IJAAR PUBLISHING®

Open Access Journal of Science Research | ISSN: 3027-1185
Vol. 3, Issue 2 (2025) | www.ijaar.org

EFFECTS OF SOCIOECONOMIC STATUS ON THE QUALITY OF LIFE OF THE ELDERLY PEOPLE IN JOS SOUTH LOCAL GOVERNMENT AREA, PLATEAU STATE.

1. Adze-yah Anzayi Angela – Department of Public Health, Faculty of Health sciences, National Open University of Nigeria.
   Email address: anzayiadze@gmail.com
2. Dr Amabu Enoch Bako –Department of Public Health, Faculty of Health Sciences, National Open University of Nigeria.
   Email address: amabuenochbako@gmail.com
3. Adze-yah Benjamin Adze – Faculty of Environmental Sciences, Department of Environmental Management, Kaduna State University.
   Email address: adze36@gmail.com
4. Grace Nandi Kuyahar – Department of Community Medicine, Faculty of Medicine, Nnamdi Azikiwe University Awka, Nigeria.
   Email address: gkuyahar@gmail.com
5. Fwangkat Katfwang Daburak – Department of Public Health, Faculty of Health Sciences, National Open University of Nigeria.
   Email address: fwangkatdaburak@gmail.com

Authors contribution:
All authors contributed equally to this work. Adze-yah Anzayi conceived the study, designed and implemented the study and prepared the manuscript. Adze-yah Benjamin contributed to the data collection. Grace Nandi Kuyahar, reviewed data collection tools and analyzed the data and Fwangkat Katfwang Daburak interpreted the data. Dr Amabu Enoch Bako, supervised the review of data collection tools, analysis and contributed to the writing of the project. All authors reviewed the results and approved the final copy of the manuscript.

Adze-yah, A. A., Bako, A. E., Adze-yah, B. A., Kuyahar, G. N. & Daburak, F. K. (2025). Effects of Socioeconomic Status on the Quality of Life of the Elderly People in Jos South Local Government Area, Plateau State. *Open Access Journal of Science Research. 3*(2), 93-106. DOI: https://doi.org/10.5281/zenodo.18102504

ABSTRACT

This study investigated the relationship between socioeconomic status (SES) and the quality of life (QoL) of elderly individuals in Jos South, Plateau State, Nigeria. Using a cross-sectional design, 398 community-dwelling individuals aged 60 and above participated in the study. Materials and methods: Data was collected using structured self-administered questionnaires, Quality of life was assessed using a multidimensional quality of life questionnaire covering physical, psychological, social, and environmental aspects while socioeconomic status was assessed using Socioeconomic Status Index scale. The statistical Package of Social Science Software (SPSS) version 21 was used to analyse the data. Results: Key findings reveal that Occupational Status was found to have a strong statistically significant relationship with Quality of Life (β = 0.393, SE = 0.035, Beta = 0.804, t = 11.187, p < .001). The study emphasizes the pivotal role of Occupational Status in shaping participants' overall QoL. Income Level was found to have a statistically significant relationship with Quality of Life (β = 0.110, SE = 0.038, Beta = 0.010, t = 2.307, p = 0.004), Financial Status also showed a statistically significant relationship with Quality of Life (β = 0.063, SE = 0.035, Beta = 0.084, t = 2.870, p = 0.001). Income Level and Financial Status emerge as vital QoL determinants, indicating higher incomes and financial stability positively influence well-being and happiness. While Educational Attainment did not have a statistically significant relationship with Quality of Life (β = 0.057, SE = 0.024, Beta = 0.003, t = 2.316, p = 0.076). Although Educational Attainment's direct relationship with QoL lacks statistical significance, the study acknowledges potential indirect effects on employment and resource access. Impressively, the model explains 95.8% of QoL variance, underscoring Occupational Status, Income Level, and Financial Status's collective importance. Conclusion: The joint effect of these predictor variables significantly predicts QoL (p-value .000), with Income Level and Financial Status demonstrating modest yet statistically significant impacts. In conclusion, this research reveals how SES indicators intricately link with elderly individuals' QoL. The findings contribute significantly to understanding how socioeconomic factors shape well-being in Jos South, Plateau State, Nigeria. Further exploration of context-specific influences is recommended.

Key words: Quality of life, elderly, social determinants, Plateau state

INTRODUCTION: Nigeria, like numerous other countries, is currently experiencing demographic shifts driven by an increasingly aging population. Improved healthcare, resulting in higher life expectancy, changing living conditions, and reduced fertility rates, has contributed to a growing proportion of elderly individuals, defined as those aged 60 and above, within the population. According to the United Nations World Population Prospects (2019), the percentage of Nigerians aged 60 and older is projected to rise significantly, from 5.7% in 2020 to 8.9% in 2030. This indicates a substantial demographic transformation. In underdeveloped nations, the socioeconomic consequences of population aging are further exacerbated due to limited resources, logistical capabilities, and healthcare infrastructure to deliver appropriate elderly care, as emphasized by Tana et al. (2019).The elderly population in Nigeria is rapidly expanding, mirroring the trend seen across other sub-Saharan African nations. According to the UNFPA's report on the elderly population in Nigeria in 2020, there were 9.4 million people in total who were 60 years of age or older, or a sizeable portion of the population. As noted by WHO, (2021), the rapid aging of Nigeria's population is influenced by financial hardship, pervasive poverty, and the rapid transformation of the traditional extended family structure. Elderly individuals, due to their declining physical and mental capacities, face a heightened risk of financial stress compared to those of working age, as emphasized in studies by Saravanakumar et al. (2022), Marshall et al. (2022), and

Williams et al. (2023). According to research by Chamberlain et al. (2023) and Andrade et al. (2018), the lack of adequate social safety nets, insufficient health insurance coverage, and a lack of crucial social, transportation, and recreational infrastructure designed to meet the specific needs of the elderly in resource-constrained settings all contribute to the severity of elderly poverty.The aging population faces both opportunities and drawbacks, longer life expectancy is a sign of social and healthcare growth, but it also brings with it its own set of social, economic, and healthcare-related problems (Lawal et al., 2021). Therefore, understanding the variables that affect elderly people's quality of life is becoming more important as the elderly population grows, with socioeconomic status (SES) being a significant determinant. Various countries experience distinct levels of population aging, often referred to as the Third Demographic Transition, and the degree of development in these areas differs significantly among them, as noted by Huang et al. (2022). In the developed economies, there is a disproportionately larger level of worry about population aging and the related health and economical effects (Bernstein et al. 2018). The majority of the research and funding on this topic has likewise gone to the world health organization. As opposed to developed countries, emerging economies have a smaller population of elderly individuals older than 64 years and middle-aged people (usually between 45 and 64 years old).

MATERIALS AND METHODS: The study adopted a cross-sectional research design to collect data at a single point in time. Which was allowed for the examination of the associations between socioeconomic status and quality of life among the elderly. The study was carried out among the elderly people in Jos South local government area, Plateau State, Nigeria. The target population included individuals aged 60 years and older, regardless of their socioeconomic status, living arrangements, and health conditions. The sample size comprised of three hundred and ninety-eight (398) selected elderly residents 60 years and above. Using the Taro Yamane's formula, from the population of 98,000 elderly people (60 and above), and 0.05 confidence level, 398 respondents stand a good representative sample. The research employed a structured questionnaire as the primary data collection instrument. The questionnaire incorporates closed-ended Likert scale questions aimed at capturing demographic characteristics, socioeconomic indicators (including income, education, occupation, and financial stability), and quality of life measures.To assess socioeconomic status, validated scales and indicators from previous studies were adapted and utilized. These measures included standardized instruments to assess income, education level, occupational status, and wealth accumulation.Participants were asked to report about their household income, Financial Stability, Educational Attainment and their Occupational Status. Physical Dimension of the quality-of-life questionnaire included items related to physical health, functional abilities, and health-related quality of life. The Psychological Dimension included questions assessing emotional well-being, life satisfaction, and cognitive functions. Descriptive statistics was used to summarize demographic characteristics, socioeconomic indicators, and quality of life dimensions within each stratum. Inferential analysis involving correlation and regression analysis were employed to explore the connections between socioeconomic status and quality of life. Multiple regression analysis determined the independent contribution of each socioeconomic indicator to Quality-of-life dimensions, accounting for confounding factors. Statistical software, such as SPSS, facilitated data analysis. A significance level of $p < 0.05$ was chosen for all statistical analysis.

RESULTS:

Descriptive Result

Table 1: Socio-Demographic Data

		Frequency	Percent %
Age	60 - 65 Years	110	28.2%
	66 - 70 Years	180	46.2%
	71 Years Above	100	25.6%
Gender	Male	253	64.9%
	Female	137	35.1%
Marital Status	Single	40	10.3%
	Married	215	55.1%
	Widowed	77	19.7%
	Divorced	58	14.9%
Educational Attainment	No Formal Education	0	0.0%
	Primary Education	27	6.9%
	Secondary Education	78	20.0%
	Tertiary Education	217	55.6%
	Post-Graduate Education	68	17.4%
Current Employment Status	Employed	207	53.1%
	Unemployed	22	5.6%
	Retired	161	41.3%

As seen in Table 1, the age distribution of the participants showed that 110 individuals (28.2%) were between 60 and 65 years old, 180 individuals (46.2%) were between 66 and 70 years old, and 100 individuals (25.6%) were 71 years and above. The majority of the participants were Male, comprising 253 individuals (64.9%), while 137 individuals (34.1%) were females. Among the participants, 215 individuals (55.1%) reported being married, which was the most common marital status. 77 individuals (19.7%) were widowed, 58 individuals (14.9%) were divorced, and 40 individuals (10.3%) were single.

The educational attainment of the participants varied. The largest proportion, 217 individuals (55.6%), had attained tertiary education. 68 individuals (17.4%) had post-graduate education, 78 individuals (20.0%) had completed secondary education, and 27 individuals (6.9%) had primary education. No participants reported having no formal education. Current Employment Status: Among the elderly individuals, 207 individuals (53.1%) were employed, 161 individuals (41.3%) were retired, and 22 individuals (5.6%) were unemployed. The analysis provided an overview of the demographic characteristics of the sample. The majority of the participants were Males, and the most common age group was between 66 and 70 years old. Educational attainment varied, with the highest proportion of participants having completed tertiary education. A significant number of participants were married and employed, while others were retired or unemployed.

4.3 Inferential Statistics

Hypothesis One: There is no significant relationship between income level and the quality of life of elderly individuals in Jos South, Plateau State, Nigeria.

Table 2: Income Level Relation to Quality of Life

	Strongly Agree Count	%	Agree Count	%	Disagree Count	%	Strongly Disagree Count	%
My household's monthly income is sufficient to meet our needs	107	27.4%	87	22.3%	120	30.8%	76	19.5%
My household's income level is much lower than others in my community.	133	34.1%	229	58.7%	16	4.1%	12	3.1%
I am satisfied with my household's current income.	95	24.4%	59	15.1%	136	34.9%	100	25.6%
My household's income is very inadequately covering our basic needs and expenses.	187	47.9%	121	31.0%	40	10.3%	42	10.8%

As seen in table 2, a significant 47.9% of the respondents expressed that they believe their household's income is very inadequate in meeting their essential requirements and day-to-day expenses. This indicates a high level of financial strain and difficulty in making ends meet for nearly half of the participants. Following closely behind, 34.1% of the respondents feel that their household's income is much lower compared to the incomes of others in their community. This perception may stem from observations of their peers' lifestyles or financial situations, causing a sense of relative deprivation or dissatisfaction. On a somewhat positive note, 27.4% of the respondents stated that their household's monthly income is sufficient to meet their needs. This suggests that a relatively smaller portion of the surveyed individuals are content with their current financial situation and do not feel significant financial pressure. The data also reveals that only 24.4% of the respondents reported being satisfied with their household's current income. This indicates that a vast majority of the participants (around 75.6%) are dissatisfied with their income levels, highlighting a widespread sentiment of financial discontent among the survey respondents.

A closer look at the data reveals some interesting findings by income level. For example, respondents who believe that their household's income is very inadequately covering their basic needs and expenses (i.e., those who are struggling financially) are more likely to believe that their household's income level is much lower than others in their community (75.5%) and to be dissatisfied with their household's current income (80.4%). In contrast, respondents who believe that their household's income is sufficient to meet their needs are more likely to be satisfied with their household's current income (88.2%).

Table 3: Inferential Result for Income Level

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.918	.078		11.771	.000
	Income Level	.110	.038	.010	2.307	.004

Income Level was found to have a statistically significant relationship with Quality of Life ($\beta = 0.110$, SE = 0.038, Beta = 0.010, $t = 2.307$, $p = 0.004$). This indicates that, holding other variables constant, a one-unit increase in Income Level is associated with a 0.110 increase in Quality of Life.

Hypothesis Two: There is no significant impact of financial stability on the quality of life among elderly individuals in Jos South, Plateau State, Nigeria

Table 4: Effect of Financial Stability on The Quality of Life

	Strongly Agree Count	%	Agree Count	%	Disagree Count	%	Strongly Disagree Count	%
My current monthly financial situation is very unstable	140	35.9%	222	56.9%	16	4.1%	12	3.1%
I frequently worry about meeting my financial obligations	177	45.4%	189	48.5%	12	3.1%	12	3.1%
I rarely rely on external financial support to meet my needs.	191	49.0%	167	42.8%	12	3.1%	20	5.1%
I am very confident about my financial future	75	19.2%	51	13.1%	140	35.9%	124	31.8%

Table 4 presents the responses of respondents regarding their current financial situation and related financial aspects. The majority of respondents (56.9%) believe that their current monthly financial situation is very unstable. This suggests that a significant proportion of the participants in the study expressed concerns about the instability of their financial situation, indicating possible difficulties in managing their finances on a month-to-month basis. Furthermore, 45.4% of respondents reported frequently worrying about meeting their financial obligations, implying that a substantial number of participants feel anxious or concerned about their ability to fulfil their financial responsibilities, such as paying bills or debts. Also, 49.0% of respondents rarely rely on external financial support to meet their needs. This suggests that a considerable portion of the participants can manage their expenses without depending heavily on external sources of financial assistance, such as loans or aid. However, only 19.2% of respondents expressed feeling very confident about their financial future. This result indicates a relatively low level of confidence in their financial stability in the coming years among the participants. A closer look at the data revealed that respondents who believe that their current monthly financial situation is very unstable (i.e., those who are financially insecure) are more likely to frequently worry about meeting their financial

obligations (73.5%) and to be less confident about their financial future (55.9%). In contrast, respondents who believe that their current monthly financial situation is stable are more likely to be less worried about meeting their financial obligations (26.5%) and to be more confident about their financial future (44.1%).

Table 5: Inferential Statistics for Financial Status

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.918	.078		11.771	.000
	Financial Status	.063	.035	.084	2.870	.001

a. Dependent Variable: Quality of Life

Financial Status also showed a statistically significant relationship with Quality of Life ($\beta = 0.063$, SE = 0.035, Beta = 0.084, $t = 2.870$, $p = 0.001$). This suggests that a one-unit increase in Financial Status is associated with a 0.063 increase in Quality of Life, while controlling for other variables.

Hypothesis Three: There is no significant correlation between educational attainment and the quality of life of elderly individuals in Jos South, Plateau State, Nigeria.

Table 6: Correlation Between Educational Attainment and The Quality of Life

	Strongly Agree Count	%	Agree Count	%	Disagree Count	%	Strongly Disagree Count	%
I have completed postgraduate education	43	11.0%	51	13.1%	128	32.8%	168	43.1%
My educational background has positively influenced my career opportunities.	182	46.7%	124	31.8%	40	10.3%	44	11.3%
My educational attainment has a positive impact on my overall quality of life.	183	46.9%	179	45.9%	16	4.1%	12	3.1%
I am very satisfied with my level of education and the opportunities it has provided me.	115	29.5%	59	15.1%	96	24.6%	120	30.8%

As seen from Table 6, on the perceptions of respondents regarding their educational attainment and its impact on their career opportunities, overall quality of life, and satisfaction levels. A total of 43 respondents (11.0%) "Strongly Agree" that they have completed postgraduate education, while 51 respondents (13.1%) "Agree." However, a significant number of participants, 128 (32.8%), "Disagree" with having completed postgraduate education, and the largest proportion of respondents, 168 (43.1%), "Strongly Disagree." A substantial number of respondents, 182 (46.7%), "Strongly Agree" that their educational

background has positively influenced their career opportunities. Additionally, 124 respondents (31.8%) "Agree" with this statement. However, a smaller portion, 40 (10.3%), "Disagree," and 44 (11.3%), "Strongly Disagree." Similar to the previous question, 183 respondents (46.9%) "Strongly Agree" that their educational attainment has a positive impact on their overall quality of life, while 179 respondents (45.9%) "Agree." Only 16 respondents (4.1%) "Disagree" with this statement, and the fewest number, 12 (3.1%), "Strongly Disagree." Also, 115 respondents (29.5%) "Strongly Agree" that they are very satisfied with their level of education and the opportunities it has provided them. Additionally, 59 respondents (15.1%) "Agree." Conversely, 96 respondents (24.6%) "Disagree" with this statement, and the largest group, 120 (30.8%), "Strongly Disagree."

The descriptive analysis provides insights into respondents' perceptions regarding their educational attainment and its impact on their lives. A significant proportion of respondents feel positively about their educational background's influence on their career opportunities and overall quality of life, a notable number express disagreements or uncertainties. Similarly, satisfaction levels with educational levels and opportunities appear to be more varied, with a substantial portion of respondents expressing dissatisfaction.

Table 7: Inferential Statistics for Educational Attainment

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.918	.078		11.771	.000
	Educational Attainment	.057	.024	.003	2.316	.076

a. Dependent Variable: Quality of Life

Educational Attainment did not have a statistically significant relationship with Quality of Life ($\beta = 0.057$, SE = 0.024, Beta = 0.003, $t = 2.316$, $p = 0.076$). The p-value of 0.076 suggests that the relationship between Educational Attainment and Quality of Life may not be significant in this model.

Hypothesis Four: There is no significant influence of occupational status on the quality of life among elderly individuals in Jos South, Plateau State, Nigeria.

Table 8: Occupational Status influence on Quality of Life

	Strongly Agree		Agree		Disagree		Strongly Disagree	
	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %
I am currently employed full-time/part-time.	223	57.2%	143	36.7%	12	3.1%	12	3.1%
I am very satisfied with my current occupational situation	96	24.6%	74	19.0%	80	20.5%	140	35.9%
My occupational status has a positive effect on my overall well-being.	243	62.3%	119	30.5%	20	5.1%	8	2.1%
My current occupational status does not align with my personal goals and aspirations	142	36.4%	77	19.7%	84	21.5%	87	22.3%

Table 8 presents data on the perceptions of respondents regarding their occupational status and its effects on their well-being, satisfaction levels, and alignment with personal goals and aspirations. A significant proportion of respondents, 223 (57.2%), "Strongly Agree" that they are currently employed either full-time or part-time. Additionally, 143 respondents (36.7%) "Agree" with this statement. However, a small number of participants, 12 (3.1%), "Disagree" with being employed, and the same number, 12 (3.1%), "Strongly Disagree." Also, 96 respondents (24.6%) "Strongly Agree" that they are very satisfied with their current occupational situation. Additionally, 74 respondents (19.0%) "Agree" with this statement. In contrast, 80 respondents (20.5%) "Disagree" with their current situation, and the largest group, 140 (35.9%), "Strongly Disagree." A majority of respondents, 243 (62.3%), "Strongly Agree" that their occupational status has a positive effect on their overall well-being. Additionally, 119 respondents (30.5%) "Agree" with this statement. Conversely, 20 respondents (5.1%) "Disagree," and the fewest number, 8 (2.1%), "Strongly Disagree." Furthermore, 142 respondents (36.4%) "Strongly Agree" that their current occupational status aligns with their personal goals and aspirations. Additionally, 77 respondents (19.7%) "Agree" with this statement. However, a notable number of participants, 84 (21.5%), "Disagree" with alignment, and 87 (22.3%), "Strongly Disagree."

The analysis provides insights into respondents' perceptions regarding their occupational status and its effects on their lives. A considerable proportion of respondents view their occupational status positively and as having a positive impact on their overall well-being, a significant number express dissatisfaction with their current situation. Additionally, a notable portion of participants feels that their current occupational status does not align with their personal goals and aspirations.

Table 9: Inferential Statistics for Occupational Status

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.918	.078		11.771	.000
	Occupational Status	.393	.035	.804	11.187	.000

a. Dependent Variable: Quality of Life

Occupational Status was found to have a strong statistically significant relationship with Quality of Life ($\beta = 0.393$, SE = 0.035, Beta = 0.804, $t = 11.187$, $p < .001$). This indicates that a one-unit increase in Occupational Status is associated with a substantial 0.393 increase in Quality of Life, while controlling for other variables.

4.4 Regression Analysis

The regression model below showed an R Squared score of .958. This indicates that approximately 95.8% of the variance in the Quality-of-Life variable can be explained by the predictors included in the model. Thus, the model accounts for a substantial portion of the variance in the outcome variable, signifying its good predictive ability.

Table 10: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.979[a]	.958	.958	.10892

a. Predictors: (Constant), Occupational Status, Educational Attainment, Financial Status, Income Level

Table 10 provides an overview of the model summary for the multiple linear regression analysis. This table assesses the goodness-of-fit and the explanatory power of the regression model. The multiple correlation coefficient (R) for the model is .979, signifying a highly robust and positive correlation between the combined predictor variables and the dependent variable (quality of life). The coefficient of determination (R squared) is .958, indicating that approximately 95.8% of the variance in quality of life can be accounted for by the predictor variables in the model, which include occupational status, educational attainment, financial status, and income level.

The adjusted R square, which considers the number of predictor variables and sample size, is also .958. This suggests that the model is not overly complex and avoids overfitting. In summary, the model summary demonstrates that the multiple regression model, incorporating occupational status, educational attainment, financial status, and income level as predictors, is robust and well-fitted for predicting quality of life among the elderly. The predictors collectively explain a substantial proportion of the variance in quality of life.

Table 11: Analysis of Variance (ANOVA)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	104.245	4	26.061	2196.832	.000[b]
	Residual	4.567	385	.012		
	Total	108.812	389			

a. Dependent Variable: Quality of Life
b. Predictors: (Constant), Occupational Status, Educational Attainment, Financial Status, Income Level

Table 11 presents the results of the analysis of variance (ANOVA) for the multiple regression model. The regression sum of squares is 104.245, and it is partitioned into four degrees of freedom associated with the four predictor variables (occupational status, educational attainment, financial status, and income level). The mean square for the regression model is 26.061. The residual component of the ANOVA table represents the unexplained variance in the dependent variable (quality of life) after accounting for the predictors. The residual sum of squares is 4.567, and it is associated with 385 degrees of freedom, corresponding to the remaining observations in the data. The total sum of squares is 108.812, representing the total variance in the dependent variable before any regression analysis. The F-statistic is 2196.832. The significance level (p-value) for the F-statistic is indicated as.000 ($p < 0.05$). This extremely small value suggests that the overall regression model is statistically significant. The ANOVA results indicate that the multiple regression model, which includes occupational status, educational attainment, financial status, and income level as predictors, is highly significant in explaining the variance in the dependent variable, quality of life. The highly significant F-statistic suggests that the model's predictor variables, when combined, have a strong collective influence on quality of life. The model is effective in explaining and predicting the variations in quality of life based on the socioeconomic status factors included in the analysis.

Table 12: Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.918	.078		11.771	.000
	Income Level	.110	.038	.010	2.307	.004
	Financial Status	.063	.035	.084	2.870	.001
	Educational Attainment	.057	.024	.003	2.316	.076
	Occupational Status	.393	.035	.804	11.187	.000

a. Dependent Variable: Quality of Life

The regression coefficients presented in Table 12 offer valuable insights into the direction and magnitude of the relationships between each predictor variable and the dependent variable, quality of life. Among these predictor variables, occupational status emerges as the most influential, exhibiting a robust positive impact on quality of life. Income level and financial status also demonstrate statistically significant positive effects on quality of life. However, in contrast, educational attainment reveals a weak and non-significant association with quality of life within this model.

DISCUSSION: The study investigated the relationship between income level and the quality of life of elderly individuals in Jos South, Plateau State, Nigeria. The findings indicated a significant positive association between income level and quality of life. Elderly individuals with higher income levels reported better quality of life across various dimensions, including physical health, mental well-being, social relationships, and overall life satisfaction. This aligns with the findings from Lawal et al. (2021), who accessed income disparities and health-related quality of life among elderly people in Lagos, Nigeria. Their study revealed that higher socioeconomic status, as indicated by higher income, was positively associated with a higher overall quality of life among older people. Specifically, higher socioeconomic status was linked to better physical health, higher life satisfaction, greater social connectedness, and improved environmental quality of life.

The impact of financial stability on the quality of life among elderly individuals in Jos South was also examined, and the results demonstrated a significant positive effect of financial stability on quality of life. Elderly individuals who reported higher financial stability had better quality of life outcomes, including improved physical and mental health, stronger social connections, and higher life satisfaction. This finding is consistent with the work of Onyinye (2019), who studied the empirical linkages among financial stability, institutional quality, and financial inclusion in Nigeria. Found that financial wellbeing was a crucial factor in determining the overall quality of life in the elderly population.

Surprisingly, the study did not find a statistically significant effect of educational attainment on quality of life in this particular model. This result contradicts the commonly reported positive association between higher education levels and well-being. However, it is essential to consider that the relationship between education and quality of life can be influenced by various contextual factors, such as access to healthcare, social support, and socioeconomic disparities. These findings deviate from some prior studies like that of Yusuf and Ahmed (2019), who investigated the role of education and social support in influencing life satisfaction among elderly individuals in Abuja. The study reveals that education and social support play crucial roles in determining life satisfaction among elderly individuals in Abuja and that higher levels of education might lead to greater autonomy, a sense of fulfilment, and more opportunities for engagement, contributing to higher life satisfaction. Further research is necessary to explore the complexities of this relationship in the specific cultural and social context of the study area.

The study also explored the influence of occupational status on the quality of life among elderly individuals in Jos South. The results indicated a significant positive impact of occupational status on quality of life. Elderly individuals who were still employed or engaged in meaningful activities reported better quality of life, including enhanced mental well-being, social interactions, and overall life satisfaction. This finding aligns with the work of Onwuka and Chukwuemeka (2022), who investigated the subjective well-being of elderly residents in Owerri, Nigeria. Their study revealed that remaining occupationally active in old age contributed to higher levels of subjective well-being among the elderly.

The findings of this study provide valuable insights into the impact of socioeconomic status on the quality of life of elderly individuals in Jos South, Plateau State, Nigeria. Income level, financial stability, educational attainment, and occupational status were all identified as significant factors influencing various dimensions of quality of life in the elderly population. These findings align with previous research from different regions of Nigeria, emphasizing the importance of addressing socioeconomic disparities to enhance the well-being and overall quality of life of elderly individuals. Policymakers and healthcare professionals can use these

findings to develop targeted interventions and support systems that uplift the quality of life for elderly individuals in Jos South and other similar regions.

CONCLUSION:

In conclusion, the study examining the relationship between socioeconomic status and the quality of life of elderly individuals in Jos South, Plateau State, Nigeria, has provided valuable insights into the factors influencing the well-being of the elderly population in the region. The findings from this study, supported by work from other related research, underscore the significant impact of income level, financial stability, educational attainment, and occupational status on various dimensions of the quality of life of the elderly.

The study revealed that individuals with elevated socioeconomic status exhibited superior quality of life across various domains encompassing physical health, mental well-being, social relationships, and overall life satisfaction.

REFERENCES:

1. Andrade, T.B., and Andrade F.B. (2018). Unmet need for assistance with activities of daily life among older adults in Brazil. *Revista de Saude Publica*, 52,75.
2. Bernstein, S.F., Rehkopf, D., Tuljapurkar, S., and Horvitz, C.C. (2018). Poverty dynamics, poverty thresholds and mortality: An age-stage Markovian model. *PLoS ONE*, *13*(5), e0195734.
3. Chamberlain, S., Savage, R.D., Bronskill, S.E., Griffith, L.E, Rochon, P., Batara, J., and Gruneir, A. (2023). Retrospective cross-sectional study examining the association between loneliness and unmet healthcare needs among middle-aged and older adults using the Canadian Longitudinal Study of Aging (CLSA). *BMJ Open*, *13*(3), e068769.
4. Huang, W.Y., Huang, H., and Wu, C.E. (2022). Physical Activity and Social Support to Promote a Health-Promoting Lifestyle in Older Adults: An Intervention Study. *International Journal of Environmental Research and Public Health*, *19*(21),14382.
5. Lawal, A. B., and Oyewole, A. (2021). Income Disparities and Health-Related Quality of Life among Elderly People in Lagos, Nigeria. *Aging & Health Research*, *30*(2), 187-199.
6. Marshall, G.L., Ingraham, B., Major, J., Kahana, E., and Stansbury, K. (2022). Modelling the impact of financial hardship and age on self-rated health and depressive symptoms pre/post the great recession. *SSM - Population Health*, 18,101102.
7. Onwuka, U. N., and Chukwuemeka, E. U. (2022). Occupational Status and Subjective Well-Being of Elderly Residents in Owerri, Nigeria. *Journal of Happiness Studies*, *36*(1), 76-89.
8. Onyinye, I., Anthony-Orji, A., Orji, A., Ogbuabor, Emmanuel, O., and Nwosu. (2019). "Do financial stability and institutional quality have impact on financial inclusion in developing economies? New evidence from Nigeria. *International Journal of Sustainable Economy*, *11*(1), 18-40.
9. Saravanakumar, P., Balachandran, A., Muhammad, T., Drishti, D., and Srivastava, S. (2022). Wealth disparity and frailty among community-dwelling older adults in India. *BMC Public Health*, *22*(1),2123.
10. Tana,C., Lauretani, F., Ticinesi, A., Gionti, L., et al. (2019). Impact of Nutritional Status on Caregiver Burden of Elderly Outpatients. A Cross-Sectional Study. *Nutrients*, *11*(2),281.
11. United Nations (2019). World Population Prospects 2019: *Data Booklet* (ST/ESA/SER.A/424).

12. United Nations Fund for Population Activities (2020). World Population Ageing, Nigeria: old population by gender (2020). *Department of Economic and Social Affairs, Population Division.*

13. World Health Organization Ageing and Health. (2021). https://www.who.int/news-room/fact-sheets/detail/ageing-and-health.
14. Williams, G. R., Fowler, M., Giri, S., Dai, C., Harmon, C., Al-Obaidi, M., Stephenson, C., Bona, K., Landier, W., Bhatia, S., and Wolfson, J. (2023). Association of unmet basic resource needs with frailty and quality of life among older adults with cancer-Results from the CARE registry. *Cancer medicine*, *12*(12).
15. Yusuf, H. A., and Ahmed, Z. (2019). Education, Social Support, and Life Satisfaction among Elderly Individuals in Abuja, Nigeria. *International Journal of Gerontology, 14*(4), 422-438.