

The Reality of the Quality of Life for Retirees in the Kingdom of Saudi Arabia: An Applied Study on Jouf Region

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Abstract: - The aim of this study is to assess the quality of life (QoL) of retirees in Jouf region of Saudi Arabia. It shows how their culture, health and economic status impact their well-being. A model was employed that shows that these factors positively affect the quality of life of retirees, and a questionnaire was administered to a sample of 117 seniors. The research is in line with Saudi Arabia's Vision 2030 which is centered on a healthy quality of life. It shows that socio-cultural elements are very needed in determining retirees' quality of life and the importance of community participation, observance of cultural traditions and family support in improving retirement satisfaction. Health measures and quality of life had an inverse relationship but it was not statistically significant. This suggests that strong social and cultural support systems may help people to deal with health problems. More efforts were needed to provide better services to older people. Improve pension system and financial aid; improve community cultural and volunteer programs for seniors; provide mental health and social support in national senior healthcare. Creating senior-friendly infrastructure and programs with local governments and organizations.

Key-Words: - Quality of life, retirees, Economic factors, Health factors, Social Factors, Cultural Factors.

Received: July 12, 2025. Revised: October 15, 2025. Accepted: November 22, 2025. Published: June 1, 2026.

1 Introduction

Quality of Life (QoL) is a multifaceted notion including an individual's physical health, psychological well-being, social connections, economic stability, and cultural involvement within their surroundings. A retiree is someone who has definitely worked in the past and is now relying on a pension, savings, or family help. They are also dealing with numerous social, economic, and health changes that accompany aging. Active aging also means optimizing opportunities for health, participation, and security to enhance quality of life as people age. It stresses the need to be involved in social, cultural, economic, and civic activities all the time. The concept of QoL involves an individual's well-being, state, ability to live independently through social connections, personal perspectives, and interactions, with their surroundings. It acts as a

gauge of health. It is a focus on healthcare research, policy making, and practical implementation. With the increasing interest in understanding how diseases, lifestyle choices, medical interventions, and mental health impact QoL, there is a need to review literature. This analysis aims to summarize research results, identify areas needing exploration and discuss the implications of studies on QoL related to conditions, lifestyle habits, outcomes, after treatment, and factors affecting dental health considerations.

Saudi Arabia is currently going through a hard process of accomplishing the newly introduced Vision 2030, in which one of the aspirations is to offer an excessive first-class of living amongst its citizens, which includes those who've retired from work. Quality of lifestyles is a very crucial component to be examined, for retirees who are now

not operating, [1], [2]. They cited that retirees usually want extra cash to have a higher standard of living as compared to their working days, which is dubious among retirees because of their fixed income, even though some of them still have their savings. Though there is no exact earnings bracket that indicates monetary adequacy for retirees, it could be visible as a goal, mainly if it contributes to their standard of living. Financial security can reduce their tension toward the distant future, enhance their fitness, enhance their standard of living, experience more entertainment time, and in addition engage in continuous participation in community activities and volunteer work that are the benchmarks to fine of life among retirees. This financial safety can be achieved through various post-employment advantages available to retirees.

The economic factor of retirees' QoL within the KSA is motivated through several elements, including economic sources, the price of residing, employment possibilities, and social help and own family care, infrastructure and social services, and policy considerations, [3] and [4].

The health aspect of retirees' QoL in the KSA has received increasing attention in recent years. Many aspects of health have been studied and evaluated, including mental capacity, physical health, depression, co-morbidities, social functioning, isolation, and spiritual wellness, [5]. Authors in [6] and [7] found that retirees' health-related quality of life is adversely affected by chronic illnesses and the absence of specialized gerontological training. Moreover, the HRQoL of the elderly is significantly influenced by factors such as financial status, social support, mental and physical health, and general well-being. Crises and epidemics can affect seniors' health and financial stability, it's crucial to understand how elders and their caregivers interact with each other, [8].

The QoL for retirees in the KSA is greatly influenced by social and cultural variables. Care and support for retirees is a product of Saudi Arabian society's traditional family structure and its strong emphasis on filial piety, [9]. The quality of life of retirees is much influenced by the social and cultural factors which are also influenced by Islamic religious practices and beliefs. Volunteering and other types of social participation can increase the sense of community among retirees and lead to more social interaction. The absence of gender equality and the non-existence of opportunities for paid employment can generate social issues and diminish the quality of life of retired women.

Several studies have explored the various factors influencing retirees' QoL in the KSA,

providing valuable insights and highlighting areas that require attention. They have also investigated the levels and determinants of retiree life satisfaction in Saudi Arabia, identifying factors such as immediate surroundings, economic status, health, and family environment as significant predictors.

Author in [10] investigated the QoL, social care, and family relationships of older unmarried Saudi women living in Jeddah, shedding light on the cultural practices and traditions that shape retirees' experiences. In addition, [11] looked at how people felt that healthcare, social support, and gratitude increased life satisfaction in the elderly.

Although these studies do shed light on important topics, more research into the KSA's retirees' economic, social, cultural, and health situations is necessary. Examining these elements and how they interact to influence the QoL of retirees in the Kingdom is the primary objective of this research. With an eye toward helping policymakers and interventionists better meet the varied requirements of Saudi Arabia's retirees, this study breaks down each component and analyzes its advantages and disadvantages. In the end, this research will help shape initiatives to improve the QoL and general health of this expanding demographic, so that people in the KSA can retire with pride and dignity. Meanwhile, other focal points of this research will be the factors impacting residents' QoL after retirement, some of the daily challenges they face, government policy and provision, comparison with other regions' retired people, measures to better their lives, and the impact of culture. Ultimately, this will give a general insight into the retirement phenomenon as mentioned by numerous studies from Saudi Arabia and the region, which have investigated factors affecting seniors' quality of life. There hasn't been much study on how social, cultural, health, and economic aspects operate together in small communities like Jouf. Most research has examined health or economic well-being separately. Much of the work to date has been descriptive in nature and has focused on cities such as Riyadh, Jeddah and Aseer. They did not explore the potential protective effect of sociocultural institutions and community involvement against the negative consequences of aging and health deterioration. We still lack solid evidence on how social and cultural supports help address economic and health issues influencing retirees' well-being, particularly in non-metropolitan areas of Saudi Arabia. This study fills the gap by providing a specific data-driven model to measure the relative impact of economic, social, cultural, and health factors on the quality of life of retirees in the

Jouf region. The study provides evidence to inform localized strategies to promote active aging, community engagement and financial security after retirement, which are critical components of Vision 2030's objective to ensure dignified and fulfilling life for the elderly. It is structured as follows: section one introduces the study. Section one introduces the study. Section two reviews the literature, and section three provides methodology. While sections four and five report results and discussion as well as concluding remarks.

2 Theoretical Background

Retiree participation and active aging are vital in enhancing the QoL for retirees in Saudi Arabia. According to [12], various factors influence retiree participation; these include financial security, health, and social support. The author insists that meaningful activities, such as voluntary or part-time used to improve well-being among the retirees. The QoL for retirees in the Jouf region will be enhanced through the promotion of active aging and retiree participation. The QoL for retirees in the Kingdom of Saudi Arabia has improved following the initiation of the National Transformation Programs. A research study by [13] stated that these programs developed in education, healthcare, and social services have had a significant impact on the quality of life. The development and increasing aged population in Saudi Arabia are expected to present many opportunities to improve the quality of life for the retirees.

During the last five decades, there have been substantial changes in the social organization of families in Saudi Arabia (KSA). Historically, most families in the KSA were extended families. Various factors, including the availability of social support, influence the quality of life for retirees. Authors in [14] found that a strong social support network positively affects retirees' quality of life and sense of independence, and so do things like physical and mental health, social support, financial security and recreational pursuits, [15]. It highlighted the negative health effects of social isolation among retirees during the COVID-19 pandemic.

For the social organization, the Saudi Arabian's families have changed significantly over the last five decades. Most families were extended families. However, significant economic changes and rapid urbanization brought about a transition to smaller nuclear families. Several factors completely depend on the availability of social support. As [16] indicated, retirees' life, quality, and sense of

independence are positively influenced by strong social support.

2.1 Economic Factors Affecting Retirees' QoL

The quality of one's retirement is greatly affected by economic factors and is a crucial aspect to consider when making decisions. Alongside the accessibility of healthcare services, the presence of financial resources is a crucial aspect to consider. As mentioned by [17], ambient-assisted living is a good technology for the growing population of older persons in Saudi Arabia. This evidence implies that pensioners in the Jouf region may have access to innovative technologies and healthcare services that might improve their overall health and happiness.

A few variables affect the economic quality of life for seniors in KSA. Policy considerations, infrastructure, social services, cost of living, job prospects, social support, family care, and financial resources are all part of this category. The level of economic security enjoyed by retirees is highly dependent on their financial resources. The cost of living is one of the important economic factors affecting the quality of life of the seniors as mentioned in [18]. The standard of living for seniors may decrease if they are not able to afford the increased cost of living that includes health care, housing and inflation. Paid work opportunities, when available, can help retirees retain their economic independence and financial security. The kingdom is trying to increase the number of women in the workforce but there are still employment barriers that could affect retirees who need supplemental income, these challenges include such things as limited job opportunities, cultural expectations and limited support for older workers. It is important from a policy standpoint to address the economic needs and challenges of Saudi retirees, especially the barriers to employment and opportunities that can supplement their income.

A necessity for sustainable social policies owing to the increasing population of retirees and the aging demographic. Affirming the fiscal stability of retirees and maintaining economic balance, it is imperative to enact legislation that includes this aspect. In [19], the author concluded that Saudi Vision 2030, which aims at empowering and advancing pensioners, shows the significance of their participation in the nation's growth trajectory. This initiative can contribute greatly to the development and sustainability of the country by increasing the independence and productivity of retirees.

Nevertheless, it is critical to ascertain the mechanisms and barriers associated with the investment of social capital by Saudi women who have retired. The research emphasizes the inclusion of retired scholars with master's or doctoral degrees as members of the evaluation committee. This mechanism provides expertise and valuable insights during the evaluation process. Furthermore, it is imperative to furnish retired women with sufficient allowances and benefits to motivate them to reintegrate into the workforce and fulfill their basic needs. Despite the potential benefits of allocating resources to retirees' social capital, impediments impede the optimal application of their expertise and competencies. It is advisable that civil society institutions work in concert to surmount these challenges and encourage retiree participation in the development process. Moreover, [20] aims to ascertain the concerns and obstacles encountered by Saudi women in their sixties to seventies, encompassing their social lives, lifestyles, daily routines, and interpersonal connections. This study also examines the economic implications for elderly women who are no longer married. Understanding the economic aspect of retirees' lives is an imperative to ensure their financial security and better standard of living in the post-retirement years. Moreover, the study examined the idea of active aging and the level of retirees' participation in the Kingdom of Saudi Arabia. This analysis discusses economic impacts of retirees' involvement and stresses the importance of their participation in a variety of activities for their general well-being and quality of life. Thus, social support and family care are important economic factors that can reduce financial burdens and improve the quality of life of retirees.

The economical aspect of retiree's quality of life in the KSA is influenced by various factors. Financial resources, the cost of living, employment opportunities, social support and family care, infrastructure and social services, and policy considerations all play significant roles in determining retirees' economic well-being and overall quality of life in Saudi Arabia.

2.2 Health Factors Affecting Retirees' Quality of Life

It is important for retirees in Saudi Arabia to engage in self-health assessments as it improves health services and outcomes, [21]. Based on the Family/Household Health Survey 2017, the study implies that if self-health assessments are integrated into primary care practice, they can facilitate active involvement, reveal disease manifestations at an

early stage, and timely management intervention leading to improved health outcomes for senior citizens.

Saudi retirees have prioritized health-related quality of life. Recent research has studied cognitive ability, physical functioning, depression, comorbidities, social functioning, loneliness, and spiritual well-being.

In addition, there is a need to consider mental health when assessing the quality of life of retirees. When a person gets to retirement age, changes in friendships and daily routines can affect his/her psychological well-being. For instance, [22] argues that working even after retirement is good for the elderly people's mental health; this implies that by working continuously into old age, retirees may improve their psychological well-being. This means there might be a positive association between ongoing employment and better mental health among retired people living within Jof province. Additionally, losing contact with loved ones and feeling lonely are elements that significantly lower seniors' quality of life. [23], noted that in Nigeria, depression symptoms were associated with loneliness in persons who have retired from work. Therefore, this indicates that if there is an attempt to promote social connections and combat social isolation for those who are retiring in the Jof region, then it will be possible to improve their general quality of life.

Retirees' new adjustments and quality of life can be deeply affected by what they have during retirement. On the other side, [24] argued that resources in retirement predict the overall quality of life and adjustment to it. This is true since many retirees in Jof may have a bright future after retiring if they are financially secure, as well as having good social support systems from people living around them, which helps protect them from difficulties fixing their lives immediately after work exit.

Factors such as a retiree's degree of education, social status, and amount of physical activity greatly influence their quality of life. Retirees, who have special difficulties as they age, should prioritize their health, as pointed out by [25].

The HRQoL of retirees is influenced by several factors, such as the retirees' mental and physical health, social support, cognitive ability, and the prevalence of chronic illness. The findings indicate that retirees need comprehensive health care services and treatments to meet their specific health care needs and improve their living standards. To create solutions that really work, there must be more investigation into the unique health aspects affecting

retirees' quality of life. Studies can learn more about what influences the health-related quality of life of Saudi retirees from studies done in other parts of the country. Finally, the literature review stresses the need to measure many health determinants to comprehend and enhance the HRQoL of Saudi Arabia's aging retirees.

2.3 Social and Cultural Factors Affecting Retirees' Quality of Life

Retirement greatly changes the way people relate to each other and to their culture. Thus, the retirees in the Kingdom of Saudi Arabia have their societal norms, family support, and cultural beliefs. The health of the elderly is greatly affected by the links they have with their families and the help they receive from the younger generations in society, providing emotional support, practical help, and a sense of belonging, which is very important for their welfare. The values of Islam promote the care of the elderly, affecting the social and cultural well-being of the elderly through intergenerational relationships and promoting respect and care between families and communities. In KSA, the best public attitudes toward families and health may improve retiree QoL by making it easier to get important services and help. On the other hand, [26] argued that social support and community engagement are vital for retirees' well-being. Strong social support systems contribute positively to retirees' QoL. In the KSA, initiatives that promote the integration of retirees into community activities and utilize their expertise can enhance their sense of purpose and belonging, leading to improved QoL.

Social perspectives on aging and the future influence Saudi seniors' well-being. Senior Saudis experience persistent sadness and poor healthcare. To improve the quality of life of elders, understand their views on aging and its future. According to [27], cultural practices affect KSA seniors' quality of life. Personal aid, care, and companionship from social networks are called social support, [28], discovered that social support and life pleasure affect thankfulness and life satisfaction in elderly people. Strong social networks may enhance seniors' quality of life, according to another study.

Socioemotional selectivity theory suggests they value relationships with important people to them. Social ties and more social support may be good for retirees' subjective well-being and life satisfaction. In [29], the author states that Saudi Arabian culture has a high respect for ties of family and kinship. Retired persons often turn to their family for help and support, both emotionally and financially, which can be instrumental in their overall well-

being. Furthermore, [30] argues that cultural norms and traditions surrounding retirement and aging may influence how retirees perceive and experience these life stages. However, social and cultural aspects of seniors' quality of life still present challenges and inequalities.

Economic factors (pensions and income stability), health factors (physical and mental health and chronic conditions), and socio-cultural factors (family support, community participation, and religious and cultural engagement) are hypothesized to directly impact QoL. Such interactions are expected to be partially mediated by processes such as active aging, social support, and technology use (aging-in-place aids). The effects are moderated by gender and education, which can change the size or direction of the effects (e.g., women may experience different economic vulnerabilities; education may reduce adverse health effects by providing better tools to navigate resources).

The framework of the World Health Organization (WHO) describes three basic pillars: health, participation, and security. These foundational pillars are in correspondence with the factors selected in this study, which are economic, health, and socio-cultural. Active aging acts as a mediator to enable the WHO's aim to enhance the quality of life in the later stages by promoting health, encouraging social participation, and ensuring security for older adults. The multidimensional variables were selected based on the social ecology model: individual (health and education), interpersonal (family support and social network), community (participation, services, and infrastructure), and societal/policy issues (pensions and Vision 2030).

Examination required direct impacts and interactions across levels, influenced by variables like gender and education, along with community-level mediators like social programs. The basics (physiological and safety needs) are related to health and economic stability. The higher needs, which include belongingness, esteem, and self-actualization, are associated with community and social involvement, as well as participation in culture and society according to Maslow's hierarchy (MH). Self-determination theory brings up some important ideas such as autonomy, competence, and relatedness. Stable finances make it easier for people to be independent; better health and learning new skills make it easier for people to be competent; and social and cultural networks make it easier for people to feel connected to each other.

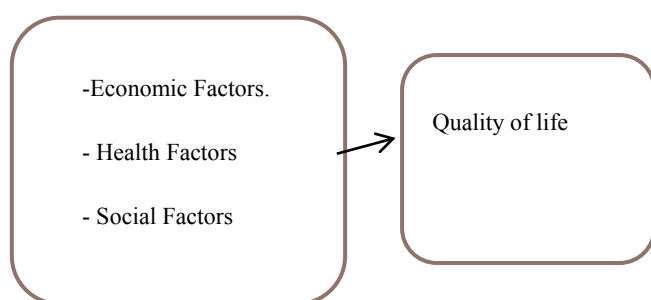
3 Research Methodology

Based on what was stated in previous studies, the retiree's QoL is affected by economic factors, health factors, and social and cultural factors. However, the current study aims at establishing the level of well-being and satisfaction among elderly people who have retired within the Jouf region in Saudi Arabia by applying both qualitative and quantitative research approaches. The sample will include a random selection of retirees aged sixty years or older. A comprehensive questionnaire will be prepared to retrieve information concerning physical fitness, mental well-being, social networks, economic protection, and availability of medical facilities.

To understand the factors affecting the quality of life of retirees in the Jouf region, the study hypothesizes the following:

1. Social and cultural factors, such as the level of education and culture, have a positive impact on the quality of life of retirees through their ability to participate in cultural and social activities (H1).
2. Economic factors, represented by the level of income, have a positive impact on the QoL of retirees (H2).
3. Hypothesis: Health and physical fitness status play an important role in improving the quality of life of retirees in Saudi Arabia by increasing their ability to move and participate in physical activities (H3).

So that the study model will be built according to the reviewed literature as follows:



$$QoL = \beta_1 EF + \beta_2 HF + \beta_3 SCF + \epsilon$$

Where:

QoL = Quality of life of retirees

EF = Economic Factors

HF = Health Factors

SCF = Social and Cultural Factors

Simple random sampling was used to choose the sample, and the sampling unit consisted of retired

people in Jouf Region in the Kingdom of Saudi Arabia.

Prior to data collection, a special permit was obtained with approval from Jouf University. Based on the population and research community, the sample size was 180, after distribution of questionnaire, 117 people responded to the survey. This study developed a questionnaire to assess the quality of life, health, economic, and social factors of retirees in the Jouf region of Saudi Arabia. The survey was divided into four sections, based on relevant literature reviews to evaluate its hypotheses. The dependent variable consists of (7 question), while explanatory variables consist of (22) questions as follows:

- Economic factors (7 questions).
- Health factors (7 questions).
- Social and cultural factors (8 questions).

The current research used a descriptive correlational, cross-sectional design incorporating aspects of a mixed-methods approach. The quantitative aspect investigated the statistical correlations among economic, health, and socio-cultural aspects and the overall QoL of retirees in the Jouf region, employing a structured questionnaire evaluated by regression modelling. The qualitative component, integrated via open-ended replies and contextual interpretation, elucidated the influence of social and cultural determinants on retirees' subjective well-being and reinforced the interpretation of quantitative findings. The study population comprised all retirees living in Jouf region of Saudi Arabia in 2024. We got a sampling frame by working with local retirement groups and social security agencies, which keep lists of officially registered retirees. From this frame, 180 retirees were randomly selected, representing both genders and urban and rural locations. After data collection, 117 valid questionnaires were returned, showing a response rate of 65%. The descriptive correlational cross-sectional approach is suitable to establish the association of the selected factors and quality of life of retirees, but not causality. This is in line with the aim of the study to characterize the current status of the well-being of retirees and to generate empirical evidence that could be useful for future longitudinal or intervention studies.

4 Results and Discussion

To calculate the validity and reliability of the study, use the Cronbach alpha test to ensure internal consistency for all items of the questionnaire, and

for the items of each variable of the study. Table 1 shows the reliability and validity values of the study variables, all of which were higher than the acceptable limits.

Table 1. Reliability and validity

Variables	Cronbach alpha
Quality of life	0.74
Economic Factors	0.76
Health Factors	0.73
Social and Cultural Factors	0.82

Source: created by the authors

Reliability analysis indicated good to high internal consistency of the variables studied. The Cronbach's alpha for the construct of quality of life was 0.74, which is indicative of adequate reliability. This shows that the items used to measure this variable are highly consistent. The health measures were equally reliable, with an alpha coefficient of .73 indicating excellent internal consistency. The category of social and cultural variables had the highest reliability (Cronbach's alpha = 0.82), which indicates excellent internal consistency. The Cronbach's alpha for the economic factors was 0.76, which showed high internal consistency.

The characteristics of participants are displayed in Table 2.

Table 2. Characteristics of the participants (N = 117)

Variables	Category	Frequency	Percentage
Gender	Male	27	23.1
	Female	90	76.9
Age	60 to 65	104	88.9
	66 to 70	9	7.7
	71 to 75	3	2.6
	Above 76 years old	1	0.9
Education level	Primary level	3	2.6
	Intermediate level	4	3.4
	Secondary level	23	19.7
	University level	71	60.7
	Postgraduate studies	4	3.4
	Others	12	10.3
Marital Status	Married	95	81.2
	Single	1	.9
	Widower	15	12.8
	Divorced	6	5.1

Source: created by the authors

It is obvious from the table, that most retirees in the sample are women aged 60 to 65, and the population is relatively young. Most have college degrees, indicating a high level of education. Many are married, some widows or divorcees. 77% of the nation's retired population are women, and more than 60% are college-educated. The incidence of marriage among this group indicates that they benefit from robust family support systems. Retirees are usually young and highly educated.

The variables included in the study are described in Table 3 and represented by the arithmetic mean on a five-point scale, with the following standard deviations:

Table 3. Variables Means and Standard Deviations

Variables	Mean	Standard Deviation
Quality of life	3.60	0.59
Economic Factors	3.16	0.76
Health Factors	3.39	0.68
Social and Cultural Factors	4.15	0.36

Source: created by the authors

Table 3 clearly indicates that, in comparison to the theoretical mean of a five-point Likert scale, the arithmetic mean of all research variables exhibited a statistically significant value above average. To test our hypothesis, we apply regression and make some statistics to equation (1), the results are given in Table 4.

Table 4. Regression Results

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	F	R Square
	B	Std. Error	Beta				
EF	.532	.073	.474	7.295	.000	2714.39	0.98
HF	-.081	.085	-.077	-.957	.341		
SCF	.526	.057	.601	9.277	.000		

Source: created by the authors

The model is statistically significant with R-squared equal to 0.98, meaning that the social-cultural, health, and economic variables explain 98% of the variation in quality of life of retired individuals in the Jouf area. The most important predictors among these characteristics were the social and cultural aspects (standardized beta coefficient 0.601; p-value 0.000). To improve the quality of life for retirees, it is important to integrate, become involved in the community, and maintain family ties. Economic factors had a positive effect (beta = 0.474, p = 0.000), indicating the importance of resources and financial security in the improvement of the well-being of retirees. The effect of health problems on quality of life was less

powerful than other variables. The health factors have negative but insignificant effect on the factor ($\beta = -0.077$, $p = 0.341$). The findings show that the best way to improve the quality of life of the elderly in the Jouf region is to provide them with financial assistance and increase social and cultural activities, especially due to the positive role of economic resources and the low impact of health problems on the general well-being.

The economic, health, and socio-cultural factors positively influence the quality of life (QoL) of seniors in the Jouf region. This hypothesis was predicated on previous research that underscored the complex dimensions of quality of life, shaped by economic well-being, health conditions, social and familial support, and cultural norms. Prior studies have demonstrated that pensions, financial stability, and affordable living expenses are crucial for the quality of life of seniors.

The model showed that quality of life was positively associated with economic well-being. This was confirmed by the regression findings. A large favorable influence was the economic factors ($\beta = 0.474$, $p = 0.000$), meaning that the retirees are considerably happy and healthy if they have adequate money and resources. This is consistent with the theoretical notion that material well-being is important for stability in later life. There is widespread agreement that health is an important dimension of quality of life. "Chronic diseases, mental health, and access to healthcare all play a big role in people's happiness with their lives. Hence, the paradigm assumed that health would enhance the quality of life. There was a very small negative association between health variables and quality of life ($\beta = -0.077$, $p = 0.341$). This disparity shows that health may not be the most significant element in quality of life in the Jouf area compared to socioeconomic or socio-cultural factors. One possible explanation is that, for retirees with chronic diseases, adaptation to health limits may have already taken place, and the positive effects of strong family and cultural support may reduce the negative effects of poor health. This observation is in contradiction with a standard assumption in the theoretical framework and points to a context-sensitive dynamics. In Saudi society, the quality of life of the elderly is influenced by family relationships, community engagement, religious practices, and cultural traditions. The social and cultural characteristics were the main predictors of quality of life ($\beta = 0.601$, $p = 0.000$). This conclusion significantly validates the theoretical framework and the environment of Saudi Arabia with its cultural specificity, where family

relationships, intergenerational support, and community belonging are highly appreciated. The results show that cultural integration and strong social links mitigate several limitations and point to the cultural dimension as a key element in the pleasure of seniors. The findings offer a complete picture of the quality of life of retirees in Jouf.

The theoretical method correctly identified the three components as essential, albeit the relative degree of their impacts differed from expectations. The economic and socio-cultural factors were shown to be highly significant, aligning with most of the existing literature; however, health concerns did not reflect the expected positive impact. This difference shows how important it is to put theoretical models in context. For instance, in countries like Saudi Arabia, where families are strong and cultural traditions are strong, social and cultural support may help lessen the negative consequences of declining health on quality of life. Additionally, the model's outstanding explanatory power ($R^2 = 0.98$) demonstrates that the chosen dimensions comprehensively capture the key determinants affecting the quality of life for seniors in the Jouf region. However, it also implies that overlapping variables (e.g., social support mitigating economic or health-related stress) may necessitate additional scrutiny.

The findings correspond with the Quality of Life and Healthy Aging pillars of Saudi Vision 2030, highlighting the importance of participation, financial stability and access to healthcare. The significant impact of socio-cultural and economic factors underpins the enhancement of community engagement and pension adequacy initiatives.

The study recommends the following:

- Establish Retiree Support Centers in Jouf Region to offer social activities, counseling, and health navigation.
- Create Intergenerational Volunteer Programs – connect retirees with youth for mentorship.
- Integrate Digital Health Monitoring and Financial Literacy Training to improve self-care and economic resilience.
- Launch Retirees' Community Grants to fund local NGO-led programs.
- e/ Develop a National Retirees' Well-Being Index to monitor QoL, health, and security metrics.

5 Conclusion

The study examined the impact of sociocultural, health, and economic factors on the quality of life of retirees in the Jouf region in Saudi Arabia. The

results indicate that the primary factors influencing seniors' life happiness are social and cultural components, community engagement, religious and cultural practices, and familial support. Economic issues are crucial, suggesting the importance of resources, pensions, and financial stability in securing retirement well-being. Conversely, health variables demonstrated a negative, albeit marginal, effect on quality of life, suggesting that strong social and cultural ties may alleviate the challenges associated with declining health in the Saudi context. The research indicates that the interplay between cultural affiliation and financial stability significantly influences retirement well-being in Saudi Arabia more than health status alone. The results indicated the need for policies and initiatives that promote cultural engagement, stimulate active social participation, and offer financial support for the elderly. Concurrently, healthcare interventions tailored for the elderly must not be overlooked, particularly to prevent future vulnerabilities as the population ages. These efforts have the potential to improve the sustainable, significant, and dignified quality of life for retirees in the Kingdom by harmonizing with the objectives of Saudi Vision 2030.

This research presents the initial empirical findings regarding the quality of life of retirees in northern Saudi Arabia. Socio-cultural engagement and financial stability are the primary predictors, whereas the limited significance of health indicates cultural resilience. The findings substantiate the objectives of Vision 2030 regarding Quality of Life and Healthy Aging, thereby validating policy innovations like Retiree Support Centers. Intergenerational programs, digital inclusion, and a National Retirees' Well-Being Index are critical components in addressing the needs of diverse populations.

5.1 Further Studies

We recommend further research to improve the understanding of the quality of life of seniors in Saudi Arabia and to address the existing deficiencies in the literature. Future research should utilize longitudinal designs to track retirees' experiences over time, especially concerning upcoming initiatives linked to Vision 2030. As the importance of digital solutions increases, it is crucial to understand how seniors utilize technology and monitor their health. Further examination of the impact of illnesses, health conditions, and healthcare access on the elderly is necessary, as preliminary data suggest these factors may be less consequential than anticipated. Assessing the effects of changes in

family structures on seniors and comparing them internationally may yield valuable insights.

Acknowledgement:

The authors extend their appreciation to the Prince Nawaf bin Abdulaziz Chair and the Deanship of Graduate Studies and Scientific Research at Jouf University for funding this work under grant No. (DSR2023-Prince Nawaf bin Abdulaziz Chair-06).

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(Accessed November 22, 2024).

Contribution of Individual Authors to the Creation of a Scientific Article (Ghostwriting Policy)

The authors equally contributed in the present research, at all stages from the formulation of the problem to the final findings and solution.

Sources of Funding for Research Presented in a Scientific Article or Scientific Article Itself

The authors extend their appreciation to the Prince Nawaf bin Abdulaziz Chair and the Deanship of Graduate Studies and Scientific Research at Jouf University for funding this work under grant No. (DSR2023-Prince Nawaf bin Abdulaziz Chair-06).

Conflict of Interest

The authors have no conflicts of interest to declare that are relevant to the content of this article.

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