health and life satisfaction outcomes than their counterparts with lower incomes (Somrongthong, Wongchalee et al. 2017).

Thailand has a variety of pension schemes. Government officials are covered by the Pension for Civil Servants Act of 1951, together with a lump-sum based Government Pension Fund (ILO 2016). Meanwhile, private sector employees receive their pension in accordance with the Social Security Act of 1990 (ILO 2016). They may also invest into a provident fund and receive a lump-sum payment when they decide to retire (ILO 2016).

## CHULALONGKORN UNIVERSITY

Currently, Thai elderly persons who are not covered by the Social Security Scheme and are not receiving government benefits are covered by the Old Age Allowance (OAA) (Chamchan 2020). This measure was introduced in 2009, and the allowance was designed to protect the many elderly persons who do not have access to the aforementioned benefits in the largely informal economy (Chamchan 2020). The Old Age Allowance (OAA) is a progressive measure, with older persons getting a higher allowance with the increasing age (Chamchan 2020). However, the Old Age Allowance (OAA) starts at only 600 baht per month for the 60-69 age group, increasing to 700 baht per month in the 70-79 age group, 800 baht per month for those aged 80-89, and the persons of age 90 and above receive 1000 baht (Chamchan 2020). The Government Savings Fund, which started to operate in 2015, aims to cover the more than 30 million elderly who are part of the informal economy and are still not covered by any schemes (ILO 2016). This allows the workers to provide a wide range of contributions and receive a maximum of 7,000 baht per month when they retire (ILO 2016).

As a result, the number of schemes concerning elderly income security and healthcare continues to rise (Phijaisanit 2021). While it surely does provide benefit to the quality of life and economic security of the elderly, especially compared with the 1990's, more robust, centralized, and direct measures to promote higher life satisfaction are needed in the governmental policy in the coming years (Phijaisanit 2021).

An increase in the old age allowance would require an additional fiscal budget (Chamchan 2020). Therefore, measures to offset the expense have to be introduced, such as encouraging elderly employment. This independent study aims to examine if this policy decision would be fair to the elderly by seeing if there is a correlation between the elderly receiving income from work and their life satisfaction. A strengthened foundation of the scheme can further contribute to ensuring the Thai elderly's economic resilience.

#### 1.4 Statement of the problem

While Thailand ages, the working-age population of Thailand is also forecasted to decline in the next 20 years from 44 million as of 2018 to 37 million, which is a loss of 15% (NCE 2018). One of the strategies to mitigate this loss is to encourage the elderly to stay employed beyond the current age of retirement, as the elderly are still shown to be healthy within that time due to raised life expectancy and health status (NCE 2018). Moreover, the elderly who remain employed can reap the benefits of staying at the workplace by increasing their income and savings level, maintaining connections with the community and colleagues, and feeling involved and accomplished (HelpAge International & College of Population Studies 2013). In previous studies, these factors were significant determinants of elderly happiness (Hong-Ngam, Ayuwat et al. 2021).

#### 1.5 The objective of the study

Increasing the happiness of older adults is a significant factor in societal development in the aging population (Steptoe 2019). Furthermore, higher happiness among older adults can bring numerous benefits to the country in social and economic aspects (Steptoe 2019).

These benefits include but are not limited to higher health for the elderly, which reduces strain on the medical infrastructure, lower mortality, higher economic participation, and much greater social outcomes (Steptoe 2019). In addition, happier older persons are more likely to share their knowledge with others and create a higher opportunity for knowledge and skill transfers between generations (Steptoe 2019). Finally, employed older persons generate a higher GDP and community outcomes.

The objectives of the independent study can be summarized as follows:

- 1. To determine the overall level of life satisfaction among the Thai elderly as of 2016.
- To examine the economic determinants of the level of life satisfaction of the Thai elderly.
- 3. To introduce policy reform recommendations aimed at increasing the quality of life and the level of life satisfaction of the Thai elderly.

#### 1.6 Research questions

- 1. What are the overall levels of life satisfaction among the Thai elderly as of 2016?
- 2. What are the economic determinants of the level of life satisfaction of the Thai elderly?
- 3. What are the policy reform recommendations aimed at increasing the quality of life and the level of life satisfaction of the Thai elderly?

## 1.7 Scope of the study

The study aims to analyze the survey responses of older persons, defined as those aged 60 and above. Moreover, the impacts of the aging population will essentially be analyzed based on the demographic transition theory explored above. The study focuses on older persons in the Central area of Thailand, particularly Bangkok, as per survey responders. The scope of the study revolves around an older person's questionnaire conducted by the College of Population Studies called "Population Change and Well-being in the Context of Aging Society" conducted from June to August 2016. The duration of the study aims to be over the scope of 3 months, combining data gathering, analysis, and interpretation. The limitations of the research scope include the survey format of the responses due to the personal and human factors of the respondents, who may make mistakes in filling the survey or be unwilling to give out the information asked. Moreover, the sample is mainly based in Bangkok, Thailand; therefore, it may not cover the cultures and attitudes in the country's other regions.

## 1.8 Terms and definitions

*Demographic transition* is defined as the process of population structure change in response to industrial development and the associated cultural shift, generally characterized by a demographic dividend at first as the birth rates rise in comparison to death rates, followed by an increased number of older persons due to the falling birth rates and the delayed cultural shift (Caldwell 2006).

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*The ageing population* is defined as changes in the age composition of the population due to declining birth rates and rising life expectancy, health, and longevity (UN 2022).

*The demographic dividend* is defined as the surplus of the working-age population compared to the older and younger dependents, resulting in accelerated economic growth (UN 2020).

*Old-age dependency ratio* is the number of working-age persons supporting the dependent elderly (usually defined as above 60 or 65) on a country-wide scale (Suriyanrattakorn 2019). It is usually displayed as the share of dependent elderly per 100 working-age population (WorldBank 2022).

*Ageism* is defined as age-based discrimination in obtaining education, employment, or other services, including healthcare and/or accommodation (UN 2022).

Life satisfaction is defined as the self-evaluation of a person's quality of life (Diener, Lucas et al. 2002).

#### 1.9 Structure of the independent study

The next chapter aims to explore the concepts and theories which could be utilized in defining the happiness of the elderly. The chapter aims to build the conceptual framework of the independent study. The next chapter also explores the relevant literature on economic factors and elderly happiness.

In addition, the chapter includes the methodology, source of the data, structure of the data, and operational variables utilized in the independent study. The third chapter provides the empirical results and aims to explain the findings generated after putting the data through statistical methods and analysis. The last chapter provides the policy implications of the research. It aims to recommend further improving the quality of life, happiness, and life satisfaction of the elderly in Thailand.

#### 1.10 Conclusion

This independent study aims to find the economic variables that are associated with elderly happiness. As the life expectancy is increasing, so does the number of the elderly themselves. This trend is also coupled with the recent decrease in the happiness level of Thai people. This independent study aims to empower older persons by determining whether their source of income affects their life satisfaction, further promoting active aging in the population and encouraging freedom of choice for older persons. The study hopes to identify economic factors that would be beneficial for both the elderly themselves and the societal development at large. The study expects to find concrete variables that are responsible for the economic aspect of elderly happiness. With the right policy actions and the knowledge gained from this independent study, new measures can be proposed as a focal point for future economic policy and program decisions. As a result, this study aims to identify and suggest policy decisions that could be implemented due to its findings. For example, suppose the government addresses the baseline of the economic needs of the elderly. In that case, this demographic

will flourish and bring great benefit to society by means of education, collaboration, and socio-political development contributions.



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## Chapter 2 Literature review

#### 2.1 Introduction

This section aims to explore the economic factors associated with elderly happiness and provide the foundation for the research in connection with economic factors and Thai elderly happiness. Several theories are proposed in relation to the level of happiness as persons move into older age.

The importance of happiness in the elderly age cannot be underestimated, especially in the context of the aging population phenomenon currently happening in Thailand and across Southeast Asia, and the share of the elderly population has increased at an unprecedented rate in history. Therefore, the policymakers should prioritize the demographic of the elderly in order to uphold sustainable development in Thai society in the future. In addition, income is not the only economic factor playing a role in the happiness of the elderly, which will be further explored in the following literature review.

A wide variety of studies have focused on the elderly and life satisfaction. Notably, researchers have found that, as people age, a decrease in their subjective well-being and quality of life (Cristian, Vanessa et al. 2004, Frijters and Beatton 2012). This decrease could be explained by retirement, lack of community involvement, and declining health (Cristian, Vanessa et al. 2004, Jopp and Daniela 2006, Phathinan, Saksith et al. 2022). Other studies have observed a positive link between aging and life satisfaction (Witt, Lowe et al. 1980, Delhey 2004, Jopp and Daniela 2006). It could be explained by an accumulation of income and assets, which allow for higher control of day-today life (Witt, Lowe et al. 1980, Delhey 2004, Lacey, Smith et al. 2006). Several factors have been identified as explanations for the life satisfaction of the elderly. These include age, gender, income, physical and mental health, access to social support from the government, control of daily life, and physical and social activities (Jopp and Daniela 2006).

## 2.2 Concept and theory

#### 2.2.1 Level of income

In recent years of research, it has been suggested by numerous studies that the level of income plays a significant role in determining the happiness of the **Church Church UnivERSITY** elderly all around the world (Easterlin and Schaeffer 1999, Diener and Shigehiro 2000, Easterlin 2001, Diener, Lucas et al. 2002, 2018, Suriyanrattakorn 2019, Hong-Ngam, Ayuwat et al. 2021), including the happiness and life satisfaction of the elderly in Thailand in particular (Hong-Ngam, Ayuwat et al. 2021).

Meanwhile, when reviewing the level of income at country and national levels, research has found that the level of income has an even higher impact on life satisfaction than in the case of reviewing on an individual basis (Inglehart 1997, Veenhoven 2000).

However, some of the research had found only a slight link between income and elderly life satisfaction, with other factors such as health taking a more significant place (Diener and Shigehiro 2000). Happiness and life satisfaction were also found to be a means to live life comfortably. However, it is only a step in achieving happiness (Pichler, Moura et al. 2019). Money was found to reduce anxiety and bring more tranquility (Pichler, Moura et al. 2019).

## 2.2.2 Source of income

Generally, upon reaching the elderly age, older adults have to supplement their income lost from retirement with other sources (Spratlin and Holden 2000). The sources include relying on children, self-employment, pensions, government assistance and donations, savings, and income from renting out assets (Quinn 1985, Johnson, Smeeding et al. 2005).

However, as the elderly live longer, the income from savings may not supplement all of their lifestyle (Spratlin and Holden 2000). Sources of income were found to be a significant factor in terms of economic status and happiness (Quinn 1985, Rudkin 1994, Chou, Chi et al. 2004, Johnson, Smeeding et al. 2005). Economic dependents were found to harm the happiness of the Indonesian elderly in Southeast Asia while receiving income from children was positive (Rudkin 1994). Moreover, in terms of the income sources in Hong Kong, persons who relied on welfare or were independent in supporting themselves with their income were more likely to have symptoms of depression (Chou, Chi et al. 2004).

In mainland China, one of the most significant and vital income sources was pensions, and the distribution of the unequal pension was identified as one of the significant culprits of income inequality (Li, Wang et al. 2020). Depression has been linked to receiving income from donations or charity in Iran (Majdi, Mobarhan et al. 2011). Meanwhile, older persons receiving income from personal wealth, such as assets and savings, as well as pensions, were shown to have a lower rate of depression (Majdi, Mobarhan et al. 2011).

The amount of monthly household income was a significant factor in the **CHULALONGKOPH UNIVERSITY** happiness and life satisfaction of elderly Singaporeans (Hong and Han 2013). It would be valuable and beneficial in other policy responses to the aging population in Thailand to find out what weight numerous sources of income have on the life satisfaction and happiness of the elderly population in the case of Thailand.

#### 2.2.3 Assets

Assets are another crucial part of the economic factors associated with elderly happiness. Real tangible assets, such as housing, were related to higher life satisfaction of middle to high-class elderly Singaporeans, while assets such as bonds and shares were not (Hong and Han 2013). This could be correlated with how the society around elderly persons would perceive the income level.

For instance, the social perception of the income of the elderly could hold more weight in the life satisfaction equation than the objective assets and debts. Hence, the aforementioned study does not consider debts and does not come to an objective measure of the monetary state of the elderly when addressing life satisfaction. Meanwhile, elderly persons with lower incomes and a low quantity of assets were more satisfied with their life than their younger equivalents (Cid, Ferrés et al. 2008).

#### 2.3 Relevant research

## 2.3.1 Foundational research

An integral piece of research that the current independent study is based on is the "Report of the Situation of the Thai Elderly," which was overseen by the National Committee for the Elderly (NCE 2018). The report was published in 2018; therefore, it is a recent overview of the country-wide situation by a reputable authority. The report, as mentioned above, comprehensively summarizes vital statistics and figures associated with the challenges of the Thai elderly in modern times, ranging from healthcare to employment and financial challenges (NCE 2018).

This report provides the groundwork to illustrate the current situation of older persons in the country, as well as suggests how to address the issues associated with the aging population and the decrease of the working-age population (NCE 2018). The report also aims to provide policy recommendations for Thailand sustainably and successfully functioning in its "completely aged society" stage (NCE 2018), a goal that is shared with the current research paper. A limitation of this overview could be that it had been published prior to the escalation of the COVID-19 pandemic, therefore inadvertently not taking into account its effects on the elderly of Thai society.

Another foundational report includes the publication provided by the **CHULALONGKORN UNIVERSITY** HelpAge international and College of Population Studies, which provides the groundwork for learning about the key statistics and figures currently associated with the trends of the Thai elderly persons (HelpAge International & College of Population Studies 2013). The report's strengths include the comprehensive framework and the abundance of information. In addition, this report also looks into the future trends associated with the aging population in Thai society, as well as the socioeconomic impacts of the aging population phenomenon. The limitations are that the report is slightly outdated. However, the significant findings and trend observations remain to this day, and the report accurately predicted some significant societal and demographical trends associated with the aging population.

Finally, the International Labor Organization conducted a report on the pension schemes of Thailand and recommended possible reforms and improvements to the pension-related plans currently available in the country (ILO 2022). Moreover, the report served as some groundwork for the recommendations and evaluations provided in the conclusion of this independent study.

## 2.3.2 Level of income

The link between the economic factors and the level of life satisfaction has been studied previously by numerous researchers. The income level is a significant predictor of higher happiness or life satisfaction, explored in numerous studies and previous research works. The income level had consistently appeared as one of the important factors predicting higher happiness in previous studies. A number of works have linked happiness and income (Easterlin and Schaeffer 1999, Diener and Shigehiro 2000, Easterlin 2001, Diener, Lucas et al. 2002, 2018, Suriyanrattakorn 2019, Hong-Ngam, Ayuwat et al. 2021). In addition, researchers have been looking at the significance of income and further economic factors, like the ones explored in this study in the past, over longitudinal periods (J., Kevin Stones et al. 1986). R. A. Easterlin first established the paradox of happiness increasing only up to a certain point with the increase in income (Easterlin 2001), which means that the level of happiness will only reliably increase up to a certain income bracket. When the basic income demands are satisfied, the desire for more income is replaced with other needs, so more income would not reliably increase happiness (Easterlin 2001, Toshkov 2021).

However, up to a certain point in the upper-middle class, income remains a significant predictor of happiness across various studies (Easterlin 2001, Toshkov 2021). Beyond the level of income, other economic factors must also be considered in playing a role in life satisfaction. On the other hand, later research found that income's impact on happiness may be underestimated (Kapteyn, Smith et al. 2013).

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Suriyanrattakorn (2019) focused on the level of life satisfaction of older persons who have to face disabilities as a challenge to their daily life. This study reemphasizes the importance of income as a happiness factor across all populations of the country, showing that one of the main happiness-defining factors is household income (Suriyanrattakorn 2019). This independent study aims to delve deeper into elderly happiness concerning income, particularly finding the connection between the level of elderly happiness and the source of income. The limitations of this study are that the data is mainly obtained from the Udon Thani province of Thailand. In contrast, the current survey obtains data from the Bangkok region of the country. To further expand on that point, the elderly in the two regions may have different socioeconomic and cultural values and measures of the happiness paradigm.

Toshkov (2021) suggests that according to the U-shaped theory of happiness concerning age, happiness level in older age, particularly, is highly dependent on income. To further elaborate on that, it has been established that for low-income groups of the population studied, and happiness tended to decline in middle age and bounce back only slightly with older age. As a result, the happiness curve resembles the "hockey stick" shape (Toshkov 2021).

However, within the middle-income bracket, while happiness also declined as the persons observed in the study reached middle age, it was able to bounce back at a much higher rate compared to the low-income group, with the happiness curve resembling a U-shape (Toshkov 2021). Interestingly, within the high-income bracket, happiness levels did not significantly change throughout life (Toshkov 2021). This study further proves the relationship between happiness and income (Toshkov 2021).

Moreover, different income brackets experienced a diverse uptick in happiness as they got older, proving that the happiness increase seen in older age can sometimes be multiplied with increased income (Toshkov 2021). If older persons had more mobility in their choice of whether or not to earn income as they age, it could give them more freedom to take control of their wellbeing (Toshkov 2021). The limitation of this study's findings may be that the scope of research is outside Thailand, where the elderly may have different attitudes. Moreover, the U-shaped happiness curve concerning older adults is a theory not universally supported by all social scientists in the field but rather a debated topic (Toshkov 2021).

Ford (2022) has found that in the southmost province of Thailand, wealth and family support were significant predictors of higher life satisfaction and happiness among the population. The study analyzed a primarily Muslim population in the Southern provinces (Ford, Aree et al. 2022). Moreover, social and community support also contributed to higher happiness and life satisfaction, especially in the coronavirus pandemic (Ford, Aree et al. 2022).

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### 2.3.3 Source of income

Previous research has long established the link between being engaged in work and the influence on life satisfaction (J., Kevin Stones et al. 1986, Chan, Ofstedal et al. 2002, Easterlin 2003, Chernova and Ball 2008, Hsiao-Chien 2014, Kolosnitsyna, Khorkina et al. 2017, Radhika and Ramachandran 2021). For example, Singaporean elderly women, in particular, become less happy when they stop being engaged in work (Chan, Ofstedal et al. 2002). As a developed Southeast Asian country, Singapore could be a window into the future of Thailand as the aging population ages. In addition, research has suggested that there may be differences between how males' and females' life satisfaction changes in response to employment, with males willing to be engaged in employment to a higher degree (Chan, Ofstedal et al. 2002).

Li et al. (2020) found that the main culprit of economic inequality and the associated life satisfaction among the elderly of mainland China was the disparity in access to pensions (Li, Wang et al. 2020). The research suggested that improving the pension system would give the Chinese elderly a higher degree of control over their life, as well as tranquility and freedom to pursue a higher degree of happiness that comes from meeting one's basic needs (Chou, Chi et al. 2004).

Thadchai (2018) finds that elderly employees report a high level of happiness **Church Construction UnivERSITY** in their adaptation to work as well as their work performance. Meanwhile, their readiness and preparation for retirement remained moderate (Thadchai 2018). These findings may suggest that the elderly still receive a high level of happiness from being at work (Thadchai 2018). In this independent study, one of the sources of income to be discussed with affecting the elderly happiness level is the income from working (Thadchai 2018). Therefore, it may be suggested that even in older age, such as 60 and above, the elderly may receive a higher level of satisfaction from receiving income from working in comparison to other sources of income. However, the limitations found in the study concerning the current research paper are that the primary sample is from working older persons aged between 40-59.

Therefore, the "Adaptation, Positive Thinking, and Happiness in Work Performance Affecting Preparation to Enter Elderly Social Society" paper may suggest the possible result of this independent study's findings. Moreover, the article only covers a single company with a sample size of n=230 (Thadchai 2018). Older persons or persons close to retirement working in other companies may face discrimination and feel different compared to the Siam City Cement Public Company employees, who may have a solid working culture in relation to older persons. As a result, these findings can be used as a suggestion for a more in-depth dive into the effect of the source of income on elderly happiness.

It should be considered that the elderly in different cultures and countries feel differently about financial independence regarding happiness. For example, Radhika (2021) reported that the Japanese elderly have higher happiness when not depending on children for their income. Meanwhile, the Indian elderly were the opposite (Radhika and Ramachandran 2021). This may occur due to the different socio-cultural values in each country. Boontoch (2017) discovered that one of the significant causes of the distress of the elderly is the inability to earn income. The inability to earn income limits the opportunity of the elderly to pursue their life freely. (Boontoch and Nuntaboot 2017). This supports the current independent study research hypothesis, stating that the elderly, whose income source is work, tend to be happier than other income sources (Boontoch and Nuntaboot 2017).

In the current Thai societal structure and the Southeast Asian region, several barriers exist for the elderly to keep working after retirement (NCE 2018). However, the will to retire might not be universal. The elderly may want to take control of their life into their later years instead of depending on government transfers, savings, or transfers from the family. The study's limitations may be that it covers the North of Thailand, which differs from the research proposal.

Receiving income from donations was shown to negatively impact happiness **CHULALONGKOPH UNIVERSITY** in the case of the Iranian elderly (Majdi, Mobarhan et al. 2011). This was especially significant in the case of men in comparison to women. On the other hand, receiving income from renting out the property, savings, or family members correlated positively with the life satisfaction and those elderly were shown to be at a lower risk of depression (Majdi, Mobarhan et al. 2011).

#### 2.3.4 Assets

Hong-Ngam (2021) conducted a study addressing the impact of assets, among other factors, on the happiness of the elderly in Thailand. The study examines a sample of elderly people in two northeastern Thai provinces (Hong-Ngam, Ayuwat et al. 2021). The aforementioned study discovered that income, physical, human capitals, and access to savings are among the main determinants of elderly happiness among the cohort, followed by self-esteem and self-actualization, as well as relationships with family members and having a stable and sustainable, longlasting way of life (Hong-Ngam, Ayuwat et al. 2021). This study reaffirms the expectation that one of the main determinants of Thai elderly happiness is income (Hong-Ngam, Ayuwat et al. 2021), which is one of the main principles of the significance of the current study.

The paper provides invaluable relevant insights into the importance savings and access to economic capital have in elderly happiness (Hong-Ngam, Ayuwat et al. 2021). However, some limitations of this particular paper include the focus being on the elderly in two northeastern provinces of Thailand. Furthermore, the limitations are regarding the primary sample of data for this independent study being collected and surveyed from the Bangkok region of Thailand. Therefore, older persons in Bangkok may have different values than those in the northeastern provinces. Hong and Han (2013) analyzed the assets and their impact on happiness among the Singaporean elderly. They concluded that tangible assets significantly impact happiness, while intangible liabilities, such as debt, have an insignificant effect on happiness (Hong and Han 2013). This suggests that in the case of this independent study, tangible assets would have a higher significance in determining the life satisfaction level of the Thai elderly compared to intangible assets.

Indeed, Yiwei (2013) determined that happiness and life satisfaction may come from the comparison of oneself with the past self, as well as with the outward perception of one's financial situation in the case of Chinese adults (Yiwei 2013).

An analysis of married adult women in Korea has also found that tangible assets were preferable to intangible assets in measuring life satisfaction and happiness (Han and Kim 2014). This gives an insight from another Asian country to supplement the literature review of this independent study. Interestingly, assets were found to be more important than income in the case of marital life satisfaction (Han and Kim 2014), proposing the theory that there is a sizeable economic pressure on the husband to provide assets in Asian countries.

Kim (2021) has found that Korean workers with disabilities score higher in their life satisfaction when they possess a more considerable amount of financial assets. Therefore, financial literacy programs and savings plans were vital in determining the life satisfaction of Korean workers with disabilities, many of whom are elderly (Kim 2022).

Table 1 below summarizes the literature review above. It aims to summarize and highlight the most relevant parts of the above literature review and bring a higher level of structure to the independent study. By analyzing this table, it was possible to find key trends and developments in the economic factors associated with the happiness of the elderly. While the table prioritizes recent sources, older sources are also necessary when discussing the theories related to elderly happiness. While the table has a lot of matching and correlating trends, some researchers have different opinions regarding the numerous economic factors pertaining to elderly happiness discussed in this independent study.

2.3.5 Literature review summary

Table 1. Literature	e Review Summary	าวทยาลย
		UNIVERSITY

Author/Publication	Year	Journal	Purpose	Key Findings
	0010	NI 11 I	- ·	
Foundation of Thai	2018	National	To overview	Crucial and core
Gerontology		Committee	and facilitate	statistics on the
Research and		for the Elderly	the policy	Thai elderly
Development		(NCE)	development	include the
Institute			in response	percentage of the

	to the rapidly aging population of Thailand.	elderly in the population and the future prognosis of the situation's development.
International Labor Organization	To analyze of pension schemes in Thailand.	The report analyzes the pension schemes in Thailand as of 2022. It provides future guidance and policy recommendations on developing a sustainable pension scheme bension scheme that will reliably and more securely cover Thai people as a more significant subset of the

HelpAge	2013	HelpAge	To analyze	The report
International &		International	the	provides
College of		& College of	demographic	recommendations
Population Studies		Population	trends and	and guidance on
		Studies	possible	what possible
		Chulalongkorn	futures	structural,
		University	associated	societal, and
			with the aging	political reforms
	- Litter Litter		population in	could be
			Thailand.	implemented to
				address the aging
				population and
	58		1	what aging
				population means
				for sustainable
		ะกับหาวิทศ	<b>ທ</b> ີ.	development.
	สูพ เสมบ		195	
Yiwei, Z.	2013	Clemson	To examine	In relevance to
		University,	the possible	this independent
		TigerPrint	impact of	study, the work
			assets and	by Yiwei (2013)
			income on	finds that the
			the well-	elderly were
			being of the	more likely to
			elderly.	exhibit higher life
				satisfaction in the
L		l	1	

				cases where it was possible to show the assets and well-being externally.
Suriyanrattakorn, S.	2019	Thailand and The World Economy	To define and overview the factors	Income and savings are among the key factors
	1		affecting the happiness of the disabled	defining the level of happiness of the disabled
			elderly in the Udon Thani province,	elderly studied. This allows for further exploring
C	จุฬาลงก HULALON	รณ์มหาวิทย GKORN UNIV	Thailand. กลัย ERSITY	the effect of the source of income on happiness.
Thadchai, N.	2018	Human Behavior,	To discover the level of	The study finds that older
		Development, and Society	older adults' adaptation to work and work	persons can thrive at work and have a high degree of satisfaction with
			performance	their performance

			indicators in	and work
			the 40-59	integration.
			cohort.	However, far from
				all of them are
				adequately
				prepared for
				retirement.
		SMI111122		Therefore, a
				suggestion could
				be made to
				extend older
		AOA		persons'
			l	opportunities to
				work.
	8			
Boontoch, K. &	2017	Journal of the	To discover	The study
Nuntaboot, K.	จุหาลงก	Psychiatric	the significant	identifies a
(	HULALON	Association of	leading	significant cause
		Thailand	causes of	of distress in the
			mental	surveyed region
			distress in the	among the
			Thai elderly	elderly cohort:
			in the Upper	the inability to
			North region	earn income. It
			of the	could be caused
			country to	by ageism, lack of

			address the	legislative routes,
			care-related	and the elderly
			policy in the	not having
			country's	sufficient
			future	opportunity to
			properly.	find and acquire
				employment for a
		CONTINO,		more
			2	independent
				livelihood.
Toshkov, D.	2021	Journal of	To analyze	Older persons
		Happiness	the "U-	with low
		Studies	shaped"	economic means
			happiness	tend to be less
			curve theory,	happy than older
	จุหาลงก	รณ์มหาวิทย	suggesting	persons of middle
0	HULALON	gkorn Univ	that in older	income or high
			age, persons	income. The
			tend to	predicted
			become	happiness
			happier and	increases in older
			present a	age were
			higher degree	significantly lesser
			of life	in persons of low
			satisfaction.	income. This may

			1	
			However,	suggest a research
			income level	avenue for older
			can	persons working
			accelerate or	in order to
			decrease that	increase their
			suggesting	happiness level.
			increase in	
			happiness.	
Factoria D	2001 1000	The	To ostablish	
Easterlin, R.	2001,1999,	The Economic	To establish	According to the
	1995,	Journal, The	the link	finding by
	2003	Self and	between	Easterlin, the link
		Society in	income and	between the
		Aging	happiness	level of income
	R	Processes	and life	and life
			satisfaction.	satisfaction
	จุหาลงก	รณ์มหาวิทย	าลัย	remains strong
C	HULALON	gkorn Univ	ERSITY	into the upper
				middle class, but
				weakens in the
				highest income
				brackets.
				Moreover,
				Easterlin also
				explores the link
				between assets

				and the level of happiness and life satisfaction.
Kapteyn, et. al.	2013	International Association for Research in Income and Wealth	To examine the link between the level of life satisfaction and financial and economic factors.	The impact of income on the happiness level may be underestimated, meaning that income remains a significant factor in determining happiness into the high-income groups.
	จุหาลงก	รณ์มหาวิทย	าลัย	
Chan, A.,Ofstedal,	2002ALON	Social	To examine	In relevance to
M. Hermalin, A.		Indicators	the happiness	this independent
		Research	of the	study, the
			Singaporean	research finds
			elderly and	that Singaporean
			the	elderly are
			associated	happier and have
			economic	a higher life
			factors.	satisfaction while

				· · · · ·
				being engaged in
				work versus not.
Diener, E.	2000	Culture and	To examine	Higher-income
		Subjective	the link	was correlated
		Wellbeing	between	with a higher
			income and	happiness level,
	2	SWILLING .	subjective	subjectively
			wellbeing.	reported by the
	- Innais		A	respondents.
McNeil, J.	1986	Social	To examine	This research
		Indicators	the leading	identifies financial
	1	Research	indicators of	factors as playing
	Q		happiness	a part in the
			among the	happiness of the
	จุฬาลงก	รณ์มหาวิทย	population.	population.
C	HULALON	gkorn Univ	ERSITY	
Radhika, R.		International	To examine	Indian elderly
		Journal of	the happiness	women were
		Humanities	of Indian	happier when
		and Social	elderly	being financially
		Science	women and	cared for by their
			specifically	children, which
			focuses on	differs from the
			the factors of	data reported

			income.	from other Asian countries, such as Japan.
Kolosnitsyna, M.	2012	Ageing International	To examine the happiness and life satisfaction components of the Russian elderly.	Income was found to be a significant factor among the satisfaction components of the Russian elderly. This study aids in the fulfillment of the full picture for this research paper as a sample from North Asia.
Hsiao-Chien, T.	2014	In Journal of Policy Modeling	To examine the link between income and happiness among	The study gas examined Taiwanese people and determined that Taiwanese people are

			Taiwanese people.	happier with increased objective income. Moreover, average societal income, as well as
				perceived level of income, determine happiness.
Li, J.	2020 จุฬาลงก HULALON	China Economic Review	To examine the pension system of China and its possible discrepancies, especially in relation to rural persons.	The study finds that the lack of pension provision is likely responsible for some of the income gaps we see in China.
Kim, J.	2021	Journal of Social Service Research	To examine the factors that contribute to the happiness	The study finds that income and assets play a significant positive role in the

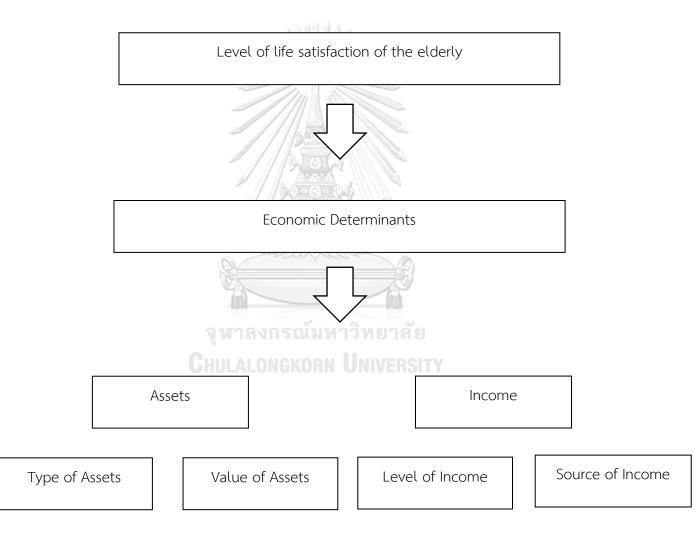
	1	1		
			of workers	contribution to
			with	the happiness
			disabilities in	equation of the
			Korea.	workers with
				disabilities in
				Korea. The study
				also especially
		S MILLIAN IN		singles out savings
			2	as one of the
				essential sources
		/684 N		of life satisfaction
		AQA		and happiness
				and recommends
		V 9		that workers with
	R		2	disabilities be
				provided a savings
	จุหาลงก	รณ์มหาวิทย	าลัย	plan and savings
C	HULALON	gkorn Univ	ERSITY	initiatives.
Majdi, et. Al.	2011	Iranian	To identify	The study finds
		Journal of	factors	that receiving
		Psychiatry and	contributing	income from
		Behavioral	to depression	donations
		Sciences	among the	contributed to
			Iranian	depression among
			elderly.	the Iranian
		1		

<b></b>	<b></b>			1
				elderly. However,
				it also finds that
				receiving income
				from savings and
				interest payments
				on savings has the
				opposite effect
		SMILLIN,		on the Iranian
			. 6	elderly.
Hong, S. &	2013	Social	To examine	The study finds
Han, C.		Indicators	the impact of	that easily
Hari, C.		Research	assets on life	liquifiable and
		· · · · · · · · · · · · · · · · · · ·	satisfaction in	accessible assets
	Q.		Singaporean	positively impact
			elderly.	the happiness of
	จุหาลงก	รณ์มหาวิทย	าลัย	the elderly.
C	HULALON	gkorn Univ	ERSITY	
Pichler, et. al.	2019	Rev. Bras.	To examine	The study finds
		Geriatr.	the current	that while income
		Gerontol.	theories of a	can provide the
			financial	baseline for life
			impact on	satisfaction and
			the life	reduce anxiety, it
			satisfaction	will not bring a
			and	higher and

	happiness of	absolute level of
	the elderly.	happiness.

Source: Compiled by the author.

## 2.4 Conceptual Framework



## Source: Compiled by the Author

Figure 2.4 constitutes the common trends found in the literature review for the economic aspect of the equation of life satisfaction and happiness. Assets, including the value of assets, level of income, and source of income encompass the most frequently seen trends in the literature overviewing the happiness of elderly adults. However, happiness does not end with only the economic aspect, as it may just be the basis of life satisfaction. Factors related to health and mobility, as well as societal factors such as the relationship with family and being involved in the community, are also integral parts of the happiness of the elderly.

### 2.5 Conclusion

In conclusion, this chapter examined and summarized the relevant literature on happiness and life satisfaction among the elderly, especially prioritizing the Asian and Southeast Asian regions. Some of the core themes found as a result of the **Chapter of the core themes found as a result of the** literature review are that a high income is likely to have a positive impact on life satisfaction. However, a lower income does not necessarily have a severe negative effect. Moreover, tangible and liquifiable assets and assets that can be shown to others bring a higher degree of life satisfaction to the elderly. In addition, work as a source of income can sometimes but not always bring life satisfaction, depending on the demographic. To further expand on that, receiving income from relatives correlates significantly with higher life satisfaction. Finally, receiving income from donations can sometimes contribute to a negative impact on happiness and life satisfaction.



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### Chapter 3 Data and methodology

#### 3.1 Introduction

This section provides an in-depth look at the methodologies and the data used in the study. The section provides a comprehensive overview of the statistical methods used to analyze the data. In addition, this section serves as a guide to the distribution of the findings and provides a summary of the descriptive statistics used in the independent study.

### 3.2 Data

#### 3.2.1 Model of the study

There are several possible present primary sources of income that the Thai elderly may obtain that are included and overviewed in the College of Population Studies survey. These include government living allowance, work, government lump sum payment, pension, interests/saving/assets, spouse, son, daughter, own spouse's parent, own spouse's sibling, relatives, donations, and others.

Moreover, the sum of income is also overviewed in the survey and must be considered. There are several income brackets, and therefore it should be distinguished that some sources of income may provide a higher amount of money, making the older person happier. In addition, the survey also covers a question of satisfaction with the financial situations of the older persons surveyed, another critical factor to be discussed in this research paper.



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# 3.2.2 Descriptive statistics

Happiness	Very Unhappy	45	1.0%
	Unhappy	80	1.7%
	Moderate	890	18.9%
	Нарру	1733	36.7%
	Very Happy	1968	41.7%
Asset Net Wroth	0-49,999 Baht	369	7.8%
	50,000-99,999 Baht	658	14.0%
	100,000-499,999 Baht	1819	38.6%
	500,000 Baht and Above	1870	39.7%
Total Income	Below 10,000 Baht	80	1.7%
	10,000-19,999 Baht	252	5.3%
	CHULALONGKORN UNIVERSITY 20,000-49,999 Baht	730	15.5%
	50,000-99,999 Baht	751	15.9%
	100,000-499,999 Baht	1782	37.8%
	500,000 Baht and Above	620	13.1%
Gender	Male	2037	43.2%
	Female	2679	56.8%

# Table 2: Descriptive statistics

# Table 2: Descriptive

## statistics (contin.)

		Ν	Marginal
			Percentage
Religion	Buddhist	4540	96.3%
	Christian	47	1.0%
	Muslim	118	2.5%
	Not religious	10	0.2%
Reported Health	Good	1467	31.1%
	Moderate	1891	40.19
	Bad	986	20.9%
	Very Bad	108	2.39
	จุฬาล <sup>Very Good</sup> แหาวิทยาลัย	264	5.6%
Age	CHULAL 20-39 GKORN UNIVERSITY	1394	29.6%
	80 and above	345	7.39
	60-69	2907	61.69
	4716	100.0%	

Source: Author

As provided in Table 2, the total number of samples surveyed is 4716. The life satisfaction levels in this study were divided into five categories from the ten

categories present in the survey. The five categories in the present study are Very Unhappy, Unhappy, Moderate, Happy, and Very Happy. Very Unhappy accounted for just 1%, Unhappy was 1.7%, Moderate was 19.9%, Happy was 36.7%, and Very Happy was 41.7%. Overall, the percentage of the happy Thai elderly observed in the survey was 78.4%.

The total asset net worth was broken down into 12 categories in the original survey. Meanwhile, this study breaks the asset net worth brackets into 4 categories, being 0-49,999 baht (7.8%), 50,000-99,999 Baht (14.0%), 100,000-49,999 Baht (38.6%), and 500,000 Baht and Above. (39.7%)

The household's total annual income was initially broken down into 14 categories. In the case of this study, the total annual income brackets were broken down into six categories. The first category was Below 10,000 Baht, accounting for 1.7% of the respondents surveyed. The second category was 10,000-19,999 Baht, accounting for 5.3% of respondents. 20,000-49,999 Baht accounted for 15.5% of the elderly surveyed. Furthermore, 15.9% of the Thai elderly reported having a household income of 50,000-99,999 Baht. 100,000-499,999 Baht bracket accounted for 37.8% of the elderly, with 13.1% of the elderly having household earnings of 500,000 Baht and Above.

Additional variables included gender, reported age, physical health, and religion. The gender distribution was shown to be slightly uneven in favor of females. This may be due to females' higher life expectancy compared to males.

#### 3.3 Methodology

The first statistical method of analysis that is planned for the current research project is the Ordinary Least Squares Regression (OLS). This analytical tool is designed to gauge the relationship between a dependent variable and one or several independent variables (Hayes and Matthes 2009). The OLS method estimates the relationship between the dependent variable and several independent variables through the minimization of the square sum is the difference between predicted and observed actual values of the dependent variable (Hayes and Matthes 2009). This result is then presented through a straight line (Hayes and Matthes 2009). Ordinary Least Squares regression is a fundamental methodology widely used in estimating relationships between dependent and several independent variables in social science (Hayes and Matthes 2009). In this case, a dependent variable and several independent variables are present. Therefore, an Ordinary Least Squares methodology is appropriate for a fundamental analysis of the case mentioned above. The second statistical method of analysis that is planned for the current research project is the Ordered Logit Model, also known as Ordered Logistic Regression. This is a deeper subset of regression analysis, where the dependent variable (Y) is ordered (Williams 2016). The Ordered Logit Model is generally characterized by the dependent variable having a meaningful order and more than two levels or categories (Williams 2016). This technique is frequently used in social sciences when the dependent variables are socioeconomic status, opinion polls, and test scores (Williams 2016). However, if the variables are not truly ordered, for example, job titles where some persons in a company may have similar authority to each other in different situations (Williams 2016). In the current case, using the Ordered Logit Model or OLS is possible since the variables are levels of self-assessed happiness on a scale.

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# 3.3.1 Dependent variable

The dependent variable is the happiness level of older persons in the past year. The independent variables are as follows: the main source of income in the past year, total annual income of the household in the past year, whether or not the older has certain main assets, the value of the older person's assets, along with additional variables being reported health, age, religion, and gender. The independent variables will be discussed more in the next section of the independent study.

The primary source of information comes from the College of Population Studies survey "Population change and Well-being in the Context of Ageing Society June-August 2016". The main objective is to determine what economic factors significantly contribute to the happiness of the Thai elderly. The interviewer asked the elderly, "From the score of 0-10, 0 means not happy at all, and ten means veryvery happy; how do you rate your happiness level in the past three months?". In this independent study, the categories were summarized into 5, "Very Unhappy, Unhappy, Moderate, Happy, Very Happy."

#### 3.3.2 Independent variables

The independent variables had been chosen from the "Population change

and Well-being in the Context of Ageing Society June-August 2016" survey based on the literature review. The independent variables used in this independent study are as follows:

**Gender:** Gender is assigned to the person at birth. Currently, this can be either male or female. The gender variable is a dummy variable, with zero being male and one

being female. This does not consider other possible gender identities, making the respondents identify with the binary system.

**Age:** Age is defined as the number of years the person has lived; in this case, it is a categorical variable. For the purpose of this independent study, age had been separated into categories to get significant empirical results according to the literature on the same subject. Age had been separated into four categories: 60-69, 70-79, 80, 90, and above. Ninety and above was determined to be the cut-off point due to the current life expectancy of the elderly in Thailand. The participants were asked, "How old are you?". This independent study uses the reported age stated by the participants. Ninety and above was chosen as the reference category.

**Religion:** The survey participants were asked, "What is your religion?". In this independent study, religion is a categorical variable, with the choices being "Not religious, Buddhist, Christian, Muslim." Muslim was chosen as the reference category.

**Health:** The survey participants were asked, "How do you rate your health in the past week?". The answers ranged from "Very Good, Good, Moderate, Bad, and Very Bad." Originally, participants were asked to rate their health from 0 to 10; however, for this study, the variables were separated into five categories, as mentioned above.

Source of Income: Source of income is the source of income reported by the elderly.

The survey participants were asked, "In the past year, did you have income or assets

for living expenses from the following sources?". This is a dummy variable with the following options: government living allowance, work, government lump sum payment, pension, interests/savings/assets, spouse, son, daughter, own spouses' parent, own spouses' sibling, relatives, donations. The dummy variable included No (0) and Yes (1).

Total Income: This variable explores the level of income of the elderly. The elderly survey participants were asked "In the past year, what was the average total income of your household (incl. income of every household member). This question was chosen because according to the literature the household income is more significant than the personal income. This is a categorical variable. 500,000 Baht and above was the reference category.

Assets: In this case, elderly respondents were asked if they have the following assets. "Do you have the following assets?" The answers are dummy variables, with 0 for CHULALONGKORN UNIVERSITY not having the asset and 1 for having the asset. The assets include savings, gold, bonds/funds/shares, house/condominium, land, car/motorcycle.

**Value of Assets:** The elderly participants were asked "What is the total value of your assets?". Initially, there were ten categories of assets. The variable is categorical; therefore, the Order Logit Model provides a higher degree of exploration of the variable. Upon reviewing the literature, these categories were shortened into three

categories, which are the following: 0-49,999 Baht, 50,000-99,999 Baht, and 100,000-500,000 Baht. The last category was determined to be the reference category.

The resulting equations from the Ordinary Least Square Method (OLS)and Ordered Logit Modeln are discussed below.

 $y_i = \beta_0 + \beta_1 x_i + \beta_2 + \varepsilon_i$ 

The estimation model for OLS is given below, including the aforementioned variables.

$$\begin{split} life\_satisfaction_{i} &= \beta_{0} + \beta_{1}assets_{i} + \beta_{2}income\_source_{i} + \beta_{3}health_{i} + \\ \beta_{4}income\_level_{i} + \beta_{5}assets\_value_{i} + \beta_{6}religion_{i} + \beta_{7}age_{i} + \varepsilon_{i} \end{split}$$

 $\beta$ 0 is a constant term (the intercept)

 $\beta$  is the gradient (population slope coefficient)

y is the dependent variable being predicted

x is the independent variable **OVERSITY** 

 $\boldsymbol{\epsilon}$  is the error term

This model aims to predict the value of the independent variable utilizing the independent variable, for observation of the i.

In regards to the Order Logit Model, the estimation model can be given as follows:

$$log\left[\frac{p_{i}}{(1-p_{i})}\right] = a_{i} + \beta_{1}assets_{i} + \beta_{2}income\_source_{i} + \beta_{3}health_{i} + \beta_{4}income\_level_{i} + \beta_{5}assets\_value_{i} + \beta_{6}religion_{i} + \beta_{7}age_{i} + \varepsilon_{i}$$

As there are five possible outcomes (ranging from very happy to very unhappy), the formulas for being very unhappy to very happy are as follows:

$$log \left[ \frac{P1}{(P2 + P3 + P4 + P5)} \right]$$

$$log \left[ \frac{P1 + P2}{(P3 + P4 + P5)} \right]$$

$$log \left[ \frac{P1 + P2 + P3}{(P4 + P5)} \right]$$

$$log \left[ \frac{P1 + P2 + P3 + P4}{(P5)} \right]$$

The dependent variable is an ordinal variable in the Ordered Logit Model, unlike the OLS. We attempt to predict the outcome of the individual after the survey. As a result, this model combines the features of linear regression and classification, as it is not numeric. The term means that higher explanatory variable values are associated with increased odds of being in the high life satisfaction category versus a low life satisfaction category.

### 3.4 Conclusion

The aforementioned chapter explored the descriptive statistics and the dependent and independent variables viewed in the study. To sum up, the statistical tools used in the study included Ordinary Least Regression and Ordered Logit Model. Two models were chosen in order to ensure higher confidence in the results. In addition, two statistical analysis tools were chosen to take a closer look at the variables using empirical analysis. The next chapter will discuss the empirical results obtained from using these statistical tools.



# Chapter 4 Empirical results

### 4.1 Introduction

The following chapter explores the empirical results of the OLS and Ordered Logit Model regression analysis. The OLS linear regression explores both the male and female cohorts, while the Ordered Logit Model explores both and two cohorts separately. The next chapter discusses the differences between the results of both cohorts. This chapter also includes five tables breaking down the analysis obtained first through SPSS statistics and formatted into a readable format.



# 4.2 Empirical results

### Table 3: Linear Regression: The Case of Thai elders (both sexes)

Linear Regression with Robust Standard Errors

Dependent Variable: Level of life satisfaction.

Parameter	В	Robust	t	Sig.	95% Confide	nce Interval	Collin.
		Std. Error <sup>a</sup>					Diagnostic
				-	Low	Upper	VIF
			s 11 11 11 11 11 11 11 11 11 11 11 11 11	9	Bound	Bound	
Gender	.043	.027	1.576	.115	010	.096	1.079
Reported Age	001	.003	505	.613	007	.004	1.030
Religion	012	.034	342	.732	078	.055	1.979
Source of			AOA				
Income				2			
Government	036	.046	789	.430	125	.053	1.343
Pension							
Work	.074	.026	2.825	.005**	.023	.125	1.247
Gratuity	.158 🌍	.093	1.702	3 N 5.089*	024	.339	1.090
Private	032	.054	585	.559	138	.075	1.660
Pension							
Interest on	.022	.029	.768	.443	035	.080	1.827
Savings							

### Table 3: Linear Regression: The Case of Thai elders (both sexes) (continue)

#### Linear Regression with Robust Standard Errors

Dependent Variable: Level of life satisfaction.

Parameter	В	Robust	t	Sig.	95% Confide	ence Interval	Collin.
		Std. Error <sup>a</sup>					Diagnostic
				-	Low	Upper	VIF
					Bound	Bound	
Spouse	.065	.030	2.167	.030**	.006	.123	1.297
Son	.036	.025	1.418	.156	014	.086	2.015
Daughter	.099	.026	3.839	.000***	.048	.149	1.160
Parents	128	.158	806	.420	438	.183	1.032
Siblings	.030	.068	.439	.661	103	.163	2.143
Relatives	033	.054	619	.536	138	.072	1.342
Donations	340	.247	-1.375	.169	824	.144	1.024
Disability	.032	.094	.340	.734	152	.216	1.109
Social Security	.136	.164	.832	.406	185	.457	1.115
Assets							
Savings	.074	.028	2.626	.009***	.019	.130	1.014
Gold	.104	.027	3.865	.000***	.051	.156	1.059
Bonds	019	.038	501	วทยาล .616	094	.055	1.059
House	039	.033	<b>FKC</b> <sub>1.187</sub>	.235	104	.026	1.018
Land	049	.035	-1.415	.157	117	.019	1.030
Car	028	.028	-1.020	.308	082	.026	1.011
Total Income	001	.000	-3.368	.001***	002	001	1.016
Value of	.063	.019	3.380	.001***	.027	.100	1.023
Assets							
Health	247	.014	-17.367	.000***	275	219	1.279
R							0.319
R SQUARED							0.101

Source: Author

### Table 4: Linear Regression; Both Sexes; ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Regression	350.363	26	13.476	20.365	.000 <sup>b</sup>
Residual	3102.635	4689	.662		
Total	3452.998	4715			
		M2			
Source: Author					
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			RSITY		

# ANOVAª

Parameter	В	Robust Std. Error <sup>a</sup>	t	Sig.	95% Confide	nce Interval	Collinearity Diagnostics
				-	Low Bound	Upper Bound	VIF
Reported Age	003	.006	519	.604	015	.009	1.361
Religion	.004	.112	.038	.970	215	.224	1.017
Source of Income				22			
Government Pension	053	.153	347	.729	354	.248	2.035
Work	.098	.080	1.215	.225	060	.255	1.203
Gratuity	.129	.419	.308	.758	692	.950	1.035
Private Pension	117	.201	581	.561	511	.277	2.023
Interest on Savings	.033	.096	.349	.727	154	.221	1.343
Spouse	.124	.095	1.304	.192	062	.310	1.062
Son	.131	.077	1.688	.091*	021	.283	1.113
Daughter	.195	.079	2.483	.013**	.041	.349	1.115
Parents	343	.436	786	.432	-1.198	.513	1.017
Siblings	.224	.181	1.239	.216	131	.580	1.066
Relatives	082	.148	552	.581	372	.208	1.068
Donations	.091	.601	.152	.879	-1.087	1.269	1.019
Disability	.171	.267	.643	.521	352	.695	1.029
Social Security	.249	.549	.454	.650	828	1.326	1.021
Assets							
Savings	.171	.086	1.990	.047**	.002	.339	1.356
Gold	.225	.078	2.905	.004***	.073	.377	1.140
Bonds	036	.136	264	.792	303	.231	1.093

### Table 5: Linear Regression: The Case of Thai Older Females

Parameter	В	Robust Std. Error <sup>a</sup>	t	Sig.	95% Confide	nce Interval	Collinearity Diagnostics
		Error		-	Low Bound	Upper Bound	VIF
House	138	.103	-1.337	.181	339	.064	1.739
_and	184	.112	-1.645	.100	403	.035	2.055
Car	085	.093	918	.358	266	.096	1.193
Total Income	001	.001	-1.010	.313	004	.001	1.031
Value of Assets	.047	.016	2.981	.003***	.016	.078	2.294
Health	544	.042	-13.011	.000***	626	462	1.073
3			AMANA DECODE ON	6			0.305
r squared							0.093

### Table 5: Linear Regression: The Case of Thai Older Females (continued)

Linear Regression with Robust Standard Errors

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Parameter	В	Robust Std. Error <sup>a</sup>	t	Sig.	95% Confide	nce Interval	Collinearity Diagnostics
					Low	Upper	VIF
					Bound	Bound	
Reported Age	010	.007	-1.555	.120	023	.003	1.301
Religion	.002	.108	.014	.989	211	.214	1.028
Source of							
Income			SIN 112	8			
Government	145	.148	980	.327	435	.145	2.224
Pension		lommus					
Work	.132	.090	1.458	.145	045	.309	1.271
Gratuity	.425	.303	1.402	.161	170	1.019	1.036
Private	076	.186	409	.683	440	.288	2.358
Pension							
Interest on	.088	.108	.814	.416	124	.299	1.358
Savings		1 al					
Spouse	.211	.112	1.886	.059*	008	.430	1.032
Son	024	.084	292	.770	188	.140	1.128
Daughter	.263	.085	3.108	.002***	.097	.429	1.160
Parents	101 🧃	.498	.203	วิทย <sub>.840</sub> ลีย	-1.077	.875	1.134
Siblings	148	.245	606	.544	628	.332	1.020
Relatives	056	.200	278	.781	448	.337	1.076
Donations	-2.030	.685	-2.965	.003***	-3.373	688	1.075
Disability	032	.295	109	.913	612	.547	1.043
Social Security	.199	.498	.399	.690	777	1.175	1.038
Assets							
Savings	.169	.092	1.840	.066**	011	.348	1.349
Gold	.133	.102	1.302	.193	068	.334	1.260
Bonds	038	.138	279	.780	309	.232	1.102

### Table 6: Linear Regression: The Case of Thai Older Males

Dependent Variable:	Level of life sa	tisfaction.					
Parameter	В	Robust	t	Sig.	95% Confide	nce Interval	Collinearity
		Std. Error <sup>a</sup>					Diagnostics
				-	Low	Upper	VIF
					Bound	Bound	
House	044	.119	368	.713	278	.190	1.621
Land	011	.115	092	.927	237	.215	1.789
Car	075	.087	867	.386	246	.095	1.198
Total Income	007	.002	-4.170	.000***	010	003	1.031
Value of	.038	.018	2.163	.031**	.004	.073	1.991
Assets		- lananois					
Health	591	.046	-12.883	.000***	681	501	1.067
R			PS.	Ĩ			0.352
r squared		P 11 11 1	TAN INGANIE ZA '	111 111 1000			0.124

### Table 6: Linear Regression: The Case of Thai Older Males (continued)

Source: Author



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		Estimate	Std.	Wald	Sig.	95% Confi	dence Interval
			Error				
						Lower	Upper
						Bound	Bound
Assets	Savings	.145	.065	5.050	.025**	.019	.272
	Gold	.235	.064	13.355	.000***	.109	.362
	Bonds/Shares	085	.101	.703	.402	283	.114
	House/Condo	032	.081	.160	.689	190	.126
	Land	106	.082	1.667	.197	266	.055
	Car/Motorbike	083	.066	1.602	.206	211	.045
ource of Income	Private Pension	188	.143	1.730	.188	469	.092
	Interests on Savings/Assets	.037	.075	.242	.623	110	.184
	Spouse	.100	.075	1.771	.183	047	.247
	Son	.078	.059	1.778	.182	037	.193
	Daughter	.245	.060	16.901	.000***	.128	.362
	Mother/Father	348	.332	1.101	.294	999	.302
	Siblings	.091	.150	.364	.546	204	.385
	Relatives	119	.121	.966	.326	357	.118
	Donations	745	.455	2.678	.102	-1.637	.147
	Disability Payments	.022	.202	.012	.914	375	.419
	Social Security Payments	.285	.385	.546	.460	471	1.040
	Government Pension	054	.109	.241	.624	268	.161
	Work	.126	.062	4.101	.043**	.004	.247
	Gratuity	.340	.265	1.645	.200	180	.860
Value of Assets	0-49,999 Baht	259	.142	3.350	.067*	536	.018
	50,000-99,999 Baht	223	.108	4.229	.040**	435	010
	100,000-499,999 Baht	003	.070	.002	.961	140	.133
	500,000 Baht and Above	Ref.					

# Table 7: The Ordered Logit Regression Model: The Case of Thai elders (both sexes)

		Estimate	Std.	Wald	Sig.	95% Confi	dence Interval
			Error				
						Lower	Upper
						Bound	Bound
Level of Income	Below 10,000 Baht	129	.226	.325	.569	571	.314
	10,000-19,999 Baht	.214	.147	2.137	.144	073	.502
	20,000-49,999 Baht	.249	.110	5.108	.024**	.033	.465
	50,000-99,999 Baht	.300	.110	7.438	.006***	.084	.516
	100,000-499,999 Baht	.433	.097	20.157	.000***	.244	.622
	500,000 Baht and Above	Ref.					
Gender	Male	-,115	.063	3.289	.070*	239	.009
	Female	Ref.		s III II a			
Religion	Not Religious	.550	1.941	.080	.777	-3.254	4.355
	Buddhist	1.758	1.851	.902	.342	-1.870	5.385
	Christian	1.846	1.871	.973	.324	-1.822	5.514
	Muslim	Ref.					
Health	Very Good	2.295	.226	103.185	.000***	1.852	2.738
	Good	1.676	.188	79.207	.000***	1.307	2.045
	Moderate	1.008	.185	29.741	.000***	.646	1.371
	Bad	.543	.188	8.296	.004**	.173	.912
	Very Bad	Ref.					
Age	60-69	258	1.086	.057	.812	-2.388	1.871
	70-79	175	1.086	.026	.872	-2.304	1.954
	80-89	499	1.089	.210	.647	-2.634	1.636
	90 and above	Ref.					

### Table 7: The Ordered Logit Regression Model: The Case of Thai elders (both sexes) (continued)

Source: Author

		Estimate	Std. Error	Wald	Sig.		
						Lower	Upper
						Bound	Bound
Assets	Savings	.097	.087	1.264	.261	072	.267
	Gold	.245	.079	9.528	.002***	.089	.400
	Bonds/Shares	084	.140	.362	.547	357	.190
	House/Condo	073	.104	.486	.486	277	.132
	Land	165	.112	2.161	.142	386	.055
	Car/Motorbike	095	.094	1.029	.310	279	.089
Source of	Private Pension	199	.208	.916	.338	607	.209
Income							
	Interests on Savings/Assets	021	.098	.047	.828	214	.171
	Spouse	.064	.097	.430	.512	127	.254
	Son	.129	.078	2.711	.100*	025	.283
	Daughter	.181	.080	5.165	.023**	.025	.337
	Mother/Father	388	.431	.810	.368	-1.232	.456
	Siblings	.222	.187	1.419	.234	144	.589
	Relatives	133	.149	.793	.373	425	.159
	Donations	.255	.615	.172	.679	950	1.460
	Disability Payments	021	.098	.047	.828	214	.171
	Social Security Payments	.222	.187	1.419	.234	144	.589
	Government Pension	.013	.153	.008	.930	286	.313
	Work	.105	.081	1.668	.197	054	.264
	Gratuity	.328	.439	.560	.454	532	1.188
ue of Assets	0-49,999 Baht	351	.183	3.674	.055**	709	.008
	50,000-99,999 Baht	288	.143	4.055	.044**	569	008
	100,000-499,999 Baht	154	.094	2.689	.101	338	.030
	500,000 Baht and Above	Ref.					

# Table 8: The Ordered Logit Regression Model: The Case of Older Females

		Estimate	Std. Error	Wald	Sig.	95% Confide	ence interval
						Lower	Upper
						Bound	Bound
Level of	Below 10,000 Baht	440	.279	2.492	.114	986	.106
Income							
	10,000-19,999 Baht	.000	.188	.000	.999	369	.369
	20,000-49,999 Baht	.052	.140	.138	.710	222	.326
	50,000-99,999 Baht	.148	.142	1.097	.295	129	.426
	100,000-499,999 Baht	.299	.122	5.963	.015**	.059	.539
	500,000 Baht and Above	Ref.					
Religion	Not Religious	792	.867	.833	.361	-2.491	.908
	Buddhist	.252	.236	1.142	.285	210	.713
	Christian	.432	.451	.917	.338	452	1.315
	Muslim	Ref.	Secol.				
Health	Very Good	2.343	.306	58.755	.000***	1.744	2.942
	Good	1.583	.239	43.846	.000***	1.114	2.051
	Moderate	.906	.233	15.045	.000***	.448	1.363
	Bad	.531	.236	5.042	.025**	.068	.995
	Very Bad	Ref.	รณมหาว	ัทยาลัย			
Age	60-69 <b>C</b>	103	.267	NV RSITY	.700	627	.421
	70-79	.039	.271	.020	.887	492	.569
	80-89	276	.294	.882	.348	853	.300
	90 and above	Ref.					

### Table 8: The Ordered Logit Regression Model: The Case of Older Females (continued)

Source: Author

		Estimate	Std. Error	Wald	Sig.	95% Confide	ence interva
						Lower	Uppe
						Bound	Bour
Assets	Savings	.216	.099	4.787	.029**	.022	.409
	Gold	.189	.112	2.839	.092*	031	.409
	Bonds/Shares	100	.149	.450	.502	392	.192
	House/Condo	.056	.129	.192	.661	196	.308
	Land	.020	.122	.026	.873	219	.258
	Car/Motorbike	082	.093	.769	.380	265	.101
Source of	Private Pension	166	.202	.679	.410	562	.229
Income	Interests on Savings/Assets	.112	.118	.899	.343	119	.343
	Spouse	.187	.121	2.381	.123	051	.42
	Son	.019	.090	.045	.832	158	.196
	Daughter	.339	.091	13.782	.000***	.160	.51
	Mother/Father	317	.527	.361	.548	-1.350	.71
	Siblings	120	.261	.211	.646	631	.392
	Relatives	093	.213	.191	.662	510	.324
	Donations	-2.257	.736	<u>9.412</u>	.002***	-3.699	81
	Disability Payments	098	.312	.098 WERS	.754	709	.513
	Social Security Payments	.274	.537	.259	.610	779	1.32
	Government Pension	157	.159	.975	.323	469	.15
	Work	.162	.097	2.777	.096*	029	.353
	Gratuity	.417	.336	1.535	.215	242	1.07
Value of	0-49,999 Baht	111	.233	.229	.632	568	.34
Assets							
	50,000-99,999 Baht	128	.169	.576	.448	460	.203
	100,000-499,999	.161	.105	2.321	.128	046	.36
	500,000 Baht and Above	Ref.					

# Table 9: The Ordered Logit Regression Model: The Case of Thai Older Males

		Estim	Std. Error	Wald	Sig.	95% Confidence Interval	
		ate					
						Lower	Upper
						Bound	Bound
Level of	Below 10,000 Baht	.531	.394	1.821	.177	240	1.302
Income	10,000-19,999 Baht	.604	.238	6.466	.011**	.139	1.070
	20,000-49,999 Baht	.605	.183	10.984	.001***	.247	.963
	50,000-99,999 Baht	.569	.179	10.109	.001***	.218	.920
	100,000-499,999 Baht	.676	.160	17.788	.000***	.362	.990
	500,000 Baht and Above	Ref.			>		
Religion	Not Religion	.341	2.052	.028	.868	-3.680	4.363
	Buddhist	1.670	1.872	.796	.372	-1.998	5.339
	Christian	1.607	1.914	.705	.401	-2.145	5.360
	Muslim	Ref.	1 0000				
Health	Very Good	2.422	.355	46.514	.000***	1.726	3.118
	Good	1.903	.313	37.038	.000***	1.290	2.516
	Moderate	1.263	.310	16.652	.000***	.657	1.870
	Bad	.625	.318	3.859	.049**	.001	1.249
	Very Bad	Ref.		หาวทยา			
Age	60-69	301	1.096	.076	RSITY .783	-2.449	1.847
	70-79	306	1.096	.078	.780	-2.454	1.842
	80-89	672	1.103	.371	.542	-2.834	1.490
	90 and Above	Ref.					

### Table 9: The Ordered Logit Regression Model: The Case of Thai Older Males (continued)

Source: Author

#### 4.3 Discussion

#### 4.3.1 Linear Regression: both sexes

The Ordinal and Linear regression models were used in determining whether several economic factors (i.e., assets, total income, source of income, the value of assets), as well as other independent variables, affect the level of life satisfaction of the Thai elderly. There is no multicollinearity, even by conservative estimates, since the VIF values for all variables are below 3. According to Appendix 1, the data is distributed normally. ANOVA analysis had been included in Table 4. Robust standard error was used to address the issue of heteroscedasticity.

In the linear regression analysis (Table 3), the independent variables included the following: whether or not the elderly have certain significant assets, the source of income of the elderly, the level of income of the elderly, the value of assets of the elderly, as well as additional balancing factors such as age, religion, health, and gender. As a result, the linear regression model was statistically significant due to the F value of 20.365 and the p-value of 0.000, with R of (0.319) and R squared of (0.101).

In the category of additional independent variables outside of economic factors, self-reported physical health status was the only significant predictor of the level of life satisfaction ( $\beta$  = [-0.274], p = [0.000]). Overall, the health variable was a

negative predictor of life satisfaction. However, in the Order Logit Model, different health categories affect the level of life satisfaction differently, as shown below.

It was found that, in the category of assets, the gold variable significantly positively predicted the level of life satisfaction ( $\beta$  = [0.104], p = [0.000]). Moreover, in the asset category, the savings variable significantly positively predicted the level of life satisfaction ( $\beta$  = [0.074], p = [0.009]). Savings was a positive predictor of the level of life satisfaction. This coincides with numerous research studies suggesting that tangible and easily liquefiable assets are associated with a significant increase in life satisfaction and happiness across Asia (Hong and Han 2013, Han and Kim 2014, Pichler, Moura et al. 2019, Kim 2022).

The average income of the household variable positively significantly predicted the level of life satisfaction ( $\beta$  = [-0.001], p = [0.000]). Moreover, the total asset net worth was also found to significantly predict the level of life satisfaction ( $\beta$ 

= [0.063], p = [0.001]). The majority of the current literature available on the topic determines that income can boost the U-shaped happiness pattern seen throughout life, making the elderly happier than in their previous adult years (Quinn 1985, Easterlin 2001, Chou, Chi et al. 2004, Chernova and Ball 2008, Hsiao-Chien 2014, Li, Wang et al. 2020, Toshkov 2021). Moreover, specifically among the Asian elderly, income is one of the crucial variables seen in this independent study's literature review (Chan, Ofstedal et al. 2002, Chou, Chi et al. 2004, Hong and Han 2013, Yiwei 2013, Hsiao-Chien 2014, Pichler, Moura et al. 2019, Li, Wang et al. 2020).

Further categories include the sources of income of the elderly. One of the significant positive predictors of the level of life satisfaction is the source of income from working ( $\beta$  = [0.074], p = [0.005]). The elderly who are engaged in work were found to be happier due to the freedom it provides them in numerous studies (Thadchai 2018, Hong-Ngam, Ayuwat et al. 2021, Kim 2022, Phathinan, Saksith et al. 2022). In addition, another significant positive predictor of the level of life satisfaction in this category was spouse ( $\beta$  = [0.065], p = [0.030]). Interestingly, receiving income from the son was not a significant predictor of the level of life satisfaction, while receiving income from the daughter was a significant positive predictor ( $\beta$  = [0.099], p = [0.000]). Gratuity, as a source of income, was also shown to be a mildly significant predictor of the level of happiness ( $\beta$  = [0.158], p = [0.089]). In reference to the literature, persons receiving income and being dependent on relatives, especially in the case of women, was shown to be a predictor of higher happiness in the literature review (Rudkin 1994, Majdi, Mobarhan et al. 2011, Han and Kim 2014, Radhika and Ramachandran 2021).

#### 4.3.2 Linear Regression: female

In the case of the Thai elderly females (Table 5), a remarkable finding is that receiving income from the son also becomes significant in addition to receiving income from the daughter. This is supported by the literature stating that women especially are inclined to be happier when being dependents and supported by older children (Radhika and Ramachandran 2021). Receiving income from both the daughter and the son were significant positive predictors of the level of life satisfaction ( $\beta$  = [0.131], p = [0.091]) ( $\beta$  = [0.195], p = [0.013]). Although, receiving income from the daughter remains a stronger positive predictor of the level of life satisfaction among Thai elderly women.

#### 4.3.3 Linear Regression: male

Having savings and gold were significant positive predictors of life satisfaction and happiness among Thai elderly women, meanwhile, gold was not as important for the Thai elderly men (Table 6). Moreover, Thai women found happiness in the higher value of assets, but the level of income was not a significant predictor of a higher level of happiness. The finding of women especially finding importance in assets, is supported by other research on counties in the region (Hong and Han 2013, Han and Kim 2014, Kim 2022). Meanwhile, both were significant predictors for Thai elderly males. Although, Thai the value of assets was shown to be a more significant predictor for Thai elderly women ( $\beta$  = [0.047], p = [0.003]). Interestingly, having a daughter as a source of income was a more significant positive predictor of higher life satisfaction among men than among women. Moreover, receiving income from the spouse was a significant positive predictor among men ( $\beta$  = [0.211], p = [0.059]), which is surprising as it was not seen among women. Depending on a spouse is supported by prior research (Rudkin 1994). Receiving income from donations was a strong negative predictor of happiness among Thai elderly men ( $\beta$  = [-2.030], p = [0.003]). Likely, this is due to possible societal judgement and shame of not meeting he expectations of a patriarchal society (Jansup, Pad et al. 2018, Wongchalard 2019).

#### 4.3.4 Ordinal Logit Regression: both sexes

During the analysis (Table 7), ordinal regression was carried out first on both sexes together, and secondly, only analyzing males and females separately. This was to determine whether or not the two gender categories have different predictors of happiness in terms of economic factors studied, such as income, source of income, assets, the value of assets, etc. (outlined in the tables above and the Conceptual Framework). The ordinal regression was shown to be significant, with the Pseudo R Squares as follows: Cox and Snell (0.103), Nagelkerke (0.115), and McFadden (0.047). Additional independent variables such as gender of the elderly and the reported health of the elderly significantly affected the happiness level, while religion and age did not.

In the ordinal regression analysis, savings ( $\beta$  = [0.145], p = [0.025]) and gold ( $\beta$  = [0.235], p = [0.000]) were again, shown to be significant positive predictors of the level of life satisfaction, compared to all other listed assets. The literature review highly supports this finding, as these types of assets are tangible and easily used (Hong and Han 2013, Han and Kim 2014, Pichler, Moura et al. 2019, Kim 2022). Moreover, these types of assets could be shown externally to others, which is a significant factor (Yiwei 2013).

In the area of the source of income, income received from the daughter ( $\beta$  = [0.245], p = [0.000]) and work ( $\beta$  = [0.126], p = [0.043]) were shown to be statistically significant predictors of the level of life satisfaction. Among them, the strongest positive predictor of happiness is if the daughter was the source of income. Numerous studies find relatives and employment to be significant predictors in elderly life satisfaction (Quinn 1985, Rudkin 1994, Chou, Chi et al. 2004, Johnson, Smeeding et al. 2005, Toshkov 2021). However, this is not true for all cultures and genders within the same culture (Pichler, Moura et al. 2019, Radhika and Ramachandran 2021). Some may see employment as a negative predictor while seeing sourcing income from relatives and being dependent as a source of higher life satisfaction (Radhika and Ramachandran 2021).

In the estimated total asset net worth of the elderly independent variables, lower asset net worth associated with lower happiness, but higher asset net worth did not necessarily hold a significance over the level of life satisfaction. Lower total asset net worth of 0-49,999 Baht ( $\beta$  = [-0.259], p = [0.067]) negatively correlated with level of life satisfaction, along with 50,000-99,999 Baht ( $\beta$  = [-0.223], p = [0.040]). Higher total asset net worth did not significantly affect the level of life satisfaction. This finding is slightly surprising as most studies maintain that a higher asset net worth up to a certain threshold of the highest earners maintains a high positive impact on the happiness level (Yiwei 2013, Han and Kim 2014, Kim 2022). However, there is research that supports that income and assets are only a part of the equation of happiness, serving as a sort of base for the hierarchy of needs and providing a level of calm and tranquility (Hong and Han 2013, Pichler, Moura et al. 2019, Toshkov 2021). Community work and other resources may help achieve even higher happiness and life satisfaction (Diener and Shigehiro 2000, Diener, Lucas et al. 2002, Pichler, Moura et al. 2019).

Total annual income of the household had a positive impact the higher it was, on the level of life satisfaction, with the income levels of 20,000-49,999 Baht ( $\beta$  = [0.249], p = [0.024]), 50,000-99,999 Baht ( $\beta$  = [0.300], p = [0.006]), and100,000-499,999 Baht ( $\beta$  = [0.433], p = [0.000]). In this variable category, the higher the income was, the higher the positive correlation with the level of life satisfaction dependent variable. The prior research on the topic overwhelmingly supports this. Moreover, specifically among the Asian elderly, income is one of the important variables seen in this independent study's literature review (Easterlin 1995, Easterlin and Schaeffer 1999, Easterlin 2001, Chan, Ofstedal et al. 2002, Easterlin 2003, Chou, Chi et al. 2004, Gray, Rukumnuaykit et al. 2008, Hong and Han 2013, Yiwei 2013, Hsiao-Chien 2014, Boontoch and Nuntaboot 2017, Pichler, Moura et al. 2019, Li, Wang et al. 2020, Udomkerdmongkol 2020, 2021, Ford, Aree et al. 2022). Lower-income brackets of Below 10,000 Baht and 10,000-19,999 Baht did not have a significant effect on the level of life satisfaction. In the literature reviewed, it has been found that the elderly are more resilient to lower income than their younger, equally poor equivalents, which supports this finding (Cid, Ferrés et al. 2008).

#### 4.3.5 Ordinal Logit Regression: female

In the Ordinal Regression analysis for the female samples only (Table 8), gold significantly positively predicted a higher level of life satisfaction ( $\beta$  = [0.245], p = [0.002]). Gold was a significant positive predictor of the level of life satisfaction. Meanwhile, other predictors, including savings, were not significant regarding females' life satisfaction levels. This is supported by the literature discussed above (Hong and Han 2013, Boontoch and Nuntaboot 2017, Pichler, Moura et al. 2019, Suriyanrattakorn 2019, Hong-Ngam, Ayuwat et al. 2021, Ford, Aree et al. 2022, Kim

2022, Phathinan, Saksith et al. 2022). To further expand on that, this could also include the freedom provided by having gold as an asset. This is due to the investments that are easy to acquire and liquify, contributing positively to happiness (Hong and Han 2013, Pichler, Moura et al. 2019), which could be incredibly accessible to women. A major part of this could also be the external validation from being able to present as wearing gold and being perceived as having high-value assets (Hong and Han 2013, Yiwei 2013). Savings were not shown to be a significant predictor as in the case of males. This could be due to relying upon a spouse for savings (Han and Kim 2014, Radhika and Ramachandran 2021).

Moreover, in the source of income category, the daughter had significantly positively predicted a higher level of life satisfaction ( $\beta$  = [0.181], p = [0.023]). For women, the relationship with the daughter is probable to be even more highly significant than for men. The importance of receiving income from relatives and being dependent has been overviewed in the above sections. Notably, work and spouse did not significantly affect the level of life satisfaction in the female sample review (Rudkin 1994, Majdi, Mobarhan et al. 2011, Han and Kim 2014, Radhika and Ramachandran 2021). This could be due to the differing societal norms and expectations that elderly women face compared to elderly men (Radhika and Ramachandran 2021).

In the total annual income category, only the 100,000-499,999 and variable had a significant positive effect on the life satisfaction of the female cohort ( $\beta$  = [0.299], p = [0.015]). Interestingly, other categories, be it below or above the aforementioned level, did not have a significant impact on the level of life satisfaction. This could be due to the aforementioned higher resilience of the elderly to poverty, as well as other intrinsic sources of happiness and life satisfaction (Cid, Ferrés et al. 2008, Gray, Rukumnuaykit et al. 2008).

In the total asset net worth category, only the 0-49,999 Baht ( $\beta$  = [-0.351], p = [0.055]) and the 50,000-99,999 Baht ( $\beta$  = [-0.288], p = [0.044]) variables had a significant negative effect on the level of life satisfaction, with the negative effect decreasing with higher net worth of assets, such as 100,000-499,999 Baht. Among additional variables, reported health was significant, while religion and age were not. This coincides with the theory that economic factors can provide the foundation for happiness while not being able to supplement all the other factors necessary for the elderly person to live a happy life (Pichler, Moura et al. 2019). While money can give the elderly the opportunities to put themselves in a position to get involved in the community by sharing knowledge or starting a business, it is these last acts that can provide a higher level of happiness above the lack of financial anxiety and worries (Diener and Shigehiro 2000, Diener, Lucas et al. 2002, Pichler, Moura et al. 2019).

#### 4.3.6 Ordinal Regression: male

Among males (Table 9), the Ordinal Regression Analysis, on the opposite, had savings ( $\beta$  = [0.216], p = [0.029]) and gold ( $\beta$  = [0.189], p = [0.092]) be positive predictors of higher life satisfaction for the elderly cohort. Notably, the female cohort did not have savings be a significant predictor. Gold was also a stronger positive predictor for the female cohort than the male cohort. This may be due to different societal values exhibited by males in comparison to females in this regard (Radhika and Ramachandran 2021). The core reasons remain the same as for the prior cohorts examined. (Hong and Han 2013, Boontoch and Nuntaboot 2017, Pichler, Moura et al. 2019, Suriyanrattakorn 2019, Hong-Ngam, Ayuwat et al. 2021, Ford, Aree et al. 2022, Kim 2022, Phathinan, Saksith et al. 2022).

In the Sources of income category, daughter ( $\beta$  = [0.339], p = [0.000]) and work ( $\beta$  = [0.216], p = [0.029]) were significant predictors of higher Level of life satisfaction. This is supported by the literature reviewed in prior studies (Thadchai 2018, Hong-Ngam, Ayuwat et al. 2021, Kim 2022, Phathinan, Saksith et al. 2022). On the other hand, females did not have work as one of the significant predictors. A notable difference from the female cohort, having donations as a source of income was also shown to be a significant negative predictor of a lower level of life satisfaction ( $\beta$  = [-2.422], p = [0.002]). This may be due to male expectations to provide for the family (Jansup, Pad et al. 2018). In the total annual income category, higher income was a significant predictor of a higher level of life satisfaction, with higher income positively predicting a higher level of happiness and life satisfaction. This trend had also occurred among the female cohort; however, the income threshold to achieve a positive contribution to life satisfaction was lower for males than for females. In males, the trend is solid and occurs at a lower income threshold. Total annual income of the household was a positive predictor of the level of life satisfaction among males, with the income levels of 10,000-19,999 Baht ( $\beta$  = [0.604], p = [0.011]) 20,000-49,999 Baht ( $\beta$  = [0.605], p = [0.001]), 50,000-99,999 Baht ( $\beta$  = [0.569], p = [0.001]), and100,000-499,999 Baht ( $\beta$  = [0.676], p = [0.000]).

The lower-income bracket of Below 10,000 Baht did not have a significant effect on the level of life satisfaction. However, the total asset net worth was not a significant factor like it was among females. Meanwhile, males were more sensitive toward the total annual income than females. Multiple researchers found income to play a crucial role in the happiness of the elderly (Easterlin 1995, Easterlin and Schaeffer 1999, Easterlin 2001, Chan, Ofstedal et al. 2002, Easterlin 2003, Chou, Chi et al. 2004, Gray, Rukumnuaykit et al. 2008, Hong and Han 2013, Yiwei 2013, Hsiao-Chien 2014, Boontoch and Nuntaboot 2017, Pichler, Moura et al. 2019, Li, Wang et al. 2020, Udomkerdmongkol 2020, 2021, Ford, Aree et al. 2022).

Very notably, the value of assets was not significant in the level of life satisfaction and happiness, while it was significant for females. Among males, religion and age did not show to be significant predictors of the level of life satisfaction. Health was a significant predictor of life satisfaction, just as for females.

#### 4.4 Conclusion

Among assets, gold and savings were shown to be the most significant predictors of elderly level of life satisfaction in the combined groups. However, for Thai elderly males, gold was not a significant predictor of the level of life satisfaction. Moreover, for females, it was a very significant predictor. This may suggest that having gold among assets is more important for females than it is for males. Savings were shown to be universally significant for both sexes, which coincides with the notion that having savings is essential in old age.

The extent to which the level of income increased happiness mainly went in line with the previous studies exploring that concept (Easterlin and Schaeffer 1999, Diener and Shigehiro 2000, Easterlin 2001, Easterlin 2003, Toshkov 2021). Higher income correlated with higher life satisfaction. Earning above 500,000 Baht was shown to have the highest significance in determining life satisfaction. Regarding the primary sources of income, receiving income from the elderly's daughter and work was significant for both sexes. However, this finding differed among the male and female cohorts separately. Among males, having donations as the primary source of income was an additional, albeit negative, a predictor of life satisfaction. This may be due to the cultural expectations placed upon men in Thai society and beyond, expecting them to be higher earners and more involved in work than women (Wongchalard 2019).

Therefore, receiving income from donations could negatively affect the male's self-image and lead to a lower level of life satisfaction. On the other hand, females did not have work as a significant predictor of a higher level of life satisfaction, while males did. This may be due to an overall lower involvement of elderly women in the labor force in Thailand, the socio-cultural factors that see men as the main providers in the household and contribute to the lower involvement (Wongchalard 2019), or the intersection of gender discrimination and ageism women would uniquely face in the workplace.

#### Chapter 5

### Policy recommendations

#### 5.1 Introduction

There are several economic policy recommendations to address the ageing population. However, not all of them fit the case of Thailand. Due to differing sociocultural factors worldwide, different economic factors increase the life satisfaction of the elderly. By identifying the economic factors which increase the happiness of the Thai elderly, several policies can be brought up as solutions to the aging population phenomenon. A higher income and value of assets increases the life satisfaction of the elderly, as established in a variety of previous research and confirmed in this independent study.

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#### 5.2 Policy recommendations

First, the Thai elderly must diversify their income for retirement. It can be achieved in several different ways. However, as a baseline, slow improvements need to be made in the amount of pension received by the elderly, as the current pension scheme does not provide enough to sustain the elderly. The consequences will be felt strongly as the old-age dependency ratio increases steadily in the coming years (HelpAge International & College of Population Studies 2013).

Moreover, the barrier to entering the scheme must also be reduced, from 15 years to ten, then five. Another significant challenge to Old Age Allowance (OLA) reform is that over half of Thai workers are in the informal economy and do not contribute to the pension scheme (ILO 2022).

These demographic pathways sustainably secure their employment and achieve a safer economic future. National Savings Fund (NSF), Government Pension Fund (GPF), and the potential National Pension Fund (NPF) could be more correlated and coherent in order to move to cover a larger share of the elderly through targeted schemes (ILO 2022). Furthermore, Social Security Office (SSO) and Old Age Allowance (OLA) could be integrated to securely modify the scheme as a single payment and create a continuous payment history (ILO 2022).

Increasingly, the Old Age Allowance (OLA) is a reform that can elevate the pension system to more developed standards. However, measures to finance it need to follow. A rise in contribution rates must be implemented to fund the proposed reform. The reform should also include a slow increase in the retirement age as life expectancy increases. Moreover, as supported by this research, elderly persons have a higher level of life satisfaction when work is their source of income compared to other factors such as pension or donations. This way, the number of pension beneficiaries can be decreased, making it easier to fund the scheme. As the elderly generally earn higher than younger people, the tax output would also increase.

To encourage older persons to participate in the labor market, it is vital to increase their employability. This sentiment especially applies to the oldest workers and elderly working women. They are vulnerable to unemployment and discrimination in the workplace (2022). The elderly persons need to be accommodated at work, and the rise of the pension age would help to combat the ageist discrimination elderly workers may face. Elderly employees may take mentor roles at work, combined with a description of workdays and disability accommodations at the workplace, if necessary. The ever-changing job market compounds these threats as more and more roles are replaced by technology.

As this study has concluded that receiving income from the daughter is a significant factor in Thai elderly happiness, there need to be policies that encourage and foster the connection between the elderly and their children, especially daughters. This can be done through measures ranging from widespread information campaigns about the elderly to supporting the elderly on a community level. Moreover, to facilitate a more effortless income transfer between family members, elderly persons need to be educated and encouraged to use online banking to have their daughter as one of their sources of income.

The differences between the male and female elderly should also be addressed in the policies that would be implemented to address the aging population. Savings were shown to be more important for males than for females. Moreover, male happiness was adversely affected after receiving income from donations.

This may be due to the male socialization norms and the expectation of being the provider for the family. When receiving income from donations, males may feel emasculated and as if they did not fulfill their duty. The observed differences between men and women should also be included in tailoring the policy on the Thai elderly. Women and men must be recognized as demographics with different goals and needs.

This echoes the problems with the current societal model of male socialization across Southeast Asia and worldwide, culminating in higher suicide rates and lower life expectancy. In addition, males value savings more than females, while females prioritize gold as a higher contributor to their happiness and life satisfaction. This calls for the government to implement programs that socialize male children more fittingly so they do not bear the societal burden (Jansup, Pad et al. 2018). A revision of the boy scout socialization instrument can be implemented in order to address the issue (Jansup, Pad et al. 2018). This could also contribute to lowering the rates of male suicidality and depression.

This independent study had shown that elderly persons of both genders benefit from receiving income from their daughters. This suggests policy and program incentives that encourage active participation and care of younger persons for their parents and older relatives. Active ageing strategies would benefit from involving the daughter specifically in family-based activities.

Elderly persons need to be able to accumulate assets in order to maintain a sufficient level of happiness and life satisfaction. The assets that were shown to provide a significant impact on the life satisfaction of the elderly were savings and gold. Therefore, a policy that stimulates the accumulation of these assets can be conceived as savings incentives.

This issue is even more relevant considering people live longer nowadays, meaning more and more savings are required to sustain people into retirement. Another way to increase the savings of the elderly is to minimize the years of life lost due to illness and disability into older age. This could allow the elderly to spend less on medical bills and therefore have a higher chance of accumulating savings.

#### 5.3 Conclusion

In conclusion, the aging population is an issue that is likely to affect Southeast Asia, along with the rest of the world for the years to come. However, the process is affecting Thailand at a particularly high rate, unlike other developing countries in the region, some of which still benefit from a demographic dividend. Therefore, the Thai government needs to create new strategies in order to address the developmental challenge and bring the aging population process to the country's advantage. The government of Thailand has come out with several measures addressing the aging population phenomenon, such as establishing the Commission on the elderly in 1999, as well as the Elderly Act in 2003, followed by the Elderly Fund (UNFPA).

Other measures that were taken by the government of Thailand are the development and implementation of the First and Second Plans for Older Persons, with the latter lasting until the year 2021 (UNFPA). Regarding future strategies, it is possible to suggest several pathways for future involvement of the elderly population in sustainable development. United Nations Sustainable Development Goals that could be relevant in this regard include SDG 4 "Quality Education" and SDG 8 "Decent Work and Economic Growth."

The current independent study aims to discover integrative ways to involve the elderly in work and community-building beyond retirement, as suggested by the Foundation of Thai Gerontology Research and Development Institute (NCE 2018). In order to offset the impacts of the shrinking labor force likely to arise within the process of demographic transition, the elderly may wish to be employed beyond retirement age.

These findings would contribute to guiding future policy decisions regarding the involvement of the Thai elderly in the country's economic development. The elderly can circulate their income with the larger economy instead of retaining it, sharing their knowledge in the workplace to guide, mentor, and direct businesses and organizations (UNFPA).



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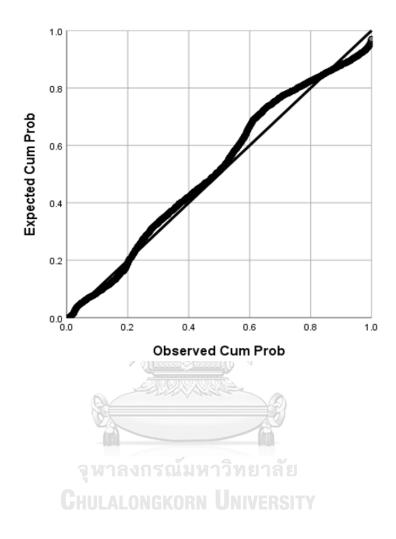
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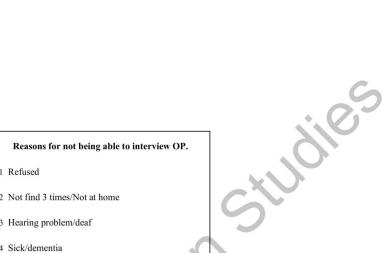
## Appendix 1



# Appendix 2



Older Person	Questionnaire	•									
	College of Population	on Studies Chulalon	gkorn University	PSU 1							
	Population Change and	Well-being in the Co	ontext of Aging Societ	y House	e No.						
		June-August 2016			~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~						
Name of HH resp	oondent (Mr., Mrs., Miss)	I	Last name		HH. No						
House No	House No										
Street	Tambon	Amphoe	I	Province							
No. of eligible	No. of eligible OP persons  Interviewed persons Questionnaire No of the total										
Name of OP. re	Name of OP. respondent										
Name pf proxy	Name pf proxy										
Relationship to the OP											
Main reason fo	Main reason for having proxy interview										
		Elderly's Interv	view								
	1 <sup>st</sup> Visit 2 <sup>nd</sup> Visit	3 <sup>rd</sup> Visit	F	Result of final	visit						
Day/Month Name of intervie	wer		Completed	Partly completed	No (specify reason)						
Visit result				2	0						
	Total number of vi	sits	Τ	imes 🗌							
	~										
		Care giver's inte	rview								
0 No care give	0 No care giver 1 Yes										
Name of care giver											
Interview resul	Interview result: 1 Yes 2 No										
	Field editor	Offic	e editor		Keyer						
Name											
Date											



- 1 Refused
- 2 Not find 3 times/Not at home
- 3 Hearing problem/deaf
- 4 Sick/dementia
- 5 Confused
- 6 Other (specify)...

Information obtained from this questionnaire interview is academically useful. The data will be presented as the overall picture of all sample households at the country level. Researchers will keep your personal information confidential. Researchers apologize if there are any questions that make you feel uncomfortable or uneasy to answer and you may decline or stop giving the interview at any time.

#### Section A General Characteristics of OP.

#### Please give information about your general attributes

Q no.	Question and instructions	Code categories	Skip to
A1	Started time of interviewHour	Minute	
A2	Sex of OP.	Male1	
(ES-A4)		Female2	í.
A3	What month and year were you born?	Month	
		D.K. month99	
		Year in B.E	5
		D.K. Year9999	
A4	How old are you?	Reported ageyrs	
(ES-A5)	(record completed age)	Corrected ageyrs	
A5	What is your religion?	No0	
(ES-A6)		Bhuddist1	
		Christian2	
		Islam3	
		Other (specify)	
A6	What is the highest grade of education you	Not attain school000	
(ES-A8)	completed?	Grade	
	(Interviewer: Record grade, level and		
	certificate or degree received in details.)		
A7	Interviewer: check answer in A6 and	Never attain school/Gr 4 or less0	
1	circle appropriate answer.	Higher than Grage 41	> A10
A8	Currently, can you read? (at least 1	Not at all0	
(ES-A9)	language incl. Braille.)	Somewhat difficult1	
		Yes, easily2	

A9 (ES-A9)       Currently, can you write? at least 1 language incl. Braille.)       Not at all	Q no.	Question and instructions	Code categories	Skip to
(L3 A)       What is your current marital status?       Single (Never married)	A9	Currently, can you write? at least 1	Not at all0	
A10       What is your current marital status?       Single (Never married)	(ES-A9)	language incl. Braille.)	Somewhat difficult1	
A10       what is your current markar status:         (ES-A10)       Married and spouse in hh			Yes, easily2	
(ES-A10) Married and spouse in hh	A 10	What is your current marital status?	Single (Never married)1	
Married and spouse not in hh		what is your current mariar status.	Married and spouse in hh2	
Divorced	(ES-A10)		Married and spouse not in hh3	
Separated/living apart			Widowed (Spouse dead) 4	
e creation sie			Divorced5	
Ropulation Ste			Separated/living apart 6	XV
			oulation	

Section B Children, Suppo	ort and Relations
---------------------------	-------------------

Q no.	Question and instructions	Code categories	Skip to
B1 Inter	viewer: Check answer in A10	Married (Code 2-6)1	
	ircle appropriate answer.	Never married (Single)2	>B7
B2 At pre	esent, how many living	Total no. of living sons	
	gical children do you have? many living sons and daughters	Total no. of living daughters	1
	nclude step or adopted children.)	Total no. of living children	0.
B3 How	many of children live with in	No. of sons in hh	XV
	ousehold? How many sons and nany daughters?	No. of daughters in hh	5
B4 How	many of your children living	No. of sons outside hh	
	here? How many sons and how daughters?	No. of daughters outside hh	
B5 Do yo	ou have any step children?	No0	>B7
		Yes1	
	esent, how many living step	Total no. of living step children	
	en do you have? ou have any adopted children?	No0	
	a nave any adopted emilien.	Yes1	>B9
B8 How	many lving adopted children do	Total no. of living adopted children	
you h	ave		
B9 Inter	viewer: Sum up total number of	No 0	> check and
	children (incl. step and	Yes 1	correct B2, B6 & B8
	ed in <b>B2, B6 and B8</b> ) and ask have □□ living		
	ren , is that correct?"		
B10 Inter	viewer:Check answer in B9	No living child0	> B12
and ci	ircle the appropriate anser.	Have 1 or more living children 1	
B11 Now,	I would like to ask about all yo	ur living children (including step and	adopted), beginning
	the eldest to the youngest ones o	of your own, followed by your step and	adopted children.

							Ask	only th	ne child aged 1	13 +		
(a)	(b)	(c)		(d)		(e)				(f)		(g)
Line number	What is the name of your child?	Is (Name boy or g		How old is (Name) in completed year?	step	ame) you or adopte Step	r own or d child? Adopted	What is Single	What is (Name) marital status? Currently Wido Div/sep/livi			(Ask only ever married child) How many children does (Name) have? (If no, code "0")
01			2	yrs old	Own 1	2	3	1	married 2	wed	ng apart	persons
02		1	2	yrs old	1	2	3	1	2	4	5	persons
03		1	2	yrs old	1	2	3	1	2	4	5	persons 🗆
04		1	2	yrs old	1	2	3	1	2	4	5	persons
05		1	2	yrs old	C	2	3	1	2	4	5	persons
06		1	2	yrs old	1	2	3	1	2	4	5	persons
07		1	2	yrs old	1	2	3	1	2	4	5	persons
08		J	2	yrs old	1	2	3	1	2	4	5	persons
09		1	2	yrs old	1	2	3	1	2	4	5	persons
10		1	2	yrs old	1	2	3	1	2	4	5	persons

6

#### Table of Elderly's Living Children

#### (Interviewer: Record name and information of every child in the table below,

				Ask only c	nildren aged 11+							
		(h)	(i)		(j)				(k)			
Is		e) currently in chool?	What is the highest grade of education (Name)	did	past year, (Name) vork?		Atp	present, v	where does	(Name) li	ve?	S
No	Yes	Not yet in school age (Go to col. k)	completed?	No	Yes	Same house (Go to col. s)	Nextdoor /Nearby	Same village	Same province	Other province	Foreign country	D.K where (Go to B12)
0	1	8 (Go to Col. k)	Never in school000 Grade	0	1	l (Go to col. s)	2	3	C	5	6	7 (Go to B12)
0	1	8 (Go to Col. k)	Never in school000 Grade	0	1	l (Go to col. s)	2	3	4	5	6	7 (Go to B12)
0	1	8 (Go to Col. k)	Never in school000 Grade	0	1	1 (Go to col. s)	2	3	4	5	6	7 (Go to B12)
0	1	8 (Go to Col. k)	Never in school000 Grade	0	1	l (Go to col. s)	2	3	4	5	6	7 (Go to B12)
0	1	8 (Go to Col. k)	Never in school000	0		1 (Go to col. s)	2	3	4	5	6	7 (Go to B12)
0	1	8 (Go to Col. k)	Never in school000 Grade	0	1	l (Go to col. s)	2	3	4	5	6	7 (Go to B12)
0	1	8 (Go to Col. k)	Never in school000 Grade	0	1	l (Go to col. s)	2	3	4	5	6	7 (Go to B12)
0	1	8 (Go to Col. k)	Never in school000 Grade	0	1	l (Go to col. s)	2	3	4	5	6	7 (Go to B12)
0	1	8 (Go to Col. k)	Never in school000 Grade	0	1	1 (Go to col. s)	2	3	4	5	6	7 (Go to B12)
0	1	8 (Go to Col. k)	Never in school000 Grade	0	1	l (Go to col. s)	2	3	4	5	6	7 (Go to B12)

starting from the eldest to the youngest biological children, followed by the step and adopted ones.

			As	k only c	hildren who	) live outside tl	he house	ehold (C	Codes 2-6	in col. k)		
(a)				(1)						(m)		
	In the pa	i <mark>st year</mark> , h		uent did phone?	(Name) talk	to you on the				you conrespo email, /Line/		
Line number		1-3	4-5 times/y	Every /almost every	Every/ almost	Daily/		1-3 times/	4-5	Every /almost	Every/ almost	Daily/ almost
	Never	times/yr	r		every week	almost daily	Never	yr		every month		daily
01	0	1	2	3	4	5	0	1	2	3	4	5
02	0	1	2	3	4	5	0	1	2	3	4	5
03	0	1	2	3	4	5	0	1	2	3	4	5
04	0	1	2	3	4	5	0	1	2	3	4	5
05	0	1	2	3		5	0	1	2	3	4	5
06	0	1	2	3	4	5	0	1	2	3	4	5
07	0	1	2	3	4	5	0	1	2	3	4	5
08	0	C	<b>D</b> <sub>2</sub>	3	4	5	0	1	2	3	4	5
09	0	1	2	3	4	5	0	1	2	3	4	5
10	0	1	2	3	4	5	0	1	2	3	4	5

				Ask or	nly child	lren w	ho liv	e outsi	de the h	ousehold	d (Code	s 2-6 ii	n col. I	k)			
			(n)						(o)						(p)		
In				equent di ch other?		In the past year, how frequent did you receive food from (Name)?					<u>In t</u>			, how fre od to (Na	equent di me)?	d you	
	1-3	4-5	Every /almost	Every/ almost	Daily/		1-3	4-5	Every /almost	Every/ almost	Daily/		1-3	4-5	Every /almost	Every/ almost	
	times/		every month	every week	almost daily			times/	every month	every week	almost daily		times/		every	every week	almost daily
0	yr 1	yr 2	3	4	5	Never 0	/yr 1	yr 2	3	4	5	Never 0	yr 1	/yr 2	month 3	4	5
0	1	2	3	4	5	0	1	2	3	4	5	0	1	2	3	4	5
0	1	2	3	4	5	0	1	2	3	4	5	0	1	2	3	4	5
0	1	2	3	4	5	0	1	2	3	4	5	0	1	2	3	4	5
0	1	2	3	4	5	0	2	2	3	4	5	0	1	2	3	4	5
0	1	2	3	4	5	0	1	2	3	4	5	0	1	2	3	4	5
0	1	2	3	4	5	0	1	2	3	4	5	0	1	2	3	4	5
0	1	2	3	<b>J</b> 4	5	0	1	2	3	4	5	0	1	2	3	4	5
0	5		3	4	5	0	1	2	3	4	5	0	1	2	3	4	5
0	1	2	3	4	5	0	1	2	3	4	5	0	1	2	3	4	5

			Ask	only child	lren who l	ive outside	e the hou	isehold (Co	des 2-6 in c	col. k)		
(a)			(	q)					(1	r)		
	Ī	n the past y	<mark>year</mark> , how hes/supplie			vive	In the past year, how frequent did you give clothes from (Name)?					/supplies
Line number	Never	1-3 times/yr	4-5 times/yr	Every/ almost every month	Every/ almost every week	Daily/ almost daily	Never	1-3 times/yr	4-5 times/yr	Every/ almost every month	Every/ almost every week	Daily/ almost daily
01	0	1	2	3	4	5	0	1	2	3	4	5
02	0	1	2	3	4	5	0		2	3	4	5
03	0	1	2	3	4	5	0	L L	2	3	4	5
04	0	1	2	3	4	5	0	1	2	3	4	5
05	0	1	2	3	4	5	0	1	2	3	4	5
06	0	1	2	3	4	5	0	1	2	3	4	5
07	0		2	3	4	5	0	1	2	3	4	5
08	0	Ç	2	3	4	5	0	1	2	3	4	5
09	0	1	2	3	4	5	0	1	2	3	4	5
10	0	1	2	3	4	5	0	1	2	3	4	5

		Ask to eve	ery child			A	sk only	to elderly re	esponden	t
	(s)			(t)				(u)		
-	p <mark>ast year</mark> , did you (Name)? If yes,			year, did you e)? If yes, is it		How do you rate your relationship with (Na (Interviewer: Read the answer categories				
5,	,000 Baht or 5,00 Less than	0 Baht +? 5,000 Baht	5,000	Baht or 5,000 E Less than	3aht +? 5,000 Baht	Very				<b>S</b> Very
No	5,000 Baht	or more	No	5,000 Baht	or more	bad	Bad	Moderate	Good	good
0	1	2	0	1	2	0	1		3	4
0	1	2	0	1	2	0	1	2	3	4
0	1	2	0	1	2	0	1	2	3	4
0	1	2	0	0	2	0	1	2	3	4
0	1	2	0		2	0	1	2	3	4
0	1	2	0	1	2	0	1	2	3	4
0	1	2	0	1	2	0	1	2	3	4
0	No	2	0	1	2	0	1	2	3	4
0	) 1	2	0	1	2	0	1	2	3	4
0	1	2	0	1	2	0	1	2	3	4

Q no.	Question and instructions	Code categories	Skip to
B12	Interviewer: Check answer in SC2	Live alone 0	> B15
	and circle the appropriate category.	More than 1 member 1	

B13 (OP79- OP86)	In the past year, did you participate in t yes, how frequent? (Interviewer: Read		-		es? If	Interviewe	914 er: Ask those "2" in B13.
Activities		No No activity		Sometime	Sometime Often		main person s activity?
		activity			-	No	Yes
а	Buying food/things to eat with rice	8	0	1	2 -	$\rightarrow 0$	1
b	Cooking	8	0		2 -	→ 0	1
с	Laundry, ironing	8	0	1	2 -	→ 0	1
d	Clean the house/mop the floor	8	0	1	2 -	→ 0	1
e	Take care of grand children age less than 10 years old	8	0	1	2	→ 0	1
f	Watch the house	8	0	1	2 _	$\rightarrow 0$	1
g	Take care of members age 60 and over	8	0	1	2 _	→ 0	1
h	Take care of disable persons	8	0	1	2 -	> 0	1

	B15	B16						
	(OP79-	Interviewer: Ask those						
	OP86)	answered "2" in B15.						
	Activities		No	No	No Sometime	Often	Are you the main person doing this activity?	
			activity	110			No	Yes
	a	Take care of children age < 10 yrs old	8	0	1	2 -	$\rightarrow 0$	1
	b	Take care of persons age 60 and over	8	0	1	2 —	<b>→</b> 0	1
	с	Take care of disable persons	8	0	1	2 -	→ 0	1

l

Q no.	Question and instructions	Code categories	Skip to
C1	Do you want to work?	No 0	
(OP18)		Yes1	
C2	In the past weak did you work?	No0	>C5
(OP14)	In the past week, did you work?		
		Yes1	
C3	In the past week, what was your	(specify)	
(OP15)	main job?	(speeny)	2
	(Interviewer: Record clearly type or		
	output of the main job)		
	*Main job is defined as the job with		
	the longest working hour.		
C4	In the past week, what was work	Employer 01	7
(OP16)	status?	Own business 02	
		Assist household business	
	(Interviewer: Read out answer	Government employee04	
	categories)	Public enterprise employee 05	- C8
		Private employee06	
	O ·	Member of producer group07	
	.01	Could not identify status08	
	$\sim$	Other (specify)	
C5	In the past year, did you work?	No 0	>C9
(ES-A11)		Yes1	
$\Theta$			

#### Section C Work, Income and Savings

Q no.	Question and instructions	Code categories	Skip to
C6 (ES-A12)	In the past year, what was your main job?	(specify)	
	(Interviewer: Record clearly type or output of the main job)		
	*Main job is defined as the job with the longest working hour.		Ś
C7	In the past year, what was work	Employer 01	-XV
(ES-	status?	Own business 02	
A13)	(Interviewer: Read out answer	Assist household business03 Government employee04	
	categories)	Public enterprise employee 05	
		Private employee06	
		Member of producer group 07	
		Could not identify status	
		Other (specify)	
C8 (OP17)	How long have you continuously worked on this job?	years	
à	(Record in complete year)		
С9	Interviewer: Check answer in C2	Did not work last week0	
	and circle the appropriate answer.	Worked last week1	> C11
C10	Are you looking for work?	No0	
(OP19)		Yes1	

) no.	Question and instructions	Code cate	egories	Skip to
C11	At present, are you a member of the			
	following fund? (Interviewer: Read			
	out each category below)	No	Yes	
	a. Orovident fund (OP20)	0	1	
	b. Social security fund (OP21)	0	1	*. (
	c. Government pension fund (OP22)	0	1	
	d. Private school teacher aid fund (OP23)	0	1	
	e. National saving fund	0	1	XV
	f. Oath taking saving fund	0	1	
	g. Cremation/funeral fund	0	1	
		0	i	•
	h. Bought RMFs (OP24)			
	i. Bought LTFs (OP25)	0		
	j. Other fund (specify) (OP26)	0	1.	
C12	In the past year, did you have			
OP27-	income or asset for living expenses	S.		
OP38)	from the following asources?	No	Yes	
	(Interviewer: Read out each category below)			
	a. Government living allowance	0		
	b. Work	0	_	
	c. Government lump sum payment	0		
	d. Pension e. Interests /saving/assets	0	-	
		0		
	g. Son (incl. step and adopted)	0		
	h. Daughter (incl. step and adopted)	0		
7	i. Own or spouse's parent			
	j. Own or spouse' sibling			
	k. Relatives			
	1. Donations	0		
	m.Other (specify)			

Q no.	Question and instructions	Code categories	Skip to
C13	At present, what is your main source	Work 01	
(OP39)	of income for living?	Lump sum payment02	
	(One answer only)	Pension03	
		Gov't allowance04	
		Interest/saving/asset05	i.
		Spouse06	
		Children (Incl. step and adopted)07	XV
		Parent, sibling/relativess	
		Donation09	5
		Other(specify)	
C14	Do you have the following assets?	.:.0`	
014	(Interviewer: Read out each category		
	below)	No Yes	
	a. Savings (Incl.oath taking saving fund)	0 1	
	b. Gold	0 1	
	c. Bond/mutual fund/stock	0 1	
	d. House/condominium/apartment	0 1	
	e. Land	0 1	
	f. Car/motor cycle	0 1	
C15	Interviewer: Check answer in C14	No asset0	> C17
	and circle the appropriate answer.	Have one or more assets1	
	0.2		
$\mathbf{O}$			
5			

Q no.	Question and instructions	Code categories	Skip to
C16	What is the total value of your	Less than 10,000 Baht 01	
(OP43)	assets?	10,000 – 24,999 Baht 02	
	(Interviewer: If R could not answer,	25,000 - 49,999 Baht 03	
	read out the answer categories.)	50,000 - 69,999 Baht 04	
		70,000 - 79,999 Baht 05	
		80,000 - 89,999 Baht 06	
		90,000 - 99,999 Baht 07	XV
		100,000 - 199,999 Baht 08	
		200,000 - 399,999 Baht 09	5
		400,000 - 699,999 Baht10	
		700,000 - 999,999 Baht11	
		1,000,000 Baht or more 12	
		DK/NA 99	
C17	In the past year, what was your total	No income 00	
(OP40)	income from all sources (Incl.	Less than 10,000 Baht 01	
	income in kind)?	10,000 – 19,999 Baht 02	
		20,000 - 29,999 Baht 03	
	$\langle \cdot \rangle$	30,000 - 39,999 Baht04	
	$\mathbf{O}$	40,000 - 49,999 Baht 05	
		50,000 - 59,999 Baht06	
	~0	60,000 - 69,999 Baht 07	
		70,000 - 79,999 Baht 08	
	0	80,000 - 99,999 Baht 09	
		100,000 - 299,999 Baht10	
		300,000 - 399,999 Baht11	
/		400,000 -499,999 Baht12	
		500,000 Baht or more13	
		DK/NA 99	

Q no.	Question and instructions	Code categories	Skip to
C18	In the past year, what was the	Less than 10,000 Baht 01	
	average total income of your	10,000 – 19,999 Baht 02	
	household (Incl. income of every	20,000 - 29,999 Baht 03	
	household member)?	30,000 - 39,999 Baht04	
		40,000 - 49,999 Baht05	1
		50,000 - 59,999 Baht 06	
		60,000 - 69,999 Baht07	
		70,000 - 79,999 Baht 08	
		80,000 - 99,999 Baht09	2
		100,000 - 299,999 Baht10	
		300,000 - 399,999 Baht11	
		400,000 -499,999 Baht12	
		500,000-599,999 Baht13	
		600,000 Baht or more 14	
		DK/NA 99	
C19	Do think that your total income from	More than adequate 1	
(OP41)	all sources is more than adequate,	Adequate2	
	adequate, sometime adequate, or	Somettime adequate	
	inadequate for living?	Inadequate 4	
C20	How satisfied are you with your	Very satisfied1	
(OP42)	financial situation?	Satisfied2	
(01.2)		Dis-satisfied3	
C21	Interviewer: Check answer in C12a	Did not receive allowance0	> C24
021	and circle the appropriate answer.		2 024
$\mathbf{O}$	and envie the uppropriate answer.	Received allowance1	
C22	Do you think that receiving	Greatly improved 1	
	government allowance has greatly	Improved 2	
	improved, improved, or no change	No change 3	
	your living condition?		

Q no.	Question and instructions	Code categories	Skip to
C23	What did you mostly spend your	Buy food for self01	
	government allowance for?	Buy food for everyone in the house 02	
	(One answer only)	Buy personal items	
		Pay for utilities	
		Make merit 05	
		Send children to school/	
		buy school supplies	
		Give to children07	
		Send grand children to school/	0
		buy school supplies	
		Take care of grand children	
		Keep as saving10	
		Pay debt 11	
		Other (specify)	
C24	(Ask to OP who is self respondent	Every elderly 1	
	only) In your view, should the	Only destitute elderly 2	
	government monthly allowance be	Proxy interview 3	
	given to every elderly or only to		
	destitute elderly?	Other (specify)	
0	lede		

Q no.	Question and instructions	Code categories	Skip to
D1	Interviewer: Check answer in SC2	Elderly live alone0	> D10
	and circle the appropriate answer.	Live with more than 1 members1	
D2	Does following person living in the		
(OP51-	household with you? (Interviewer:		
OP63)	ask each category)	No Yes	
	a. Spouse		
	b. Single son	0 1	0
	c. Single daughter	0 1	
	d. Married son (incl. ever married)	0 1	
	e. Married daughter (incl. ever married)	0 1	
	f. Son/daughter in-law	0 1	
	g. Grand children	0 1	
	h. Own/spouse's parent	0 1	
	i. Own/spouses'sibling	0 1	
	j. Relatives	0 1	
	k. Friend	0 1	
	1. Care giver of member age 60+	0 1	
	m. Employee/servant	0 1	
D3	How many grand children living with	No 0	>D10
(OP64)	you in the household?	Yes,number	
D4	What is the age of the youngest	Ageyears old	
(OP65)	grand child who lives with you ?		
	(Record age in complete year, if		
	less than one year old, record "00")		

#### Section D Living Condition

Q no.	Question and instructions	Code categories	Skip to
D5	Interviewer: Check answer in D4	Youngest grand child age less than	
	and circle the appropriate answer.	18 years old 1	
		Youngest grand child age 18 years	> D9
		old and over 2	
D6	Do parents of the grand child	Father and/or mother live in the	12
OP66)	answered in D4 live in this	household1	>D9
0100)	household?	Both father and/or mother alive, but	XV
		live elsewhere 2	
		Both father and mother are dead 3	5
D7	Who is the main person providing	No care giver/self care0	
OP67)	daily living care for the youngest	Respondent/OP1	
0107)	grand child whose parent still alive	R's spouse 2	
	but living elsewhere, and/or both	R and spouse	
	parent died?	Other household member4	
	(One answer only)	Other (specify)	
D8	Who is the main person providing	Respondent/OP1	
OP68)	financial support for the youngest	R's spouse2	
(OP08)	grand child whose parent still alive	R and spouse	
	but living elsewhere, and/or both	Parent of the grand child	
	parent died?	The grand child himelf/herself 5	
	(One answer only)	Relatives	
	0, )	Other (specify)	
DC			
D9	(Ask only Self response OP.) Do	Mostly happly1	
	you think that having a grand child	Mostly burden 2	
	living with you in the household make you feel mostly happy or	Both happy and burden 3	
	make you teel mostly happy or		

Q no.	Question and instructions	Code categories	Skip to
D10	Who is the owner of the house you	Self1	
(OP44)	are currently residing?	Spouse2	
		Self and spouse 3	
		Children4	
		Grand children5	12
		Relatives 6	
		Other (specify)	XV
D11	Who is the owner of the land this	Self1	2
	house is built on?	Spouse 2	
		Self and spouse 3	
		Children4	
		Grand children 5	
		Relatives 6	
		Other (specify)	
D12	Is your bedroom upstair or	Upstair/house with high floor 1	
(OP46)	downstair?	Downstair 2	
	$\langle \rangle$	One story house 3	
D13	Does the house you live have any	No0	
(ES-H3A)	rail?	Yes1	
D14	Does your bedroom have a rail?	No0	
(ES-H3B)	0-1	Yes1	
D15	Does your toilet/bathroom have a	No 0	
(ES-H3C)	boes your toner baundoin have a	1100	

	Question and instructions	Code categories	Skip to
D16	What type of toilet do you use	Sitting/flushing toilet1	
(OP48)	mostly?	Squatting.toilet 2	
		Pits/bucket/river/canal/other3	
		Lie down excretion4	1
		Sitting excretion on chair /jug 5	∫E1
D17	Where is the toilet/bathroom you	Inside the house 1	0
(OP49)	usually use?	Outside/attached to the house 2	
		Outside far away from the house3	2
D18	When you leave the bathroom/toilet,	Pull1	
(OP50)	how do you open its door?	Push 2	
		Slide	
		No door/pull or gather the cloth	
		or plastic curtain4	
	o R	58	

Q no.	Question and instructions	Code categories	Skip to
E1	How do you rate your health in the	Very good1	
(OP87)	past week?	Good2	
	(Interviewer: Read out the answer	Fair 3	
	categories)	Not good 4	Ń
		Very bad 5	O,
E2	Could you see clearly?	Clear without glasses/lenses1	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
(OP88)	(Interviewer: If answer "Yes" ask	Clear with glasses/lenses	2
	"Do you wear glasses or lense to	Not clear3	
	see?)	Could not see (blind)4	
E3	Could you hear clearly?	Clear without hearing aids,1	
(OP89)	(Interviewer: If answer "Yes" ask	Clear with hearling aids 2	
	"Do you wear hearing aids to help	Not clear 3	
	hearing?)	Could not hear at all 4	
E4	Do you have more or less than 20	Less than 20 teeth 0	
	teeth?	More than 20 teeth 1	
E5	Do you wear false teeth?	No 0	
(OP90)	0,	Yes 1	
E6	In the past month, did you	No/could control1	
(OP91)	experience uncontrollable urination?	Some time 2	
$\sim$		Yes, could not control at all3	
E7	In the past month, did you	No, could control1	
(OP92)	experience uncontrollable	Some time2	
	defecation?	Yes, could not control at all	

#### Section E: Health Status and Health Care

Q no.	Question and instructions	Code categories	Skip to
E8	During the past 5 years (2011-	No 0	> E12
(OP93)	2016), did you ever get so sick that	Yes 1	
	you could not perform your daily		
	activities?		
E9	The last time you were sick, did you	No 0	i.
(OP94)	use the government health	Yes 1	>E11
(0)	service/care welfare (e.g., Elederly		
	Card, Health Insurance Card/Social	(	
	Security Card/Compensation		0
	Fund/Civil Servant Welfare/Pulic	$\sim$	
	Enterprise Employee Welfare)?		
E10	Reason for not using the government	Unaware of the rights01	
(OP94)	health service/care welfare	Have welfare from employer02	
	(One answer only)	Did not live in the area where	
		services are given 03	
		Minor illness04	
		Accident/emergency05	
	$\langle \cdot \rangle$	No money for transportation	
	$\mathbf{O}$	fares 06	
		No one to take me 07	
	0	The site of the service is too far/	
		inconvinient 08	
~	0	Lack of trust in quality of service/	
		poor treatment (not cured) 09	
		Other (specify)	

Q no.	Question and instructions	Code categories	Skip to
E11	Last time you were sick, how did	Did not treat 00	
	you treat your illness (last method)?	Bought drugs from phamaarcy01	
		See local/traditional healers 02	
		Tambon Health Promotion Hospital /	
		Public Health Service Center/	12
		Community Health Center 03	
		Community Hospital04	XX
		General/Central Hospital05	
		University Hospital 06	5
		Other Gov't Hospital07	
		Private Hospital 08	
		Private Clinic09	
		Other (specify)	
E12	In the past year, did you have the	No 0	
(OP95)	annual health/physical check up?	Yes, government health outlet1	
	(which is not a check up due to	Yes, private health outlet2	
	illness)		
E13	In the past six months, did you ever	No 1	> E17
(OP100)	fall while walking/standing or fall	Yes, 1 time 2	
	from bed/chair/high site? (Not fall	Yes, 2–3 times	
	from being hit/bumped)	Yes, 4–5 times 4	
	If Yes, how many times?	Yes, 6 times 5	
$\sim$		Yes, more than 6 times6	
E14	Where did you <u>last</u> fall?	Inside the house1	
(OP101)		Area around the house	
		Outside the house	
		Subsue me nouse	

Q no.	Question and instructions	Code categories	Skip to
E15	What was the main cause of your last	Slipped1	
(OP102)	fall?	Stumbled/tripped2	
	(One answer only)	Different floor levels	
		Fell from stairs4	
		Fainted/dizziness5	
		Other (specify)	
E16	Did you have to be admitted to a	No (minor injured) 0	
(OP103)	health service outlet for your last fall?	Self care (Bought medicines	
	(Interviewer: If "Yes", prob how	from drugstore)1	
	were you treated?)	Yes, as an out-patient2	
		Yes, as an in-patient	
		Other (specify)	

X

E17	Could you do the following activities by	19	Yes, with aid by someone	
(OP104-	yourself? (Interviewer: Ask each item	Not at all	or equipment/ with some	Yes
OP117)	below:)		difficulty	
а	Eat	0	1	2
b	Put on clothes	0	1	2
с	Take a bath	0	1	2
d	Wash face/ brush teeth	0	1	2
e	Go to bathroom/toilet (Incl. cleaning body after urinating/defacting)	0	1,	2
f	Shave/comb/tie hair	0	1	2
g	Put on shooes	0	1	2
h	Squat	0	1	2
i	Lift heavy thing (about 5 kgs.)	0	1	2
j	Walk about 200-300 metres	0	1	2
k	Walk up 2-3 steps	0	1	2
1	Take a bus/ boat alone	0	1	2
m	Count exchange money correctly	0	1	2
n	Take medicines correctly and completely	0	1	2

Q no.	Question and instructions	Code categories	Skip to	
E18	Interviewer: Circle the appropriate	OP is the respondent1		
	category.	Have a proxy interview 2	> E25	

					S
E19 (OP118- OP124)	In the past month, how frequent did you experience the following symtoms or feelings? (Interviewer: Ask each item below:)	Never	Sometime	Often/always	2
a	Loss of appitite	0	1	2	
b	Stress/Worry	0	1	2	
c	Fussy/irritate	0	1	2	
d	No hope in life	0	1	2	
e	Feel life is worthless	0	1	2	
f	Feel unhappy and sad	0	1	2	
g	Feel lonely	0	1	2	

Question and instructions	Code categories	Skip to
From the score of 0-10, 0 means not		
happy at all, and 10 means very very		
happy, how do you rate your level of	scores	
happiness in the past 3 months?		
Interviewer: Circle the appropriate	Yes, alone with interviewer1	
category, while asking about	Other present 2	
happiness level in E19 and E20, if	2 June present 2	
the OP was alone with the		
interviewer.		
	From the score of 0-10, 0 means not happy at all, and 10 means very very happy, how do you rate your level of happiness in the past 3 months? Interviewer: Circle the appropriate category, while asking about happiness level in E19 and E20, if the OP was alone with the	From the score of 0-10, 0 means not         happy at all, and 10 means very very         happy, how do you rate your level of         happiness in the past 3 months?         Interviewer: Circle the appropriate         category, while asking about         happiness level in E19 and E20, if         the OP was alone with the

Q no.	Question and instructions	Code categories		Skip to	
E22	Now, I shall say to you 3 things only once. Please listen carefully and I		Correct	Incorrect	
	shall ask you to repeat them.	Tree	1	0	
	(Interviewer: Speak slowly and	Car	1	0	
	clearly. "Tree, Car, hand"	Hand	1	0	X
	(No need for correct order of the				
	answer)				
Int	terviewer: After the respondent answers	the question	n, interviewer	repeats the 3 w	vords: "tree, car,
	hand" to the elderly respondent	until he/she	could remem	ber them. Tell	the respondent that
	you will ask him/her about these	e 3 things ag	gain in a short	while.	
E23a	If you have 100 Baht and you spend	Incorrect a	answer	0	> E24
	7 baht buying thing, how much do	Correct an	swer (100-7=	93) 1	
	you have left?				
E23b	From 93 Baht you have left, you	Incorrect a	answer	0	
	spend another 7 Baht buying thing,	Correct an	swer (93-7= 8	6) 1	
	how much do you have left?				
E24	The 3 words I asked you to		Correct	Incorrect	
	remember a while ago, what are they?	Tree	1	0	
		Car	1	0	
	(No need for correct order of the answer)	Hand	1	0	
1	0.2	1			1
J	¥:				

E25 (OP127- OP131)	In the past 6 months, how frequent did you perform the following activities? (Interviewer: Read out each item below:)	Never	Sometime	Always (Daily/ almost daily)	
а	Excercise (Incl. labored work)	0	1	2	
b	Eat fresh vegetables/fruits	0	1	2	(
с	Drink cleaned water 8 glasses or more/day	0	1	2	2,
d	Drink whisky/alcohol	0	1	2	
e	Smoke	0	1	2	

			~×	y.
E26	In the past year, did you receive free following health		5	
(OP132-	care services/assistance from the State/Government?	No need	No	Yes
OP140)	(Interviewer: Read out each item below:)			
а	Vaccination for pneumonia/flu/birth flu		0	1
b	Denture	8	0	1
с	Eye glasses	8	0	1
d	Eye operation/treatment	8	0	1
e	Wheel chair	8	0	1
f	Annual health check up (not due to illness)		0	1
	Home visit by health service worker (fromTambon Health			
g	Promotion/ State Hospital)		0	times/yr
h	Cared by Old Age Home Health Care Volunteer (ଚଧନୀ.)		0	times/yr

Q no. Question and instructions	Code categories	Skip to
E27 (OP141) Do you want someone to help your daily life activities (e.g., medicine preparation, laundry, housework, eating, bathing, fa washing, brushing teeth, toilet	Yes1	

E28 OP142- OP151)	In the pasr month, did you receive service/care in daily activities from the the following persons (Interviewer: Read out each item below:)	No such person	Not receive	Yes
a	Spouse	8	0	1
b	Son	8	0	1
с	Daughter	8	0	1
d	Son/daughter in-law	8	0	1
e	Grand children	8	0	0
f	Sibling/relatives	8	0	<b>D</b> i
g	Friends/neighbor/acquainted	8	0	1
h	Hired carer (Incl. nurse/assistant nurse)	8	0	1
i	Servant/employee	8	0	1
j	Other (specify)	8	0	1

Q no.	Question and instructions	Code categories	Skip to
E29	In the past month, who was the	No carer/self care 00	
(OP152)	main person providing care for your	Spouse 01	
	daily activities?	Unmarried son02	
	(One answer only)	Married son03	
		Unmarried daughter 04	
	$\mathbf{x}$	Married daughter05	
	$\mathbf{O}$	Grand children 06	
		Son/daughter in-law07	
		Sibling08	
		Parent09	
	0,-)	Employess/servant10	
		Nurse11	
~ O`		Assistant nurse12	
)		Carer from Carer Provision Center/	
		hired carer13	
		Old age carer volunteer 14	
		Other (specify)	

Section F Preparation for Old Age

Q no.	Question and instructions	Code categories	Skip to
F1	Interviewer: Circle the appropriate	Self response OP 1	
	category	Proxy interview 2	> G1
			*

F2	Have you ever thought and/or prepared for old age in the following aspects? ( <b>Interview</b> : Ask each item below:)	No	Thought/not prepare	Thought and prepared
а	Finance (e.g., saving money/gold/assets etc.,) (OP154)	0		2
b	Physical Health (e.g., exercise, check up health, eat nutritious food, no drinking, no smoking etc.) (OP155)	0		2
с	Housing, Living arrangements (e.g., renovate the house suitable for old age living, etc.) (OP156)	0	1	2
d	Mental health (e.g., meditating, singing, dancing etc.,) (OP157)	0	1	2
e	Arrange for prospective carer for old age (OP158)	0	1	2
f	Join club/group, being a volunteer	0	1	2
g	Prepare job/occupation suitable for old age	0	1	2

, .... Jour/occupation suita

		G1 (01	P160-OP165)	G	G2 (OP166-OP171)		G3 Ask those answer		answer
		At present, are you In the past 3 months, did you			"0" or "2" in G2		n G2		
		a mem	ber of the	participat	e in the ac	tivity of the	In the	e past yea	<u>r</u> , did you
		fol	lowing	follow	ing group	s/clubs?	particip	pate in the	activity of
	Name of groups/clubs	grou	os/clubs?				the following groups/clubs?		
						The			The
		No	Yes	No	Yes	group/club	No Yes	Yes	group/club
						had no			had no
						activity			activity
а	Elderly group/club	0	1	0	1	2	0	1	2
b	Cremation/funeral group	0	1	0	1	2	0	1	2
c	Occupational group	0	1	0	1 🔶	2	0	1	2
d	Housewife group	0	1	0	1	2	0	1	2
e	Co-op/saving group	0	1	0	1	2	0	1	2
f	Village scout group	0	1	0	1	2	0	1	2

## Section G Activity Participation, Expsoure to Information and Value of Older Persons

Q no.	Question and instructions	Code categories	Skip to
G4	In the past year, did you participate	No0	
(OP172)	in the village/community's activities	Yes1	
	(e.g., Elderly Day, Songran Day,		
	Merit making etc.,)?		
G5	In the past year, how frequent diid	No 0	
(OP173)	you go to temple/church/mosque?	Yes, 1-3 times 1	
	0,22	Yes, 4-6 times2	
		Yes, 7-11 times3	
$\bigcirc$		Yes, 12 times or more4	

G6 (OP174- OP181)	In the past month, did you receive information related to /useful to elderly (e.g., how to care oneself at old age, how to have good health at old age, financial management in old age, elderly rights etc.) from the following sources?	No	Yes	
а	Village/community load speaker	0	1	S
b	Radio	0	1	2
с	Television	0	1	
d	Newspaper/magazine	0		
e	Pamphlet/brochure	0		
f	Announcement Board/Poster	0	1	
g	Internet/computer	0	1	
h	Persons (e.g., community leaders/ volunteers, elderly care volunteer, relatives, friends etc.,)	0	1	
Q no.	Question and instructions Code categorie	s	Skip to	

	Q no.	Question and instructions	Code categories	Skip to
	G7	Interviewer: Circle the appropriate	Self response OP 1	
		category	Proxy interview 2	> H3
C				

		G8. Do you	u want to	G9. Do yo	ou think that	G10. In the p	<b>bast year</b> , did
		take part or	asssit	you are we	:11	you take part	or asssit
		society in th	ne following	prepared/a	vailable to	society in the	following
	Acitivities	activities ?		take part of	r asssit	activities?	
	Activities			society in t	the		G
				following	activities?		. 0.
		No	Yes	Not	Prepared	No	Yes
		INO	Tes	prepared	riepared	NO	res
	Transfer					XV	
а	knowledge/skills/experience	0	1	0	1	0	1
	or be a lecturer				1	5	
b	Volunteer work	0	1	0	1	0	1
с	Provide care for othe OP.	0	1	0		0	1
	Assist in the			X			
d	community/society work,	0	1	0	1	0	1
	occasionally						
e	Be a committee/consultant	0		0	1	0	1
f	Donate money/things to help	0	<b>Q</b>	0	1	0	1
1	others	U		U	1	0	1

Now, I would like to ask about some incidents you may have experienced since you entered old age.

	G11	questions	Never	Sometime	Often
	а	Applied for a job, but was declined due to being old	0	1	2
	b	Made fun of because of being an elderly	0	1	2
	c	Your views were not accepted because of being an elderly	0	1	2
C	d	Being badly treated from service workers (e.g., nurse, bus conductor, waiter etc.,) because of being an elderly	0	1	2

H1	How satisfied are you with the	01			elfare syste	ms?	H2 In the past year	
OP193)	(Interview	er: Ask ea	ch item be	elow:)			ever used Publi and Welfare S	C
Publ	ic Services and Welfare Systems	Very dis- satisfied	Dis- satisfied	Satisfied	Very satisfied	D.K.	Never/ never received/ D.K.	Yes
a	Government health service system	0	1	2	3	9	0	1
b	Private health service system	0	1	2	3	9	0	1
с	Land transportation system ( bus, train, sky/underground train)	0	1	2	3	9	0	1
d	Water transportation system	0	1	2	3	9	0	1
e	Air transportation system	0	1,	2	3	9	0	1
f	Pre-disaster warning system	0	1	2	3	9	0	1
g	Emergency aids	0	Γ	2	3	9	0	1
h	Loan from the Elderly Fund	0	1	2	3	9	0	1

## Section H: Satisfaction with Public Services and Welfare Systems

Q no.	Question and instructions	Code categories	Skip to
Н3	Overall, how satisfied are you with the services and assistance to the elderly from the government?	Very dis-satisfied1 Dis-satisfied2 Satisfied3 Very satisfied4	
H4 (OP195)	Interviewer: Record who is the respondent of this interview?	Elderly answered all 1 Household member 2 Elderly and hh. member together 3 Elderly and person outside hh 4 Neighbor 5	>H6

	Question and instructions	Code categories	Skip to
Н5	Main reason for proxy.	Elderly is sick 1	
(OP196)	) (One answer only)	Elderly has speaking/hearing	
		problem 2	
		Elderly is dementia3	
		Elderly has mental problem4	
		Elderly is not co-operative 5	- 01
H6	Finished time of interview in this part.	HourMinute	- KUN
	egeore	soulatil	

Q no.	Question and instructions	Code categories	Skip to
I1	Started time of interview of this part	HourMinute	
12	Interviewer: Check answer in E29	No carer/self care0	>Finish interview
(OP197)	and circle the appropriate answer.	Has a carer (E29 codes "01-14") 1	
13	Result of the main care giver's	Yes, completed 1	,0
	interview	No (specify reason)	> Finish interview
			5
I4	Sex of the main care giver	Male 1	
(OP198)		Female2	
15	Age of the main care giver.		
(OP199)	(Record in completed year)	Ageyears old	
16	What is your (the care giver)	Spouse01	
(OP200)	relationship with the elderly whom	Unmarried son02	
	you take care of?	Married son 03	
	0	Unmarried daughter 04	
	с Х .	Married daughter 05	
		Grand children 06	
	0	Son/daughter in-law07	
	.0)	Sibling08	
		Parent	
	0,29	Employee/servant10	
$\sum$		Nurse	
$\mathbf{O}$	▶	Assistant nurse 12 Carer from Carer Provision Center/	
		hired carer	
		Old age carer volunteer) 14	

## Section I: Information about Carer and Carer's Knowledge (Care Giver Interview)

Q no.	Question and instructions	Code categories	Skip to
17	What is the highest grade of	Never in school000	
(OP201)	education you (the carer) completed?	Grade	
	(Interviewer: Record in details the		
	grade, level, certificate or degree		
	received)		11
18	Where do you (the carer) live?	Live with the elderly 1	
(OP202)		Live next door/nearby 2	XV
		Live in the same village/MA3	
		Live in the same province	5
		Live in other province	
19	In the past year, how frequent did	Every day/almost every day 1	
(OP205)	you provide care for the elderly?	Every week2	
		Every month	
		Every 2-3 months 4	
110	Have you ever been trained about	No	>I13
110	caring for elderly?	Yes1	-115
I11	What was the organization providing	Ministry of Education01	
	training course for elderly care you	Public Health Ministry 02	
	took? (could specify 1 or more	Ministry of Labor03	
	organizations)	Nursing Home/ Elderly care	
	$\alpha$	Center 04	
		Hospital 05	
$\mathbf{O}$		Medical school	
		Care Provision school 07	
		BMA/Local Administration	
		Organization 08	
ſ		Other (specify)	

Q no.	Question and instructions	Code categories	Skip to
I12	How long was the course you have	Day 1	
	been trained? (the longest one)	Month 2	
		Year 3	
I13	How many years have you	Number of vears	**
(OP203)	experienced in caring for elderly?	Number ofyears	
	(including every elderly you have		
	cared for)? (Record in completed		
	year. If less than one year, record		2
	"00")		
I14	How many years have you cared for		
	this elderly? (Record in completed	Number ofyears	
(OP204)	year. If less than one year, record		
	"00")	100	
I15	What type of food should be given to	Water or milk 1	
(OP206)	relieve/prevent constipation for	Fruit/vegetable2	
	elderly?	Meat3	
	Δ.	Starch4	
	Ô.	Other (specify)	
I16	How many glasses of cleaned water	Less than 8 glasses1	
(OP207)	(incl. liquid, soup, juice) do you	8-14 glasses2	
	think elderly should drink a day?	More than 14 glasses	

	Question and instructions	Code categories	Skip to
117	If elderly have high fever more than	Wipe elderly's body with cold	
(OP208)	2 days, what do think you should do?	pad1	
		Give elderly aspirin2	
		Wipe body with cold pad and	. 0
		give aspirin3	<u> </u>
		Take the elderly to see	
		doctor 4	XV
		Other (specify)	
I18	In the past 5 months, did the elderly	No 0	
(OP209)	you taking care of receive any	Yes1	
	assistance/service from the		
	community?		
	eoip	SCN	

Q No.	Question and Instructions	Never	Seldom	Sometime	Frequent	Very frequent
I19	In the past month, how frequent did you feel the stress from taking care of the elderly?	0	1	2	3	4
I20	In the past month, how frequent did you feel that you had poor physical health from taking care of the elderly?	0	1	2	3	4
121	In the past month, how frequent did you feel that you could not socialize as usual because you have to take care of the elderly?	0	I	02	3	4

## Interviewer: Ask for private interview (separate the carer from the elderly)

Q no.	Question and instructions	Code categories	Skip to
			_
122	Overall, how did you rate the burden	Not at all0	
	level of taking care for the elderly in	Minor1	
	the past month?	Moderate2	
	0	Heavy3	
	.01	Very heavy4	
123	Finished time of interview this part .	HourMinute	
	0		
-,0`			

Q no.	Question and instructions	Cod	e categories	Skip to
J1	Is the following present during the			
	interview?	No	Yes	
	a. Spouse	0	1	.*.(
	b. Children	0	1	
	c. Other men	0	11	
	d. Other women	0	1	-XV
J2	Interviewer: Check answer in J1 and	No one present d	uring the interview0	> J4
	circle the appropriate category.	Other person pre	sent during interview1	
J3	Did other person present during the	No		
	interview help answering the	Little		
	questions?	Some		
		A lot		
J4	Level of co-operation in the	No	0	
	interview	Little	1	
	د X ي	Some	2	
	<u> </u>	A lot		
J5	Reliability level of the answers	Some not relial	ole 1	
	given.	Fair		
	0,2	Good		
7	<b>Y</b>	Very good	4	
J6	Other observation of the interviewer	Specify		

### Section J: Interviewer's Observation

Q no.	Question and instructions	Code categories	Skip to
J7	Interviewer's work in overall	Very good1	
		Fair 2	
		Should be improved 3	
J8	Understanding of the questionnaire	Very good 1	0,
		Fair 2	XV
		Should be improved	5
J9	Interviewing skill of interviewer	Very good 1	
		Fair2	
		Should be improved	
J10	Punctuality of interviewer	Very good 1	
		Fair 2	
		Should be improved 3	
J11	Getting along with team mates	Very good 1	
		Fair 2	
		Should be improved 3	
J12	Neatness of data recording	Very good 1	
		Fair 2	
	0	Should be improved 3	
	0-	1	
Note:	(OP) and (ES) are questions from	n the Survey of Older Persons inThailand	d, 2011 conducted
		e, Ministry of Social Development and H	
			• - C

## Supervisor's Observation

	Table for Age Matching with the Animal Year, 2016														Table for matching month					
															In case the respondent gave birth month					
Birth	Birth																			
year	year	1		2		3		4		5		6		7		8		Lunar month, use this table		
North																X	Match to standard month and record in the			
	cycle	Age	B.E.	Age	B.E.		questionnaire													
San	Monkey	0	2559															Central/ South/	Standard	North
Med	Goat	0	2558	12	2546	24	2534	36	2522	48	2510	60	2498	72	2486	84	2474	Northeast		
Sanga	Horse	1	2557	13	2545	25	2533	37	2521	49	2509	61	2497	73	2485	85	2473	2	January	4
Sai	Snake	2	2556	14	2544	26	2532	38	2520	50	2508	62	2496	74	2484	86	2472	3	February	5
Si	Dragon	3	2555	15	2543	27	2531	39	2519	51	2507	63	2495	75	2483*	87	2471	4	March	6
Ngao	Rabbit	4	2554	16	2542	28	2530	40	2518	52	2506	64	2494	76	2482	88	2470	5	April	7
Yi	Tiger	5	2553	17	2541	29	2529	41	2517	53	2505	65	2493	77	2481	89	2469	6	May	8
Pao	Ox	6	2552	18	2540	30	2528	42	2516	54	2504	66	2492	78	2480	90	2468	7	June	9
Jai	Rat	7	2551	19	2539	31	2527	43	2515	55	2503	67	2491	79	2479	91	2467	8	July	10
Gai	Pig	8	2550	20	2538	32	2526	44	2514	56	2502	68	2490	80	2478	92	2466	9	August	11
Sed	Dog	9	2549	21	2537	33	2525	45	2513	57	2501	69	2489	81	2477	93	2465	10	September	12
Lao	Cock	10	2548	22	2536	34	2524	46	2512	58	2500	70	2488	82	2476	94	2464	11	October	1
San	Monkey	11	2547	23	2535	35	2523	47	2511	59	2499	71	2487	83	2475	95	2463	12	November	2

Note: 1. People who were born since B.E.2484

1) Record their age shown in the table.

2) If born between January and the interview month, always add 1 to the age appeared in this table.

2. People born before B.E .2484 and born between January and interview month, do not add 1

\*3. People born in B.E. 2483 had only 9 months (April-December). Those born in January and March re treated as born in B.E.2484.

จุ**หาลงกรณ์มหาวิทยาลัย** 

Chulalongkorn University

# VITA

NAME

Daria Turavinina

DATE OF BIRTH

14 June 2001



**Chulalongkorn University**