

Comparative Analysis of Subjective Well-Being Measurement Instruments: Implications for Pre-Retirement Planning in Thailand

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ABSTRACT

Thailand's rapid demographic shift toward an aging population poses significant challenges for retirement planning and the management of quality of life (QoL) among retirees. This study addresses a critical gap by systematically evaluating and adapting internationally established subjective well-being (SWB) measurement tools to the unique socio-cultural context of Thailand, with a focus on insured individuals under the social security system in Songkhla Province.

Using a documentary research approach, the study conducts a comparative analysis of three widely recognized SWB measurement instruments: the Older People's Quality of Life (OPQOL) scale, CASP-19 (Control, Autonomy, Self-realization, and Pleasure), and WHOQOL-OLD (World Health Organization Quality of Life for Older Adults). A structured analytical framework evaluates these tools' strengths, limitations, and cultural adaptability through a detailed comparative matrix of key QoL indicators.

The findings highlight the efficacy of a hybrid SWB framework that integrates elements from all three instruments, offering a culturally sensitive and multidimensional approach to assessing retirees' well-being. This hybrid model incorporates global best practices while accounting for local cultural values, such as the centrality of family support, community engagement, and spiritual well-being, which are essential in the Thai context.

This research makes a significant contribution by emphasizing the importance of cultural adaptation in SWB measurement, demonstrating the multidimensional nature of retirement well-being, and providing actionable insights for policymakers. The proposed framework offers a practical foundation for designing more effective retirement planning interventions that align with the lived experiences of retirees in Thailand. Moreover, it serves as a transferable model for other middle-income countries facing similar demographic transitions.

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Introduction

Retirement planning is essential for life-course development, particularly in regions undergoing rapid demographic changes. In Thailand, especially in Songkhla Province, the aging population presents significant challenges for maintaining the quality of life (QoL) among insured individuals within the social security system. The Thai population aged 60 years and older has increased from 6.8% in 1987 to 16.7% in 2017, and this trend is expected to continue, creating a demographic shift that poses risks such as stagnant economic growth and increased poverty among the elderly. A primary determinant of QoL in retirement is subjective well-being (SWB), which encompasses self-assessed happiness, life satisfaction, and emotional experiences.

The importance of SWB in retirement planning is underscored by the fact that over 40% of Thai people have not initiated any form of retirement planning. This lack of preparation can lead to financial insecurity and diminished QoL for retirees. As the average lifespan in Thailand increases currently around 77 years adequate financial resources become crucial for sustaining a desirable lifestyle during retirement. Furthermore, retirees often face rising healthcare costs while other expenses may decrease, necessitating careful budgeting and planning based on desired lifestyles.

Globally recognized SWB instruments such as the OPQOL scale, CASP-19, and WHOQOL-OLD have been extensively studied. These tools provide valuable insights into various dimensions of well-being and are critical for assessing how individuals perceive their quality of life. However, their application within Thailand's context specifically regarding retirement planning remains

underexplored. This paper introduces these tools, assesses their compatibility, and proposes a hybrid model tailored to Thailand's unique cultural and social contexts.

The integration of these SWB measures into a culturally adaptive framework aims to provide a comprehensive approach to assessing QoL among insured persons nearing retirement. By considering factors such as family support, community ties, and traditional values that influence well-being in Thailand, this research seeks to bridge global best practices with local needs.

In light of these considerations, it is evident that effective retirement planning must incorporate SWB measures to enhance the overall QoL of retirees. Policymakers and social security administrators can utilize this hybrid model to design targeted interventions that address the specific challenges faced by the aging population in Thailand. By fostering a deeper understanding of SWB within the context of retirement planning, this study contributes to the ongoing discourse on improving the lives of older adults in an increasingly aging society.

Literature Review

Older People's Quality of Life (OPQOL) Scale

The Older People's Quality of Life (OPQOL) scale is a widely used instrument that assesses the multidimensional aspects of quality of life (QoL) in older adults. Developed in the UK, the OPQOL scale was designed based on the perspectives of older individuals, making it particularly suited to understanding subjective well-being (SWB) in this demographic. It evaluates several key domains, including physical health, social relationships, financial security, emotional well-being, and social engagement. These domains reflect the complex interplay of factors that influence quality of life among retirees.

One of the strengths of the OPQOL scale is its inclusion of financial security as a critical factor, which is often overlooked in other tools. For retirees, financial stability is a cornerstone of their overall well-being, influencing their ability to maintain independence, access healthcare, and participate in social activities. Additionally, the OPQOL's focus on social relationships highlights the importance of community and familial connections in retirement, especially in cultures like Thailand, where family support systems are integral to older adults' lives.

The OPQOL scale has been validated in diverse cultural settings, demonstrating its adaptability. However, its Western origins may pose challenges when applied in non-Western societies, as cultural values, particularly those related to spirituality, community roles, and intergenerational support, may not be fully captured. In Thailand, where collectivist values and Buddhist teachings influence perceptions of aging, these cultural nuances need to be integrated into the OPQOL to enhance its applicability.

CASP-19

The CASP-19 scale is an innovative tool that measures quality of life through four core domains: Control, Autonomy, Self-realization, and Pleasure. Unlike other measures that focus heavily on physical health, CASP-19 prioritizes psychological and social dimensions of well-being, making it particularly relevant for retirees who experience changes in identity, routine, and social roles post-retirement.

- Control reflects an individual's ability to influence decisions that affect their lives.
- Autonomy highlights freedom from external control and the

ability to make personal choices.

- Self-realization explores the pursuit of personal goals and growth opportunities.
- Pleasure assesses the ability to enjoy life and engage in fulfilling activities.

CASP-19's emphasis on autonomy and control aligns closely with retirees' desire to maintain independence, especially as they transition from structured work environments to more flexible lifestyles. These domains are critical for understanding retirees' adaptability and resilience in managing changes to their roles, social circles, and daily activities.

Another notable feature of CASP-19 is its ability to capture the psychological aspects of aging, such as maintaining a sense of purpose and fulfillment. However, while CASP-19 effectively assesses personal agency, it may not adequately address aspects like social networks or financial security, which are crucial for retirees in collectivist societies such as Thailand. Integrating CASP-19 with tools that emphasize these dimensions could provide a more holistic understanding of retirees' well-being.

WHOQOL-OLD

The World Health Organization Quality of Life - Older Adults Module (WHOQOL-OLD) is a specialized extension of the WHOQOL framework, tailored to the unique needs of older adults.

It Examines Six CORE Domains

- **Sensory Abilities:** Evaluating the impact of sensory impairments on quality of life.
- **Autonomy:** Assessing the ability to make independent decisions.
- **Past, Present and Future Activities:** Understanding individuals' reflections on their life achievements, current engagements, and future aspirations.
- **Social Participation:** Measuring involvement in community and interpersonal relationships.
- **Death and Dying:** Exploring fears and concerns related to mortality.
- **Intimacy:** Assessing the ability to maintain meaningful personal relationships.

The WHOQOL-OLD is particularly suited for capturing the multifaceted nature of well-being among older adults, addressing physical, psychological, and social dimensions. Its domain of social participation is especially relevant in the Thai context, where community engagement and family involvement are integral to retirees' lives. Moreover, its focus on death and dying aligns with Buddhist perspectives on life and mortality, which are central to Thai culture.

One of the key strengths of WHOQOL-OLD is its inclusivity, as it covers domains that other tools may overlook, such as sensory abilities and intimacy. These aspects are particularly important for understanding the lived experiences of older adults, especially in aging populations where sensory impairments and social isolation may pose significant challenges.

However, the WHOQOL-OLD's comprehensive nature can also be a limitation, as its complexity may make it less practical for large-scale surveys or quick assessments.

Additionally, while it has been validated in diverse cultural settings, its applicability in non-Western contexts may require adjustments to account for local values and norms.

Integration of SWB Measures in the Thai Context

While each of these tools offers unique insights into subjective well-being, their individual limitations highlight the need for an integrated approach that reflects Thailand’s cultural values and retirees’ specific needs. For example, combining the OPQOL’s emphasis on financial security and social relationships, the CASP-19’s focus on autonomy and self-realization, and the WHOQOL-OLD’s comprehensive assessment of aging-specific domains can create a more holistic framework.

In Thailand, where collectivism and familial support play significant roles, these tools can be adapted to include culturally relevant indicators such as intergenerational care, community engagement, and spiritual well-being. Moreover, the inclusion of locally tailored questions addressing retirement-specific concerns, such as access to pensions, healthcare, and opportunities for lifelong learning, would enhance the relevance of these tools for retirees in Songkhla Province and beyond.

By synthesizing these tools, a comprehensive and culturally sensitive survey can be developed to better understand and improve the quality of life for retirees in Thailand. This integrated approach would not only provide a more accurate assessment of subjective well-being but also inform targeted interventions to address retirees' diverse needs.

Methodology

This study adopts a documentary research design, enhanced by a meta-analytical approach, to evaluate subjective well-being (SWB) measurement tools and their applicability to retirement planning in Songkhla Province, Thailand. The methodology focuses on identifying and adapting internationally recognized SWB instruments to align with the cultural, social, and economic

contexts of the region, ensuring both theoretical rigor and practical relevance. To address these research questions, a systematic review of academic literature, governmental reports, and prior studies on SWB tools was conducted. Data were sourced from indexed databases such as PubMed and Scopus, as well as government archives, including the National Statistical Office of Thailand. Both qualitative and quantitative data were analyzed to ensure a comprehensive understanding of SWB dimensions relevant to retirees.

Data Analysis

The Study Employed a Multi-Step Analysis Process

- 1. Thematic Analysis:** Key themes related to retirees' well-being were identified, with a focus on dimensions such as life satisfaction, emotional health, and overall quality of life. Indicators like financial security, social relationships, physical and mental health, and culturally specific factors (e.g., spirituality and familial support) were prioritized for analysis.
- 2. Comparative Analysis:** A comparative matrix was developed to evaluate the applicability of three globally recognized SWB measurement tools—Older People’s Quality of Life (OPQOL), CASP-19 (Control, Autonomy, Self-realization, and Pleasure), and WHOQOL-OLD (World Health Organization Quality of Life for Older Adults)—within the Thai socio-cultural context. The analysis considered dimensions such as cultural relevance, key strengths, limitations, and practical feasibility.
- 3. Validation of Findings:** To ensure reliability and validity, the findings were subjected to triangulation through multiple methods, including expert workshops and focus group discussions with retirees and stakeholders involved in Thailand’s social security system. These approaches allowed for cross-verification of data and contextual insights.

Table 1: Comparative Matrix of SWB Measures for Retirement Planning in Thailand

SWB Measure	Key Indicators	Life Satisfaction	Emotional Well-being	Purpose & Meaning	Cultural Relevance	Strengths	Weaknesses
Older People’s Quality of Life (OPQOL)	1. Physical health 2. social relationships 3. financial security 4. emotional well-being 5. social engagement	Moderate	Moderate	High	High	Comprehensive assessment across physical, emotional, and social domains; validated across diverse cultures.	May not fully capture cultural nuances of non-Western contexts, particularly regarding spiritual beliefs.
CASP-19	1. Control 2. Autonomy 3. self-realization 4. pleasure 5. material security 6. health 7. social relationships	High	Moderate	High	Moderate	Focuses on personal agency, autonomy, and fulfilment; highly relevant for retirees transitioning into new roles.	Does not cover all emotional aspects like social engagement or life satisfaction.
WHOQOL-OLD	1. Sensory abilities 2. Autonomy 3. past/present/future activities 4. social participation 5. death & dying 6. intimacy	Moderate	High	Moderate	High	Specifically designed for older adults; provides a holistic view of quality of life across multiple domains.	Complex and may be difficult to administer for large populations or in low-resource settings.

Results

The comparative matrix evaluates three prominent SWB measures OPQOL, CASP-19, and WHOQOL-OLD based on their relevance to retirement planning in Thailand. OPQOL offers a broad assessment of physical, emotional, and social well-being but lacks depth in cultural dimensions like spirituality. CASP-19 emphasizes autonomy and personal fulfilment, making it highly relevant for retirees, though it overlooks social engagement and emotional connections. WHOQOL-OLD provides a holistic perspective, addressing social participation and intimacy, but its complexity limits practical application in low-resource settings. Together, these tools highlight the need for a hybrid framework that integrates their strengths to better address the multidimensional and cultural aspects of retirees' quality of life in Thailand.

The documentary research and integration of the three internationally recognized subjective well-being (SWB) measurement tools—the Older People's Quality of Life (OPQOL), CASP-19, and WHOQOL-OLD reveal that the hybrid framework is well suited to capturing the multidimensional nature of well-being in the Thai context.

The OPQOL scale, which assesses physical health, social relationships, financial security, emotional well-being, and social engagement, aligns well with key aspects of life satisfaction and emotional well-being that are essential for retirees in Thailand. The tool emphasizes the importance of financial security and social relationships, both of which are central to the well-being of Thai retirees, reflecting the significant role of family and social networks in the retirement phase.

The CASP-19, with its focus on autonomy, control, self-realization, pleasure, material security, health, and social relationships, is particularly effective in highlighting the need for autonomy and personal fulfilment among retirees. The tool provides insights into how retirees manage their transition into retirement, focusing on their desire for independence and self-determination. However, the CASP-19 does not extensively cover emotional aspects such as social engagement or life satisfaction, which are also important to retirees' overall well-being.

The WHOQOL-OLD, which covers sensory abilities, autonomy, past/present/future activities, social participation, and intimacy, contributes to a broader and more holistic view of well-being for older adults. It effectively addresses aspects such as social participation and intimacy, which are crucial in maintaining social connections and a sense of purpose during retirement. However, the complexity of the WHOQOL-OLD may pose challenges for implementation in large-scale or low-resource settings.

Discussion

The integration of these SWB tools provides a comprehensive framework for assessing the quality of life (QoL) of retirees in Thailand. The hybrid approach successfully blends globally recognized best practices with local cultural, social, and economic considerations, ensuring that both universal dimensions and region-specific factors are accounted for.

A key finding from the integration of these tools is the significance of financial security and family support in the Thai retirement context. In Thailand, family ties are central to social and economic life, and retirees often rely on family for both financial and emotional support. Therefore, retirement policies should emphasize creating systems that strengthen family-based support

mechanisms and ensure retirees' financial stability.

Additionally, autonomy and social participation emerged as essential dimensions of well-being for retirees. While financial security ensures the fulfillment of basic needs, retirees also value autonomy—the ability to make independent choices—and social engagement, which helps maintain their sense of identity and connection within society. Retirement programs should, therefore, prioritize initiatives that encourage active participation in the community and empower retirees to maintain control over their lives.

The study also underscores the need for culturally tailored retirement planning programs that consider specific local factors, such as the importance of family and community support. By adapting global SWB measurement tools to the Thai context, the framework facilitates a deeper understanding of retirees' needs and offers a more relevant basis for developing effective retirement policies.

In conclusion, the integration of the OPQOL, CASP-19, and WHOQOL-OLD scales into a hybrid SWB framework provides a robust and culturally relevant approach for assessing the well-being of retirees in Thailand. The findings highlight the importance of financial security, autonomy, and social participation, and they emphasize the need for targeted interventions that align with retirees' cultural values and social realities. This approach offers valuable insights for designing retirement planning strategies that improve the quality of life for retirees in Thailand and similar socio-cultural contexts.

Section	Question
1. Demographics and Background Information	
Age	___
Gender	___
Marital Status	___
Educational Background	___
Previous Occupation	___
Monthly Income (Range)	___
Type of Retirement Benefits	(e.g., pension, savings) ___
Living Arrangement	- Alone
	- With family
	- Other: ___
2. Physical and Emotional Well-being (Adapted from OPQOL)	
I am satisfied with my physical health.	
I feel that I have access to adequate healthcare services.	Likert Scale
I feel financially secure in my retirement.	Likert Scale
I am able to perform daily activities without difficulty.	Likert Scale
I feel safe and secure in my living environment.	Likert Scale
My emotional well-being is good overall.	Likert Scale
I feel positive about my current life circumstances.	Likert Scale
Open-Ended: What are your main challenges regarding your physical and emotional well-being?	Open-ended

3. Autonomy and Personal Fulfillment (Adapted from CASP-19)	
I feel I have control over decisions affecting my life.	Likert Scale
I am free to make choices that align with my values and goals.	Likert Scale
I feel that I am still contributing meaningfully to my family or community.	Likert Scale
I have opportunities to engage in activities I enjoy.	Likert Scale
I feel optimistic about my ability to pursue personal goals.	Likert Scale
I am able to live my life the way I want.	Likert Scale
Open-Ended: What activities bring you the most sense of purpose and fulfillment in retirement?	Open-ended
4. Social Participation and Relationships (Adapted from WHOQOL-OLD)	
I feel valued and respected in my family.	Likert Scale
I maintain regular contact with my friends or community.	Likert Scale
I have meaningful and fulfilling social interactions.	Likert Scale
I participate in community or group activities regularly.	Likert Scale
I feel supported by my family and/or friends.	Likert Scale
Open-Ended: How do your social relationships influence your quality of life in retirement?	Open-ended
5. Spiritual and Cultural Well-being (Cultural Adaptations)	
I find comfort and guidance in my spiritual or religious beliefs.	Likert Scale
I participate in cultural or religious events regularly.	Likert Scale
My cultural values and traditions give meaning to my life.	Likert Scale
I feel a sense of peace and acceptance about aging and life's transitions.	Likert Scale
Open-Ended: How do your spiritual or cultural beliefs impact your quality of life?	Open-ended
6. Concerns About Aging (Adapted from WHOQOL-OLD)	
I feel confident about my ability to manage health-related challenges.	Likert Scale
I am not afraid of losing my independence.	Likert Scale
I feel prepared to face challenges related to aging.	Likert Scale
I have made plans for the future (e.g., healthcare, financial stability).	Likert Scale
Open-Ended: What are your biggest concerns about aging, and how do you address them?	Open-ended
7. Life Satisfaction (Integrated Measures)	
Overall, I am satisfied with my life as a retiree.	Likert Scale
I feel I have achieved most of my life goals.	Likert Scale

My life has meaning and purpose.	Likert Scale
I am content with the balance of my personal, social, and spiritual life.	Likert Scale
Open-Ended: What makes you feel most satisfied with your life currently?	Open-ended

Conclusion

This study demonstrates the value of integrating internationally recognized subjective well-being (SWB) measurement tools-OPQOL, CASP-19, and WHOQOL-OLD into a hybrid framework tailored to the Thai context for assessing retirees' quality of life (QoL). By adapting these tools to reflect Thailand's cultural, social, and economic realities, the research provides a comprehensive understanding of the well-being dimensions most relevant to retirees in Songkhla Province.

The key findings emphasize the centrality of financial security, autonomy, and family support in shaping retirees' experiences. The research underscores the need for retirement planning programs that prioritize these factors, ensuring that retirees maintain independence while staying connected to their families and communities. Additionally, the framework highlights the importance of social participation and emotional well-being, which are crucial for sustaining QoL in later life.

Ultimately, this study lays the groundwork for developing culturally sensitive retirement planning strategies that reflect the unique needs of retirees in Thailand. The hybrid SWB framework can guide policymakers in creating support systems that foster fulfilling and meaningful retirement experiences. Future research can further refine this model by exploring its applicability in other regions of Thailand and other middle-income countries facing similar demographic transitions [1-6].

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