

RESEARCH ARTICLE

The Age-Well-Being Paradox in the Public Sector: A Generational Analysis of Life Satisfaction Among Government Employees in Abu Dhabi

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ABSTRACT

Purpose - This study examines how well-being determinants shape life satisfaction across career stages among government employees in Abu Dhabi. By analysing separate regression models for different age groups, the study identifies shifts in key predictors over time.

Methods - Using data from 51,638 government employees, multiple regression analysis assessed the impact of economic stability, job experiences, social relationships, and health factors on life satisfaction. The analysis was conducted separately for each age category.

Results - Findings reveal age-specific shifts in well-being determinants. Income and job satisfaction are key in early career stages, while work-life balance and family satisfaction become more relevant in mid-career. Later stages emphasize subjective health, emotional well-being, and social ties, with job-related factors declining in significance. The predictive power of the model increases with age, suggesting greater stability in well-being determinants over time.

Conclusions and implications - The study calls for age-targeted workplace policies. Early-career employees benefit from financial and career support, mid-career workers from work-life balance initiatives, and older employees from retirement planning and health programs. Life satisfaction evolves with career stages, requiring tailored well-being strategies. Policymakers and organizations can enhance workforce well-being by addressing the changing priorities of

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employees over time.

Limitations & Future Research - The cross-sectional nature of the study limits causal inference, as differences observed between age groups may reflect cohort effects rather than true age-related changes. For instance, older employees may report higher life satisfaction not because of aging per se but due to generational differences in work values, economic security, or social expectations. Future longitudinal research is therefore needed to disentangle age, period, and cohort influences on well-being and to trace how life satisfaction evolves as individuals progress through their careers.

Keywords: Life satisfaction; well-being determinants; career stages; government employees; Abu Dhabi

1. Introduction

Life satisfaction is a key indicator of overall well-being, representing an individual's perception of their quality of life. Extensive research has shown that well-being is shaped by multiple factors, including financial stability, job satisfaction, social relationships, and health [1]. However, these determinants are not static; rather, their significance shifts across different stages of an individual's career and life course [2]. For government employees, whose professional paths often follow structured trajectories with defined stages of development, understanding how the relative influence of well-being determinants changes over time is essential for informing effective workplace policies. This study explores the age-related variations in the predictors of life satisfaction among government employees in Abu Dhabi, offering insights into how financial, occupational, social, and health-related factors contribute to well-being at different career stages.

The relationship between age and well-being has been widely debated in the literature. Some studies suggest that life satisfaction follows a U-shaped trajectory, declining in midlife before rising again in later years [3]. Others argue that well-being generally improves with age, despite potential declines in health and workforce engagement [4,5]. This so-called age-well-being paradox suggests that although external stressors may accumulate over time, older individuals develop greater psychological resilience and emotional regulation skills, leading to higher overall life satisfaction [6,7]. Furthermore, the Bottom-Up Theory of Life Satisfaction [1] proposes that well-being is influenced by specific life domains—such as work, income, relationships, and health—each of which varies in significance depending on an individual's career stage [8]. In the employment context, research indicates that younger employees tend to prioritize financial security and job satisfaction, whereas older workers place greater importance on health and social relationships [9,10,11]. These findings emphasize the evolving nature of well-being determinants, highlighting the importance of policies tailored to the unique needs of different age groups within the workforce.

Government employment provides a valuable framework for examining career-stage variations in well-being, as it is often characterized by stable career progression, structured benefits, and long-term job security [12,13]. However, factors such as job stability, work-life balance, and retirement expectations affect employees differently depending on their career stage [14,15]. In an era of rapidly evolving labour markets, understanding how the determinants of life satisfaction shift over the course of a professional career is increasingly important, particularly within government institutions that influence national policy and economic stability. By investigating age-specific variations in well-being determinants, this study offers insights into workplace satisfaction, career development, and public sector human resource policies in Abu Dhabi and beyond.

2. Literature review

Life satisfaction is widely recognized as a dynamic construct shaped by both external conditions and individual perceptions [1]. The Bottom-Up Theory of Life Satisfaction posits that well-being is influenced by specific life domains, including work, income, social relationships, and health, each contributing to an

individual's overall sense of satisfaction ^[1,16]. Similarly, the life course perspective others highlight how the significance of these well-being determinants evolves over time ^[2]. Younger individuals tend to prioritize financial stability and career advancement, while older individuals place greater emphasis on social relationships and health-related factors, reflecting shifts in personal priorities and life circumstances.

Financial stability is a crucial determinant of life satisfaction, particularly in the early and mid-career stages ^[12,17]. Research has shown that income satisfaction, the ability to meet financial obligations, and job security are strong predictors of well-being, especially for younger employees navigating career uncertainty ^[8,18]. However, the influence of income on life satisfaction appears to decline with age, as individuals achieve financial stability and shift their focus toward non-material aspects of well-being, such as health, relationships, and personal fulfillment ^[19,20].

Work plays a central role in shaping life satisfaction, though its significance evolves over time. In early career stages, employees are more influenced by job satisfaction, workplace stress, and career progression, as they strive for professional growth and stability ^[21,21]. As employees transition into mid-career, balancing work and family responsibilities becomes increasingly demanding, making work-home balance a key determinant of well-being ^[14,23]. In later career stages, however, job satisfaction tends to decline in importance, as employees shift their priorities toward retirement planning and social well-being ^[9,24]. These patterns highlight how the relationship between work and life satisfaction is dynamic, shaped by evolving personal and professional priorities across the career lifespan.

Physical and mental health are significant predictors of life satisfaction at all stages of life, though their influence becomes more pronounced in later career phases ^[10]. Research suggests that subjective health perceptions play a particularly crucial role for older employees, as health concerns gradually surpass work-related stressors in shaping overall well-being ^[25]. Additionally, mental health consistently shows a negative association with life satisfaction, highlighting the critical need for workplace interventions that support psychological well-being and stress management ^[26,27]. These findings underscore the growing importance of health-related factors in maintaining life satisfaction as employees approach retirement.

Research consistently demonstrates that strong family and social connections play a crucial role in enhancing life satisfaction, particularly in mid-to-late career stages ^[28]. As employees age, factors such as family satisfaction, relationship quality, and social support networks become increasingly central to their well-being, whereas their influence tends to be less pronounced among younger employees ^[29]. Additionally, studies suggest that friendship networks contribute to overall life satisfaction, though their significance varies depending on cultural and workplace contexts ^[30]. These findings highlight the shifting role of social relationships in shaping well-being across different career stages.

The age-well-being paradox suggests that life satisfaction tends to increase with age, even as health declines and work engagement diminishes ^[4]. This phenomenon is explained by the Socioemotional Selectivity Theory ^[30], which proposes that older individuals prioritize emotionally meaningful experiences over stressors, leading to greater overall contentment. Similarly, the Selective Optimization with Compensation Model ^[6] suggests that as individuals age, they adapt by focusing on their strengths and optimizing available resources to maintain well-being, despite physical or career-related limitations. These theoretical perspectives provide a valuable framework for understanding why life satisfaction may improve in later life, even in the face of external challenges.

3. Methods and design

Measures, variables and theory

The selection of well-being indicators in this study provides a comprehensive, multidimensional framework for analysing life satisfaction among government employees. The independent variables encompass key domains, including economic stability, job-related experiences, social relationships, and health, ensuring a holistic approach to well-being assessment. Economic well-being is captured through income satisfaction, the ability to meet financial obligations, and income comparisons, reflecting both subjective and objective financial conditions. Work-related factors, such as job satisfaction, job security, work-home balance, and retirement expectations, highlight the impact of professional experiences on overall well-being. Additionally, the inclusion of subjective and mental health measures acknowledges the critical role of psychological well-being, while social dimensions—such as satisfaction with family and friendships—underscore the influence of interpersonal relationships on life satisfaction. Table 1 provides a detailed overview of the well-being indicators used in this study.

The use of life satisfaction as the dependent variable aligns with well-established frameworks in subjective well-being research [25]. Life satisfaction offers a broad, cognitive evaluation of overall well-being, distinguishing it from short-term emotional states or mood fluctuations. This approach is rooted in the Bottom-Up Theory of Life Satisfaction [1], which suggests that satisfaction in specific life domains—such as financial stability, social relationships, and health—cumulatively shapes an individual's overall life satisfaction. By incorporating a diverse range of well-being predictors, this study provides a comprehensive analysis of how various factors contribute to life satisfaction across different age groups, offering a nuanced understanding of well-being dynamics over the career lifespan.

The Abu Dhabi Quality-of-Life survey

The Abu Dhabi Quality of Life Survey (5th Cycle) is a large-scale initiative aimed at assessing the well-being and life satisfaction of residents in Abu Dhabi. Conducted between September 2023 and April 2024, the survey gathered responses from approximately 100,048 participants, making it one of the most comprehensive well-being studies in the region. The survey explores a broad range of well-being dimensions, including demographics, housing, income, health, education, family, social connections, mental well-being, and digital practices.

Table 1. Wellbeing indicators (life satisfaction is dependent variable)

Indicators	Scales used
C3: Income compared to others	(1-5) scale: Very lower to very higher.
C4: Inability to pay	(1-5) scale: With great difficulty to very easily
C5: Income satisfaction	(1-5) scale: Very dissatisfied to very satisfied
D1: Job-security	(1-5) scale: Very insecure to very secure
D3A: Job satisfaction	(1-5) scale: Very unsatisfied to very satisfied
D3B: Retirement satisfaction	(1-5) scale: Very unsatisfied to very satisfied
E5: Difficult fulfil family responsibilities (-)	(1-5) scale: Never to all the time
E6: Work-home balance	(1-5) scale: Very dissatisfied to very satisfied
F1: Subjective health	(1-5) scale: Poor to excellent
FM: Composite mental health (-)	(1-5) scale: Not at all to a great extent. The factors were (feeling sad or low, worried or anxiety, concentrating or remembering, physical pain, fear, loneliness, boredom, and emotional stress) with Cronback Alpha between (0.8573 and 0.9277).

Indicators	Scales used
I11: Quality of time with the family	(1-5) scale: Short amount of quality time to short amount
I12: Satisfaction with family life	(1-5) scale: Very high satisfaction to very low satisfaction
I13: Satisfaction with relations with others	(1-5) scale: Not satisfied at all to highly satisfied
O1: Life satisfaction	(0-10) scale: Not satisfied at all to highly satisfied
O2: Happiness	(0-10) scale: Not satisfied at all to highly satisfied
O3: Expected life satisfaction after 5 years	(1-5) scale: Decrease substantially to increase substantially

Table 1. (Continued)

Prior to conducting the regression analysis, all independent variables were standardized to account for differences in scale ranges. While most indicators were measured on a 1–5 scale, life satisfaction and happiness were originally assessed on a 1–10 scale. Standardization ensures comparability across predictors and prevents variables with larger numerical ranges from disproportionately influencing the regression model. Additionally, this transformation facilitates the interpretation of regression coefficients in terms of standard deviations, allowing for more meaningful comparisons across age groups.

Analytical Approach

This study employs multiple regression analysis to examine the determinants of life satisfaction among government employees across different age groups. The analysis is conducted separately for each age category to assess how the influence of well-being determinants varies across career stages. Additionally, a general model is included to capture overall trends within the entire sample. All models were evaluated for goodness of fit, with ANOVA-F statistics confirming that the predictors collectively explain a significant proportion of the variance in life satisfaction. All models included gender and nationality as controls to account for compositional differences in the public-sector workforce.

To verify the assumption of independent residuals, the Durbin-Watson statistic was computed for each model, with values ranging between 1.907 and 2.013, indicating no severe autocorrelation concerns [2]. This supports the reliability of the regression estimates by ensuring that residuals are randomly distributed. Multicollinearity was assessed using Variance Inflation Factor (VIF) and Tolerance values, with no independent variable exhibiting a VIF above 5 or a Tolerance value below 0.2, confirming that multicollinearity was not an issue [2]. This ensures that the estimated coefficients remain stable and interpretable.

The explanatory power of well-being determinants improved with age, as reflected in the R^2 values, which ranged from 0.519 in the youngest group to 0.711 in the oldest group. Adjusted R^2 values followed a similar trend, reinforcing the robustness of the models. All statistical analyses were conducted using IBM SPSS Statistics, ensuring the reproducibility and reliability of results.

4. Results

Profile of respondents

The total sample consists of 51,638 government employees, with a gender distribution of 66.6% males (34,405) and 33.4% females (17,233). The sample is male dominated, with approximately twice as many men as women, reflecting the typical workforce composition in government sectors. This imbalance raises the question of whether gender differences influence well-being variables, an area worth further exploration.

The sample spans a wide age range, from 20 to 60+, with the largest representation in the mid-career stages: 35–39 years (21.3%), 30–34 years (18.2%), and 40–44 years (19.6%). The youngest (20–24) and

oldest (60+) groups have the smallest representation, suggesting that government employment may offer fewer entry-level opportunities, and that early retirement trends or limited career longevity may reduce representation in later years.

Regarding marital status, 38,559 employees (79.4%) are married, while 10,002 (20.6%) are single. The high proportion of married individuals aligns with social norms in the region, potentially influencing key well-being variables such as family satisfaction and overall life satisfaction across age groups.

In terms of nationality, non-Emiratis constitute the majority (64.2%) of the government workforce, with Emiratis comprising 35.8% (18,477) and non-Emiratis making up 64.2% (33,161). This distribution reflects the significant presence of expatriates in the public sector and highlights the potential for nationality-based variations in well-being determinants.

Table 2. Profile of respondents (working for the public sectors)

	Number	Percent
Gender		
Male	34,405	66.6
Female	17,233	33.4
Age		
20-24	1,714	0.033
25-29	5,718	0.111
30-34	9,398	0.182
35-39	11,014	0.213
40-44	10,136	0.196
45-49	6,419	0.124
50-54	3,903	0.076
55-59	1,901	0.037
60 and above	1,435	0.028
Marital status		
Single	10,002	20.6
Married	38,559	79.4
Nationality		
Emirati	18,477	35.8
Non-Emirati	33,161	64.2

The correlation matrix reveals that happiness (O2, $r = 0.436$) has the strongest association with life satisfaction (O1), followed by income satisfaction (C5, $r = 0.522$) and job satisfaction (D3A, $r = 0.465$), suggesting that economic well-being and workplace fulfillment are key contributors to overall life satisfaction. Additionally, the ability to pay necessary expenses (C4, $r = 0.422$) and work-home balance (E6, $r = 0.431$) demonstrate meaningful relationships with life satisfaction, highlighting the importance of financial security and work-life integration.

Family-related variables, such as satisfaction with family life (I12, $r = 0.478$) and satisfaction with relationships with others (I13, $r = 0.391$), further emphasize the relevance of social well-being. Meanwhile, subjective mental health (FM, $r = -0.486$) is negatively associated with life satisfaction, indicating that lower psychological distress corresponds to greater well-being. Importantly, none of the independent variables exhibit correlations exceeding 0.7, reducing concerns about multicollinearity.

Among work-related factors, job security (D1, $r = 0.338$) and expected retirement satisfaction (D3B, $r = 0.346$) show lower correlations with life satisfaction compared to job satisfaction, suggesting that career fulfillment may have a stronger impact on well-being than long-term employment stability. Finally, demographic variables such as gender, nationality, and marital status exhibit relatively weak correlations with life satisfaction, implying that personal and economic factors play a more substantial role in shaping

well-being than biographical characteristics. Given these correlation values, multicollinearity is unlikely to pose a concern in the regression analysis.

The regression analysis offers a comprehensive examination of the key determinants of life satisfaction across different age groups, highlighting variations in the influence of financial, occupational, social, and psychological factors. The findings illustrate how the relative importance of these predictors shifts as employees advance through their careers, reinforcing the dynamic nature of life satisfaction. The final regression results are presented in Table 4. Before turning to the detailed results in Table 4, a brief overview highlights several consistent patterns across age groups. Income satisfaction and job satisfaction display the largest standardized coefficients in early career stages, but their magnitudes steadily decline with age. In contrast, subjective health, family satisfaction, and happiness become progressively stronger predictors in mid-to-late career stages. The negative effect of mental distress remains significant across all ages but weakens slightly among older employees, suggesting improved emotional regulation. Work–home balance shows moderate importance in the 25–39 age range but fades thereafter. These trends illustrate a gradual shift in well-being drivers—from economic and occupational factors early in the career to social and health domains in later stages—supporting the life-course and socioemotional selectivity perspectives.

Before interpreting the regression results, it is essential to assess the validity of the analysis. A key diagnostic measure in this regard is the Durbin-Watson (DW) statistic, which evaluates the presence of autocorrelation in the residuals of the regression model. Autocorrelation occurs when residuals from one observation are correlated with those from another, potentially violating the assumption of independent errors in regression analysis.

In this study, the Durbin-Watson values range from 1.907 to 2.013 across all age groups. Given that the acceptable range for the Durbin-Watson statistic is approximately 1.5 to 2.5^[2], these results indicate that autocorrelation is not a concern. This finding supports the robustness of the regression models and suggests that the residuals are randomly distributed, reinforcing the reliability of the estimated coefficients.

The results from the ANOVA-F statistics confirm that all ten regression models are statistically significant, indicating that the independent variables collectively explain a substantial proportion of the variance in life satisfaction across different age groups. The general model ($F = 229.4$, $p < 0.001$) demonstrates a strong overall fit, confirming that financial, occupational, social, and psychological well-being factors significantly contribute to life satisfaction among government employees.

When examining the age-specific models, all exhibit statistically significant F-values, with the strongest model fit observed in the 60+ age group ($F = 42.83$, $p < 0.01$, $R^2 = 0.711$). This finding suggests that life satisfaction determinants become more predictable as individuals age. Conversely, the weakest model fit is found in the youngest group (20–24 years, $F = 114.16$, $p < 0.01$, $R^2 = 0.519$), implying that early-career employees experience greater variability in the factors influencing their well-being. The gradual increase in explanatory power across age groups is consistent with life course theory^[2], which posits that as individuals move through different life stages, their well-being determinants stabilize, leading to greater predictability in life satisfaction outcomes.

The general model, which includes all respondents, confirms that happiness, income satisfaction, job satisfaction, and satisfaction with family relationships are among the strongest predictors of life satisfaction. Additionally, subjective health and work–home balance show significant associations, reinforcing the multidimensional nature of well-being. Notably, mental health exhibits a negative relationship with life satisfaction, indicating that individuals experiencing psychological distress tend to report lower overall well-being.

Table 3. The correlation matrix

	O1	A6	A7	A8B	I1	C3	C4	C5	D1	D3A	D3B	E1	E5	E6	F1	FC	I11	I12	I13	O2	O3B
O1	1.000																				
A6	-0.033	1.000																			
A7	-0.062	0.100	1.000																		
A8B	0.089	-0.20	0.051	1.000																	
I1	-0.251	0.011	-0.02	-0.016	1.000																
C3	0.398	-0.02	-0.06	0.078	-0.19	1.000															
C4	0.422	-0.03	-0.11	-0.005	-0.20	0.484	1.000														
C5	0.522	-0.05	-0.12	0.048	-0.21	0.489	0.660	1.000													
D1	0.338	0.021	0.173	0.032	-0.17	0.215	0.233	0.305	1.000												
D3A	0.465	-0.06	-0.02	0.101	-0.18	0.322	0.316	0.468	0.522	1.000											
D3B	0.346	-0.04	0.132	0.057	-0.16	0.219	0.233	0.378	0.427	0.504	1.000										
E1	-0.045	-0.13	-0.14	-0.013	0.044	-0.05	-0.03	-0.03	-0.09	-0.07	-0.08	1.000									
E5	-0.274	0.107	0.150	-0.022	0.129	-0.19	-0.25	-0.27	-0.20	-0.27	-0.20	0.094	1.000								
E6	0.431	-0.10	-0.13	0.095	-0.16	0.255	0.298	0.412	0.340	0.487	0.359	-0.148	-0.46	1.000							
F1	0.349	-0.05	0.094	-0.002	-0.16	0.163	0.190	0.242	0.264	0.269	0.223	-0.044	-0.15	0.246	1.000						
FC	-0.486	0.165	0.079	-0.132	0.237	-0.25	-0.31	-0.37	-0.30	-0.38	-0.26	0.044	0.338	-0.43	-0.37	1.000					
I11	0.322	-0.06	0.034	0.157	-0.15	0.183	0.194	0.237	0.230	0.273	0.245	-0.132	-0.24	0.451	0.221	-0.33	1.000				
I12	0.478	-0.08	-0.03	0.166	-0.22	0.253	0.265	0.358	0.266	0.373	0.294	-0.064	-0.27	0.462	0.284	-0.46	0.524	1.000			
I13	0.391	-0.06	-0.03	0.074	-0.24	0.182	0.202	0.286	0.259	0.341	0.241	-0.040	-0.21	0.353	0.284	-0.40	0.313	0.535	1.000		
O2	0.436	0.010	-0.01	0.056	-0.23	0.312	0.333	0.447	0.344	0.445	0.352	-0.050	-0.24	0.405	0.327	-0.42	0.307	0.447	0.388	1.000	
O3B	0.352	0.049	-0.15	-0.066	-0.15	0.151	0.200	0.273	0.230	0.270	0.246	-0.008	-0.16	0.262	0.190	-0.22	0.179	0.259	0.228	0.407	1.000

The model explains 62.9% of the variance in life satisfaction ($R^2 = 0.629$, $p < 0.001$), suggesting a robust predictive framework. To further explore how the determinants of well-being evolve over time, separate regression analyses were conducted for each age category. The results reveal important variations in the factors influencing life satisfaction across different career stages, highlighting the dynamic nature of well-being as employees progress through their professional lives.

For early-career government employees (20–24 and 25–29 years), the regression models exhibit lower explanatory power ($R^2 = 0.519$ and $R^2 = 0.593$, respectively), suggesting that life satisfaction is influenced by a broader range of unpredictable factors during this stage. Job satisfaction and income satisfaction emerge as the most significant predictors, reflecting the financial concerns and career-building pressures characteristic of early professional life. Additionally, work-home balance is particularly relevant for the 25–29 age group, indicating that as employees progress in their careers, professional responsibilities increasingly interact with personal life.

In the mid-career stage (30–39 years), life satisfaction becomes more strongly linked to job satisfaction, family satisfaction, and financial stability. The explanatory power of the model increases ($R^2 = 0.582$ – 0.634), suggesting that well-being determinants become more structured as employees gain professional stability. Notably, work-home balance loses significance in this stage, possibly due to individuals adapting to career demands and developing coping mechanisms to manage work-life responsibilities.

In the late-career stage (40–49 years), subjective health and satisfaction with family life emerge as stronger predictors of life satisfaction, indicating a shift in priorities from career-oriented factors to personal well-being. While job satisfaction remains significant, its influence diminishes compared to earlier career stages. Additionally, expected retirement satisfaction begins to play a role, particularly among employees aged 45–49, suggesting that individuals in this phase start considering their post-career life more seriously.

For the pre-retirement and retirement group (50+ years), the highest R^2 values are observed in the 60+ age group ($R^2 = 0.711$), indicating that life satisfaction becomes more predictable in later career stages. Happiness, family relationships, and subjective health emerge as the strongest predictors, emphasizing that emotional well-being and social connections take precedence over work-related factors. Notably, job satisfaction is no longer a key predictor in the 60+ group, reflecting a transition away from career-driven well-being as individuals approach or enter retirement.

It should be noted that the public-sector sample is male-majority (66.6%) and includes a larger share of non-Emirati employees (64.2%). While gender and nationality are included as controls in all regression models, their standardized coefficients are generally small in the pooled model (Table 4), suggesting that—net of financial, work, social, and health factors—biographical differences explain relatively little additional variance in life satisfaction. Nevertheless, the observed composition has implications for external validity: aggregate estimates may underestimate subgroup-specific patterns if the determinants of life satisfaction differ for women versus men or for Emirati versus non-Emirati employees. These possibilities motivate the subgroup and interaction analyses we outline below.

Table 4. Regression Analysis – LIFE SATISFACTION and wellbeing determinants - according to age of respondents working in local or federal government

	General	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
R	0.793	0.721	.770	.763	.797	.807	.803	.791	.784	.843
R ²	0.629	0.519	0.593	0.582	0.634	0.652	0.645	0.626	0.614	0.711
Adjusted R ²	0.628	0.395	0.581	0.578	0.632	0.649	0.641	0.619	0.601	0.694
Durbin Watson	2.013	1.988	1.933	1.935	1.966	1.949	1.976	1.907	1.991	1.982
ANOVA-F	229.4***	114.16**	49.72***	126.9***	226.73***	248.26***	157.43***	95.39***	47.94***	42.828**
Constant	-0.059	0.167	-0.180	0.003	0.113	0.201*	-0.087	0.085	-0.341	0.035
Gender	0.020	0.007	0.022	0.021	0.035	0.014	-0.037	-0.022	0.022	-0.014
Nationality	-0.04***	-0.017	0.087	-0.086**	-0.103***	-0.005	0.011	0.019	-0.061	-0.027
Marital status	0.062***	0.002	0.077	0.013	-0.019	-0.057	0.101	0.009	0.245**	0.045
Have support?	-0.04***	-0.199	-0.066	-0.033	-0.050	-0.062**	-0.001	0.018	-0.064	-0.009
Income compared to other	0.062***	-0.030	0.110***	0.071***	0.064***	0.044**	0.057***	0.056**	-0.001	0.003
Inability to pay necessary expenses	0.052***	0.059	0.027	0.061**	0.047**	0.078***	0.073***	0.026	0.026	0.001
Income satisfaction	0.087***	-0.012	0.125***	0.071**	0.091***	0.105***	0.072***	0.042*	0.082**	0.062
Job security	0.001	0.024*	-0.040	0.027	0.005	0.021	-0.012	-0.012	-0.028	-0.015
Job satisfaction	0.044***	0.242	0.131***	0.083***	0.006	0.024	0.012	0.030	0.074**	0.117***
Expected retirement satisfaction	0.002	-0.127	-0.052*	-0.020	0.040**	0.003	0.015	0.023	0.007	0.011
Number of hours work	0.006	-0.028	0.023	-0.009	0.009	0.012	0.024	0.024	-0.004	0.001
Difficulty fulfilling family responsibility	0.002	-0.040	0.030	0.006	-0.012	0.014	0.005	-0.011	-0.025	0.002
Work-home balance	0.018**	0.122	0.069**	0.015	0.022	-0.011	-0.003	0.003	0.051	-0.014
Subjective physical health	0.050***	-0.056	-0.032	0.056***	0.061***	0.063***	0.052***	0.099**	0.046*	0.098***
Subjective mental health	-0.19***	-0.271**	-0.057*	-0.11***	-0.082***	-0.103***	-0.065***	-0.06***	-0.016	-0.100**
Quality of time with family	0.002	0.073	-0.054*	-0.006	0.007	0.004	0.017	0.014	-0.024	0.022
Satisfaction with family relations	0.069***	0.015	0.088**	0.062***	0.076***	0.063***	0.065***	0.076***	0.115***	0.073**
Satisfaction with friends' relations	0.011*	0.040	-0.002	-0.010	0.016	0.004	0.035	-0.001	0.038	-0.026
Happiness	0.489***	0.447***	0.446***	0.446***	0.472***	0.492***	0.542***	0.540***	0.541***	0.622***
Expected life satisfaction after 5 years	0.015**	-0.111	0.042	0.025	0.016	0.023**	0.015	0.017	0.015	-0.021

** Significance (0.01) ** Significance (0.05) *** Significance (0.001)

5. Discussion

The findings of this study provide valuable insights into how the determinants of life satisfaction evolve across career stages among government employees in Abu Dhabi. By analysing separate regression models for different age groups, the results reveal distinct age-specific well-being patterns, reinforcing the idea that life satisfaction is a dynamic construct influenced by financial, occupational, social, and health factors. The study aligns with previous research on the life course perspective ^[2] and the age-well-being paradox ^[4], offering new empirical evidence within the context of the public sector workforce in the Middle East.

The findings highlight life satisfaction as a shifting landscape across career stages. Younger employees tend to prioritize job satisfaction and financial stability, whereas older employees derive greater well-being from social relationships and health factors. This transition in well-being determinants aligns with Diener's ^[1] Bottom-Up Theory of Life Satisfaction, which suggests that satisfaction in specific life domains accumulates to shape overall well-being. As employees progress through their careers, the relative importance of occupational and economic factors diminishes, while social and health-related aspects gain prominence.

In early-career stages (20–29 years), income satisfaction, job security, and career-related stressors emerge as the primary determinants of life satisfaction. These findings align with others ^[12], who observed that younger employees often experience higher financial anxiety and career instability, making economic well-being a key driver of overall life satisfaction. Similarly, others emphasize that work-home balance becomes an emerging concern during this stage, as employees begin navigating the increasing demands of both personal and professional life ^[14].

Across all age groups, happiness emerges as the single strongest predictor of life satisfaction. This strong association is not unexpected, as both constructs represent evaluative components of subjective well-being and are theoretically linked ^[19]. While life satisfaction reflects a cognitive assessment of one's overall quality of life, happiness captures affective or emotional experiences in daily life. Their close relationship supports the notion that emotional well-being is a foundational element of cognitive evaluations of life quality. Nevertheless, this overlap raises the possibility of conceptual redundancy, as both measures may capture shared variance within the broader well-being construct. Future research could model these dimensions separately—using structural equation modeling or latent constructs—to better disentangle affective and cognitive pathways to life satisfaction.

As employees transition into mid-career (30–44 years), the significance of financial concerns diminishes, while family satisfaction and work-life balance become more influential determinants of life satisfaction. This shift aligns with Bakker & Demerouti's ^[21] Job Demands-Resources Model, which posits that as employees achieve career stability, their focus shifts from career-related stressors to balancing personal and professional responsibilities. Additionally, the findings support ^[8], who suggest that as income stabilizes, its effect on happiness weakens, leading to greater emphasis on social relationships and job fulfilment as key contributors to well-being.

For late-career and pre-retirement employees (50+ years), subjective health, social connections, and happiness emerge as the most significant determinants of life satisfaction. This transition aligns with Carstensen's ^[30] Socioemotional Selectivity Theory, which suggests that as individuals age, they shift their focus toward emotionally meaningful experiences rather than material or career-based achievements. The diminishing influence of job satisfaction in this stage is also consistent with other studies ^[9], who found that retirement planning and psychological adaptation to reduced workplace engagement play a crucial role in shaping well-being in later life.

Economic well-being remains a critical determinant of life satisfaction, particularly among younger employees, though its influence diminishes over time. The strong association between income satisfaction and life satisfaction in early-career stages aligns with the findings of ^[19], who observed that financial concerns are more pronounced among younger workers due to debt, career instability, and early-stage economic insecurity. However, as employees advance in their careers and achieve greater financial security, the relative importance of income satisfaction declines.

This trend is consistent with the Easterlin Paradox ^[12], which suggests that beyond a certain income threshold, additional financial gains yield diminishing returns on happiness and life satisfaction. Furthermore, the study confirms that job satisfaction exerts a stronger influence on well-being than job security, supporting the findings of Helliwell & Huang ^[28], who argue that the quality of work experiences plays a more significant role in shaping life satisfaction than mere employment stability.

This study highlights the evolving role of work-life balance and social support in shaping life satisfaction across career stages. Work-home balance emerges as a significant predictor for mid-career employees (30–44 years), aligning with others ^[14], who argued that employees in this phase face the greatest challenges in balancing professional and family responsibilities. Additionally, the increasing influence of family satisfaction and social support in later career stages supports findings by Helliwell & Putnam ^[28], who demonstrated that strong social networks significantly enhance well-being among older adults.

The results also align with Umberson & Montez ^[29], who emphasized that as individuals age, family and social ties play an increasingly vital role in fostering emotional resilience and psychological well-being. Furthermore, the negative association between mental distress and life satisfaction across all age groups reinforces the critical role of psychological well-being in the workplace. Studies by Keyes ^[26] and Diener et al. ^[25] confirm that mental health is a fundamental determinant of overall well-being, underscoring the need for comprehensive workplace mental health support programs to enhance employee well-being across all career stages.

The present findings offer strong empirical support for the *age-well-being paradox*, which posits that subjective well-being can increase with age even in the face of declining health or reduced work engagement ^[4,7]. In this study, life satisfaction rises and becomes more predictable across age groups, with later-career employees reporting greater emotional stability and deriving well-being primarily from social and health domains rather than occupational or financial ones. This pattern illustrates the adaptive processes described by Socioemotional Selectivity Theory ^[30,31] and the Selective Optimization with Compensation Model ^[6], suggesting that older employees prioritize emotionally meaningful goals, regulate negative affect more effectively, and compensate for losses in other life areas. The paradox therefore manifests clearly within the Abu Dhabi public sector: even as professional demands wane and retirement approaches, life satisfaction remains robust or even enhanced, reflecting cultural, social, and institutional supports that promote resilience in later life. These results extend the age-well-being paradox beyond Western contexts and contribute to global understanding of how cultural and organizational environments shape well-being trajectories across the lifespan.

The Selective Optimization with Compensation Model provides a theoretical explanation for this trend, suggesting that older individuals adapt by refining their goals, focusing on strengths, and optimizing available resources to maintain well-being, effectively compensating for losses in other areas ^[6]. This paradox challenges the conventional assumption that career progression is the primary driver of well-being. Instead, it suggests that as individuals age, they develop coping mechanisms, emotional regulation strategies, and greater psychological resilience, all of which contribute to sustained or even improved life satisfaction.

Given the study's findings, workplace policies and interventions should be tailored to different career stages to better support employee well-being.

- For Early-Career Employees (20–29 years): Policies should prioritize financial security, career mentorship, and job satisfaction initiatives to help young employees navigate income instability and workplace stress ^[8]. Providing structured career development programs and financial planning resources can help mitigate early-career uncertainties.
- For Mid-Career Employees (30–44 years): Employers should emphasize work-life balance programs, flexible working arrangements, and social well-being initiatives to support employees as they manage increasing professional and personal responsibilities ^[14]. Encouraging work flexibility and promoting family-friendly policies can enhance satisfaction and reduce stress in this career phase.
- For Late-Career Employees (50+ years): Organizations should implement retirement planning, health programs, and social engagement strategies to ensure sustained well-being and facilitate a smooth transition out of the workforce ^[9]. Providing phased retirement options and wellness programs can help employees maintain life satisfaction as they prepare for post-work life.

By adopting a life-course approach to workplace well-being, policymakers and organizations can enhance productivity, improve employee retention, and foster overall job satisfaction across all career stages.

This study highlights the dynamic nature of life satisfaction and its evolving determinants across different career stages. By acknowledging the shifting priorities of employees over time, policymakers and organizations can develop targeted well-being interventions that promote workforce satisfaction, productivity, and retention. As the findings indicate that life satisfaction tends to increase with age, they reinforce the importance of age-sensitive workplace policies that address the unique well-being challenges employees face at various career stages. Implementing such tailored strategies can contribute to a more supportive and fulfilling work environment throughout an individual's professional journey.

Abu Dhabi's government workforce combines relatively generous employment protections with a diverse labour force. In such a context, gendered role expectations (e.g., caregiving intensity, work–family trade-offs) and nationality-linked HR regimes (e.g., benefits, promotion pathways) could shape how domain satisfactions “feed” overall life satisfaction. Although gender and nationality show small net effects in our pooled regressions, this does not preclude meaningful subgroup differences in the *salience* of specific determinants across the life course. Future work should therefore (i) estimate age-stratified models by gender and by nationality, (ii) test Age \times Gender and Age \times Nationality interaction terms in a unified framework, and (iii) examine whether policy-relevant predictors (e.g., work–home balance, job satisfaction, mental health) exhibit different elasticities across these groups. Such extensions would sharpen the generalizability of the present findings.

6. Conclusions

This study offers a comprehensive analysis of the factors influencing life satisfaction among government employees across different career stages. The findings indicate that the determinants of life satisfaction evolve as employees progress through their careers, reflecting shifts in financial stability, job expectations, social relationships, and health. While economic and job-related factors are the primary drivers of well-being in early and mid-career stages, subjective health and social well-being become more significant in later life. The results emphasize the increasing importance of family and emotional well-being as

employees approach retirement, reinforcing the notion that life satisfaction is a dynamic construct shaped by career stage and life circumstances.

For early-career employees, the strong influence of income satisfaction and job satisfaction suggests that policymakers should prioritize salary adjustments, career development programs, and mentorship initiatives to enhance well-being during this career stage. Additionally, flexible work arrangements could help improve work-home balance, which is particularly relevant for younger employees as they navigate the early demands of their professional lives.

For mid-career employees, as well-being determinants become more structured, workplace policies should emphasize employee engagement, professional growth opportunities, and work-life balance interventions to support job stability and satisfaction. Addressing psychological distress through workplace mental health programs may also help sustain well-being and productivity, ensuring employees remain engaged as they manage increasing career and personal responsibilities.

For employees approaching retirement, family relationships, subjective health, and happiness become central to well-being. Employers can support this transition by implementing retirement preparation programs, flexible transition-to-retirement options, and health-focused initiatives to ensure a smoother exit from the workforce. Strengthening social support networks within the workplace can further enhance well-being in later career stages, helping employees maintain a sense of belonging and fulfilment as they prepare for post-retirement life.

While this study provides valuable insights, several limitations must be acknowledged. The data captures a single point in time, restricting the ability to analyse how life satisfaction evolves throughout an individual's career. A longitudinal study would offer a deeper understanding of these patterns by tracking changes in well-being determinants over time. Additionally, the study focuses exclusively on government employees, which may limit the generalizability of the findings to private-sector workers or those in less stable employment settings. Future research could address this gap by comparing well-being trends across different employment sectors to identify sector-specific influences on life satisfaction.

Although the model incorporates a broad set of well-being indicators, additional factors such as personality traits, workplace culture, and specific job roles could further refine the understanding of life satisfaction. Future research should track employees longitudinally to observe how well-being determinants shift across career stages. Investigating well-being trends among private-sector employees or self-employed individuals could provide insights into the role of job security and work flexibility in shaping life satisfaction. While demographic factors had a limited impact in this study, a closer examination of gender-specific and nationality-related well-being trends could help policymakers design more targeted interventions. Finally, as the workforce continues to age, future studies should explore post-retirement well-being and assess how pre-retirement policies influence life satisfaction after workforce exit.

This study highlights the dynamic nature of life satisfaction and the necessity of age-specific well-being policies in the workplace. By acknowledging the evolving priorities of employees across different career stages, policymakers and organizations can develop targeted interventions that foster financial security, job satisfaction, social well-being, and mental health support. A proactive approach to workplace well-being will not only enhance individual quality of life but also contribute to greater workforce productivity, employee engagement, and long-term retention, ultimately benefiting both employees and organizations alike.

Declaration of AI Usage

In the preparation of this manuscript, AI-based tools, including but not limited to ChatGPT, were utilized to assist in language refinement, text structuring, and improving readability. However, all intellectual and analytical contributions, interpretations of findings, and theoretical discussions were solely conducted by the authors. The AI tools were not used for data analysis, hypothesis generation, or critical interpretation of results. The final content was thoroughly reviewed and approved by the authors to ensure accuracy and compliance with ethical research standards.

Ethical approval

The Ethical Committee of the Department of Community Development, United Arab Emirates has granted approval for this study (Ref. No. OUT/061/2023). The research was performed in accordance with relevant guidelines/regulations applicable when human participants are involved (Declaration of Helsinki).

Informal consent

Informed consent was obtained from all participants prior to their participation in the Quality-of-Life Survey in Abu Dhabi. The survey was conducted in accordance with ethical research guidelines, and respondents were informed about the purpose of data collection, confidentiality, and their right to withdraw at any time. For adolescent participants (aged 15-19), consent was also obtained from their legal guardians where applicable.

Data Availability

The data that support the findings of this study are available from the Abu Dhabi Department of Community Development. Restrictions apply to the availability of the data.

Ethical Approval

Ethical consent regarding the protocol of the study was granted by the Department of Community Development and the Statistic Centre Abu Dhabi.

Conflict of interest

The authors declare no conflict of interest

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