RELATIONSHIP BETWEEN RETIREMENT TRANSITION AND MARITAL SATISFACTION AMONG MARRIED COUPLES IN SELECTED CHURCHES IN KIAMBU COUNTY, KENYA

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A DISSERTATION SUBMITTED TO THE GRADUATE SCHOOL IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF DOCTOR OF PHILOSOPHY IN MARRIAGE AND FAMILY THERAPY

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DECLARATION

This dissertation is my original work and has not been presented for the award of degree in any other university.

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DEDICATION

This study is dedicated to God my rock and my salvation, to my dear husband Joel Manyeki and to my beloved children Comfort Manyeki, Azarel Manyeki, and Hiel Manyeki whose unwavering support has anchored me through the challenging seas of academia.

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ABSTRACT

Retirement transition has an impact on marital satisfaction among older couples as revealed in the increased rates of divorce among adults aged 50 years and above in the last two decades. The purpose of this study was to investigate the relationship between retirement transition and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. Correlation research design was used. The study was anchored on the 4's of Schlossberg's Transition theory and the Sound Relationship House of Gottman Couple theory. Stratified random sampling was employed for the selection of 297 retirees and those in retirement transition in Kiambu County. Data was collected using Process of Retirement Planning Scale (PRePS) and Couple Satisfaction Index (CSI). The data was analyzed using descriptive statistics, correlation, regression and chi-square techniques by aid of SPSS version 23. The study found that 62% of retirees classified their retirement as voluntary and 38% as involuntary. Gradual retirement was experienced by 47.9%, while 2.8% retired abruptly due to health issues. Post-retirement, 46.5% engaged in self-employment. Financial planning for retirement was moderately high ($\bar{x}$=3.4107), self-efficacy ($\bar{x}$=3.6218), and perceived social support ($\bar{x}$=3.4405) were above average. Retirement planning anxiety was low ($\bar{x}$=2.6748). Marital satisfaction was high for 75% of respondents. Most respondents (73%) retired before 60 years. Marital satisfaction was higher in voluntary retirements (78.1%) compared to involuntary (69.6%). Retirement perception significantly affected marital satisfaction ($p<.05$), explaining 31.5% of its variance. The results underscore the importance of retirement planning for achieving successful marriages. Steps should be taken to promote financial, social support, and self-efficacy to reducing anxiety to promote marital satisfaction. The practical implications of these findings are crucial for individuals, policymakers, and practitioners involved in retirement planning and support. Understanding the various forms of retirement transitions is essential for marriage and family therapists, policymakers and support services. Tailoring retirement support programs to accommodate this diversity can enhance their effectiveness.

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LIST OF ABBREVIATIONS AND ACRONYMS

COVID	Corona Virus Disease
CSI	Couple Satisfaction Index
DV	Dependent Variable
IV	Independent Variable
MFT	Marriage and Family Therapy
NACOSTI	National Commission for Science, Technology and Innovation
PAC University	Pan Africa Christian University
PRePs	Pre-retirement Planning Scale

OPERATIONAL DEFINITION OF TERMS

Abrupt Retirement. This referred to sudden, unanticipated exit from workforce into inactivity due to factors such as health related issues, organizational, political or social factors (Henkens & van Solinge, 2021). In this study, this term described unforeseen inactivity or redundancy.

Bridge Employment. This term referred to the change from full time employment to part time working after the statutory retirement age (Cahill & Quinn, 2020). In this study, this term meant continued engagement in paid work for less hours after statutory retirement.

Early Retirement. This is retirement by choice before attaining the mandatory retirement age (Thilaka et al., 2020). In this study, this term explained retiring before turning 60 years old.

Gradual Retirement:This is defined as the situation where individuals do not cease employment into leisurely or permanent inactivity but rather, go through several stages while engaging in intermittent jobs and employment as they slowly embrace and adjust to the realities of retirement for permanent inactivity (Wilson et al., 2020). In this study, the term referred to engagement in fulltime work after turning 60 years old.

Involuntary Retirement. This term described forced employment exit due to attaining the fixed age as governed by the law/industry demands or other necessitating factors such as poor health and physical disability (Chunita, 2019). In this study, the term meant retirement against one’s will.

Married Couples. The term in this study referred to persons who are married under the legally recognized types of marriages in Kenya.

Marital Satisfaction. The term referred to a subjective evaluation of each individual's marital experience as fulfilling (Haris & Kumar, 2018). In this research, it was used to mean the approval rating that research participants give their marriage. In this study, marital satisfaction will also be synonymous with marital quality.

Non-retirement Retirement. This involved the decision of an individual not to retire at all regardless of attaining the retirement statutory age (Cebulla et al., 2019). This term was used in this study to mean continued engagement in work with the same employer past the retirement age.

Retirement Transition. As a process of change, the term meant changeover from active work to retirement (Weller & Newman, 2020). In this study, the term meant the period between the on-set of retirement to one's new identity as a retiree.

Self-employment Retirement. This is defined as transition from employment life to own employment at old age (Ratten, 2018). In this study, this term meant engagement in business after retirement.

Unretirement Retirement. This is defined as the return to paid work after exiting employment after the statutory retirement age (Platts et al., 2019). In the present investigation, the term meant securing employment elsewhere some years after being retired.

Voluntary Retirement. This refers to exiting employment at one's own accord for purposes of leisure as compared to continuing with work (Thilaka et al., 2020). In this study, the term meant self-initiated retirement at attaining between 50 years and 60 years of age.

CHAPTER ONE: INTRODUCTION AND BACKGROUND TO THE STUDY

Introduction

This chapter introduces the study's topic, beginning with an overview of the background of the problem and then presenting the problem statement. It continues by listing the objectives and research questions. Following this, the chapter outlines the study's assumptions, justification, and significance. It also includes the scope of the study, limitations, delimitations, and concludes with the summary of the chapter.

Background to the Study

Retirement involves transitioning from full-time employment to either reduced working hours or engaging in non-employment activities, either before or after reaching the designated retirement age (Rodríguez-Monforte et al., 2020). The scoping review was conducted in Spain. This transition signifies a significant life event characterized by shifts in assumptions, roles, routines, and relationships, stemming from the departure from active work life (Moffatt & Heaven, 2017). Recent research indicates that the retirement transition encompasses various changes, including alterations in task distribution, the negotiation dynamics between spouses, time allocation within households, health outcomes, familial relationships, and gender roles (Karimi et al., 2019; Omoro, 2018; Tasew & Getahun, 2021). Furthermore, the process of transitioning into retirement involves decision-making that necessitates cooperation from both spouses within a marital framework (Brenes, 2018).

Marital satisfaction is often used interchangeably with marital quality, indicating a strong positive interaction and friendship as vital indicators of a stable marriage (Gottman & Tabares, 2018). This study was conducted in the USA with a sample of 94 couples and reported that marital conflict often arises among retired couples due to uncertainty which affects marital quality (Gottman & Tabares, 2018).

This finding was validated by Sprecher (2018), who noted that marital satisfaction is an individual mental state that reflects the perceived advantages and disadvantages of marriage. Sawai et al. (2018b) suggested that when one partner imposes more costs on the other, it results in less satisfaction with the partner and the marriage itself. In addition, King (2016) defined marital satisfaction as an individual's attitude toward marriage, while Haris and Kumar (2018) stated that it is a subjective evaluation of each partner's marital experience. Despite significant interest in studies on marital satisfaction during the initial stages of marriage and midlife marriages, majority focused on domestic violence, marital conflicts, infidelity, and financial constraints (Akpinar et al., 2019; Brown et al., 2021; Omoro, 2018; Sawai et al., 2018). Hence, few studies have focused on marital satisfaction in the later years of marriage transitioning to retirement (Fye et al., 2020).

The transition to retirement is undergoing significant transformation, with interpretations varying based on dynamics such as health, age, gender, financial capacity, career/industry, family structure, and marital status (Mulders & Henkens, 2019). This qualitative study was conducted in the Netherlands, sheds light on the intricate interplay of these factors. Gender and age differences emerge as crucial determinants of marital satisfaction during retirement transition. Men and women experience this transition differently due to variations in gender roles and responsibilities (Vinick & Ekerdt, 2020). For instance, Vinick and Ekerdt (2020) observed that in the United States, marital satisfaction might be negatively affected when husbands retire before their wives. However, studies among Chinese couples show a contrasting picture, indicating that a husband’s retirement can actually improve the wife's health and marital quality (Zang, 2020). These disparities underscore the nuanced nature of retirement transition and its effects on marital satisfaction, emphasizing the importance of considering demographic factors such as age and gender in understanding these dynamics (Vinick & Ekerdt, 2020; Zang, 2020).

A longitudinal study conducted in China with 7,869 participants posited that retirement transition often brings about uncertainty which can trigger anxiety and fear among older adults, however, the experiences may differ by gender and state of mind (Zang, 2020). Interestingly, research from Turkey suggests that the retirement of one spouse can positively influence the mental health of the other spouse where the wife's retirement was linked to improved mental well-being for the husband (Vinick & Ekerdt, 2020). This positive impact may stem from the increased time the retiring spouse can devote to their partner which may reduce anxiety. Furthermore, Gallagher and Stokes (2021) support the findings that the cognitive functioning of retired couples in Germany significantly affected the marital quality. Notably, a wife's poor cognitive functioning was associated with her self-reported warmth and friendship with her husband, while husbands' cognitive issues were linked to wives' reports of marital dissatisfaction. Additionally, Mulders and Henkens (2019) discovered that women tended to experience greater satisfaction and less apprehension during retirement transition compared to men, especially when they had quality relationships. However, married women may face challenges such as lacking coverage in employer-sponsored retirement plans, posing additional stressors lowering the marital quality (Tasew & Getahun, 2021). To address these concerns, marriage and family therapy can mitigate apprehensions and promote mental health during the retirement transition and improve marital satisfaction (Vordzorgbe et al., 2018).

The definition of retirement transition has undergone a significant evolution, shaped by factors such as duration, mode of engagement, and the choice of post-retirement activities or career paths (Lassen & Vrangbæk, 2021a). Drawing insights from a scoping review study conducted in Denmark, which synthesized literature from across Europe, researchers have observed a diverse landscape of retirement transitions. For instance, Chapman (2021) documented various approaches, where some older individuals opt for reduced working hours, others transition to part-time consultancy roles within their existing organizations, some pursue bridge employment opportunities, while others cease working altogether upon reaching retirement age, whether voluntarily or involuntarily. The selection of a particular retirement transition type is contingent upon an individual's planning resources and their ability to effectively prepare for retirement. Moreover, findings from Mergenthaler and Cihlar (2018) underscored the significance of this transition by revealing that men who voluntarily retired and engaged in bridge employment reported higher levels of marital satisfaction compared to their spouses who also pursued similar avenues.

Extensive literature exists on the various types of retirement transitions and their influence on life happiness, particularly within the contexts of the US and Europe (Fye et al., 2020; Mulders & Henkens, 2019; Tasew & Getahun, 2021). Despite the available studies there remains a dearth of research globally regarding the correlation between retirement transition types and marital satisfaction (Fye et al., 2020). According to Fye et al., (2020) in a study conducted among USA couples, the significant impact of retirement on marital relationships were highlighted as important. This observation was further substantiated by Mulders and Henkens (2019), who emphasized that the extent of this impact varies depending on the specific types of retirement transitions. Accordingly, the level of satisfaction experienced is intricately tied to the nuances of the retirement process and subsequent post-retirement life. In line with these findings, Tasew and Getahun (2021) noted a positive association between voluntary retirement and increased life satisfaction. Conversely, Lassen and Vrangbæk (2021a) revealed that poor marital quality did not serve as a predictor for spouses' decisions to retire voluntarily. These studies collectively underscore the multifaceted nature of retirement transitions and their differential effects on marital satisfaction.

Although older adults in India often develop a preference for living apart from their spouses, they often lack understanding on how to form new relationships in their later years (Gangopadhyay, 2021). In addition, this study synthesized existing literature to draw conclusions, highlighting a concerning trend where the quality of life for retirees deteriorated, impacting the quality of their marriages. Nakagawa and Hülür (2021) supported this notion, suggesting that changes in marital status due to loss of a spouse or divorce can significantly diminish life satisfaction and overall health, particularly during the retirement transition phase. Even in cases where physical separation or divorce does not occur, the seeds of separation may be sown in the mind due to marital dissatisfaction (Chapman, 2021). This dissatisfaction often stems from a lack of essential individual resources and coping strategies necessary for effective retirement planning (Sclater & Piper, 2020). Hence, it becomes crucial for retirees to possess adequate planning resources such as finances, demographics, self-efficacy, and social support to navigate the retirement transition process smoothly while retaining a strong marriage bond (Hoppmann et al., 2017).

Sousa-Ribeiro et al. (2022) describe self-efficacy as an individual's confidence in their ability to effectively manage life situations, such as transitioning into retirement. For instance, a study, conducted in Sweden on retiring nurses aged between 55 to 66 years reported that, self-efficacy among married retirees tends to be higher, while those without a spouse exhibit lower levels of self-efficacy (Bordia et al., 2020). On the other hand, social support entails the perception of assistance or help received to cope with life situations that promotes self-efficacy. Spouses, family, friends, and the broader community are significant sources of support during the retirement transition (Hansson et al., 2020). For instance, Pandya (2019) revealed a negative relationship in the correlation between spousal retirement transition and marital satisfaction among spouses who supported dependents, which resulted to time and financial constraints that affected self-efficacy.

Opsahl et al. (2019) argue that attending religious services promotes hope for the future and reduces depressive symptoms among retirees. This study was conducted in Kenya among 332 participants, underscored the role of religious communities as facilitators of social support. These findings align with Maobe's (2020) study outcomes, which highlighted the Church as a supportive social network for retirees. Similarly, Pandya (2019) suggests that certain religious activities foster social well-being, particularly in the context of retirement planning. Oudman (2020) further demonstrates that Church attendance correlates positively with happiness and satisfaction among elderly retirees in retirement homes. Additionally, joining mainstream community groups, such as religious congregations, provides retirees with a viable avenue for navigating the retirement transition (Hansson et al., 2020). Overall, religious activities serve as a source of hope, helping to alleviate anxiety and fear associated with retirement (Oudman, 2020).

Individual retirement transition planning for married adults begins at middle age. At this phase, individuals focus on their overall psychological planning, which includes evaluating their spending and saving habits, diet, and the quality of their relationships (Kerr, 2018). This study, conducted in Italy, drew conclusions by reviewing existing literature. Planning is essential for managing any life situation, particularly in predictable situations such as retirement (Drydakis et al., 2018). For instance, a person's retirement transition planning involves assessing individual resources, relationships, and execution strategies. Therefore, retirement planning becomes crucial for an effortless transition for couples in both the pre- and post-retirement phases (Doorley & Nolan, 2019). Despite this, Lee (2022) emphasized that retirement transition involves disruptions to work and possible changes in income for both men and women, affecting the type of retirement transition, available resources, and planning strategies. Therefore, underscoring the importance of retirement planning to promote marital satisfaction.

A longitudinal study with 15,379 retirees was conducted in the USA established that having individual resources is associated with marital satisfaction for partners as they plan for their retirement based on gender (Liu, et al. 2020). This finding was validated according to Sohier et al. (2021) by noting that couples who impose value rather than the cost on their spouses was likely to promote marital satisfaction. While parallels can be drawn between males and females in retirement planning trends in the Western world and Africa, there are unique differences nonetheless (Mandel & Lazarus, 2021). For instance, study carried out by Axelrad and Mcmara (2018) in 13 European Countries showed that men retired relatively early in France and Belgium, while in Slovenia and Poland retired late. In Cameroon, some dynamics tend to disempower men in the rural compared with urban areas due to a corresponding rise in economic opportunities for women (Awuh, 2021). The disempowerment of the male gender contributed to marital dissatisfaction (Byrne & Barling, 2017b). In support of this argument, Ngunjiri (2020) observed that women's career growth in Kenya negatively influenced marital satisfaction while advancing the chances of divorce during retirement. As a result, the differences between male and female retirement transition experiences may have an impact on marital satisfaction.

A study conducted in Kashmir, India, involving 400 participants showed that, at the heart of the retirement transition equation is the family structure of the retiree which is influenced by factors such as globalization, high cost of living, level of education, nature of occupation, and learning (Bhat et al., 2020). Additional studies Lebow (2020b), Morrow-Howell et al. (2020), and Owen (2021) show that the global economy and social structures continue to struggle with the strain associated with the Coronavirus (COVID-19) pandemic, creating susceptibility to involuntary retirement and resource distress. During the pandemic, some people experienced salary reductions, reduced working hours, layoffs, or mandatory retirement which affected the family structure (Morrow-Howell et al., 2020). In addition, Owen (2021) revealed that older workers lost opportunities for re-entry into the workforce, reducing the employment population ratio for those aged fifty-five and above. Similarly, many older workers who were mandatorily retired during COVID-19 have remained retired, threatening their family resources (Coile & Zhang, 2022). These predicaments may contribute to marital dissatisfaction among married individuals transitioning to retirement (Killewald, 2016). Despite all these findings, low attention has been accorded to the marital satisfaction of older couples transitioning to retirement.

A phenomenological study conducted in Indonesia involving 25 retired government employees showed an emerging trend of conflicts among couples transitioning to retirement (Arisanti & Hakim, 2023). This study highlighted that couples transitioning to retirement experience multiple issues such as where to live, how to use retirement funds, and which activities to engage in post-retirement which contributed to their marital dissatisfaction. Mandel and Lazarus (2021) validated these findings by noting that retired couples often experienced marital dissatisfaction due to anxiety, a range of psychological problems, and uncertainty. This anxiety and tension tend to escalate to bitterness, resentment, and further tension, resulting in marital dissatisfaction (Lambert-Shute et al., 2020). Additionally, Benson and Coleman (2016) suggested that husband's belief that they should be the final decision-makers as heads of the household, while their wives demanded that their preferences be considered contributed to systemic dissatisfaction. These individual differences result to some couples to live separately hence undermining marital harmony (Mandel & Lazarus, 2021).

Retirement programs to support retirees are critical according to the findings of Yelbi and Anovunga, (2024) drawn from a sample of 150 retired teachers in Ghana, revealed that teachers' employers had an established retirement transition curriculums and programs to support their employees. However, very few organizations support older congregants in their retirement planning (Hopkins, 2018). For instance, initiatives such as marriage enrichment programs adopted in some churches tend to strengthen marriages and assist couples facing problems (Oudman, 2020). Additionally, pre-retirement programs often focus on financial, physical, psychosocial, and psychological health aspects, primarily targeting individuals (Gathiira et al., 2019). Therefore, acquiring skills or awareness in preparation for retirement transition among couples may enhance marital satisfaction with minimal interruptions (Fye et al., 2020). Nonetheless, not all organizations, including churches, host retirement transition and marriage enrichment programs (Hopkins, 2018). Studies have shown a correlation between religious activities/spirituality, retirement planning, and marital satisfaction (Maobe, 2020; Oudman, 2020). However, most research has focused on the general populations with no religious affiliation, yet it may have an influence in retirement transition and marital satisfaction among married couples (Fye et al., 2020; Pandya, 2019).

Abiodun et al. (2022) conducted a study on marital satisfaction in Nigeria among 180 married couples, they identified factors positively impacting marital satisfaction such as humility, patience, counseling, empathy, perseverance in conflict resolution, children in marriage, intimacy, and sexual satisfaction. Contemporary research indicates that marital satisfaction is negatively impacted by a lack of intimacy, spousal warmth, destructive conflict resolution, spousal hostility, and poor decision-making strategies (Tasew & Getahun, 2021; Wickrama et al., 2020). For example, Wickrama et al. (2020) found that job mismatch and the development of depressive symptoms led to low marital satisfaction among couples in retirement transition. Additionally, Lawrence et al. (2019) highlighted financial differences as a significant marital stressor among Nigerian couples. This underscores the importance of understanding each spouse's perception of their partner's virtues and discerning whether these perceptions are based on assumptions or reality (Hinnekens et al., 2020).

Tar and Wapmuk (2021) conducted research on retired Nigerian soldiers reported that transitioning into retirement tended to predispose individuals to a multitude of challenges spanning from physical health and psychological well-being to socioeconomic factors. Despite training in entrepreneurship for these soldiers, the transition into retirement remained a difficult period for them. Schmid (2022) validated these findings, noting that changes in spouses' earnings and shifts in household responsibilities associated with retirement can impact marital satisfaction and increase the risk of divorce. This aligns with Fye et al. (2020), who concluded that a husband's unemployment not only contributes to marital dissatisfaction but also increases the likelihood of divorce in the long term. These challenges, particularly among older adults, reverberate through families and society at large (Li & Mutchler, 2020). However, for some spouses, the losses incurred during retirement may present opportunities for rejuvenation, potentially yielding positive effects and bolstering marital satisfaction (Tar & Wapmuk, 2021). Therefore, retirement represents a significant transition that can have adverse effects on married individuals and couples. Consequently, it is evident that the relationship between retirement transition and marital satisfaction constitutes essential experiences in the lives of adults yet remains an area that warrants further exploration (Fye et al., 2020).

Every married individual's dream is to grow old and live happily thereafter (Owoseni et al., 2022). Using a sample of 425 married and retired participants drawn from Nigeria, it was noted that while spousal support is not a predictor of marital satisfaction, loneliness plays a critical role in retirees' life satisfaction, highlighting the importance of social connections (Spence, 2021). This finding aligns with Tambellini (2023), who noted that a lack of marital satisfaction can lead to marital instability, including divorce and separation. Cases of unhappy married individuals are becoming more common, yet the topic remains controversial due to religious teachings (Anaana et al., 2019). Increased marital conflicts often signal marital dissatisfaction (Mortelmans, 2020). For example, Henning et al. (2021) stated that mobility is an essential aspect of well-being for retirees, especially in the first year. Married individuals in retirement transition may experience marital dissatisfaction if they do not perceive their spouses as supportive. This may result from ineffective retirement planning, poor scheduling of daily activities, and a lack of opportunities for physical and social activities (Oudman, 2020). Therefore, couples need to explore their individual and family resources as part of the retirement preparedness process to improve their connectedness (Musila et al., 2019).

A study carried out in Kenya using a sample of 351 participants drawn from the Catholic Church suggested that individuals who do not experience the warmth of their spouses, were likely to seek various activities to cope with the increased free time during retirement (Hwai, 2022). In some cases, because of the increased free time, a prior study aligns with findings from Mitchell (2020), who noted that married women often resisted relocating to their native land after their husbands' retirement, leading to marital disagreements and, in some cases, long-distance relationships. Additionally, Heid et al. (2021) suggested that some married retirees, often migrate to engage in other activities as a result to unfavourable pension policies. These increased patterns of free time imply that older adults may abandon marriage in favour of remaining unmarried or in single relationships to protect themselves from the adverse effects of retirement and maintain financial stability (Allred, 2019). Therefore, building new systems for married people transitioning to retirement is necessary to utilize the increased free time (Musila, 2020).

Statement of the Problem

The demographic group in a season of transitioning to retirement adults 50 years and above divorce rates doubled between 1990 and 2017 (Allred, 2019; Brown & Lin, 2012; Raley & Sweeney, 2020) suggesting a growing marital instability and an indication of unhappiness among older couples. Study outcomes indicate that something could be affecting marital satisfaction of individuals in the later years of marriage leading to increased rates of marital dissatisfaction (Allred, 2019; Brown & Lin, 2012). As a result, there is a substantial increase in research on retirement transition among married couples in Western Countries and few in Africa (Brenes, 2018; Kridahl & Kolk, 2018; Pienta, 2016; Septia et al., 2020; Soest, 2019a; Syse et al., 2014). However, regional, cultural, and demographic differences in the current study may encompass unique findings that could fill a knowledge gap.

The retirement period marks a significant transition in one's life, where the familiar routine of office life comes to an end, and individuals must navigate the uncertainties of how to structure their days without a stable income (Sohier, et al. 2021). This phase often coincides with age-related health changes, necessitating additional financial resources for healthcare (Bordia, et al. 2020). Moreover, the empty nest phenomenon, where children have left home, leaves older couples to rely more on each other for support (Sohier, et al. 2021). These challenges can strain marital relationships, leading to an increase in divorce rates among retirees. Brown and Lin (2022) observed a significant rise in divorce rates among adults aged 50 and above in the USA, reaching 36%, up from less than 5% in the 1960s. Similarly, Hwai (2022) suggests a higher divorce rate among Kenyans facing life changes such as retirement. Despite these trends, there is a lack of direct research linking retirement transition to marital satisfaction among retiring couples in Kenya. Therefore, this study aims to investigate the relationship between retirement transition and marital satisfaction among couples in selected churches in Kiambu County, Kenya.

The study conducted by Moebe (2020) explored the interaction between demographic factors, spiritual well-being, and retirement planning among 332 university and church workers. While the study provided valuable insights into how spirituality influences retirement planning decisions, it did not examine retirement in the context of marital satisfaction. The focus of the study was primarily on understanding the role of spirituality in retirement planning. Moreover, the study's sample primarily consisted of university employees, who typically represent the more educated and affluent segment of society, compared to church employees. While church employees may possess greater spiritual maturity, the study did not delve into their specific perspectives on retirement. Therefore, there is a notable gap in the literature regarding the exploration of marital stability after retirement, warranting further research to address this aspect comprehensively.

The study conducted by Hwai (2022) provides valuable insights into the relationship between family life cycle and marital satisfaction. However, it is important to note some limitations and areas for further exploration. Firstly, the study's focus on a single church community, specifically a Roman Catholic church, may limit the generalizability of the findings to a broader population, as different denominations may have unique cultural and contextual factors influencing marital dynamics. Secondly, the study did not specifically address retirement transition as a factor in marital satisfaction, despite its significance in the life cycle of many couples.

Retirement represents a significant life transition that can profoundly impact marital dynamics, including changes in roles, routines, and financial circumstances. Therefore, future research could benefit from examining how retirement transition influences marital satisfaction within the context of the family. Overall, while the study contributes valuable insights into the complex interplay of socio-demographic factors and life circumstances in shaping marital satisfaction, there is a need for further research to explore the specific role of retirement transition and its implications for marital relationships across diverse populations and contexts.

Purpose of the Study

The general purpose of the study was to investigate the relationship between retirement transition and marital satisfaction among married couples in selected churches in Kiambu County, Kenya.

Objectives of the Study

The study sought to achieve the following specific objectives.

i. To determine the types of retirement transition among married couples in selected churches in Kiambu County, Kenya.

ii. To examine the relationship between the type of retirement transition and marital satisfaction among couples in selected churches in Kiambu County, Kenya.

iii. To establish the practice of individual retirement transition planning among married couples in selected churches in Kiambu County, Kenya.

iv. To investigate the relationship between individual retirement planning and marital satisfaction among married couples in selected churches in Kiambu County, Kenya.

Research Questions

i. What are the types of retirement transition among married couples in selected churches in Kiambu County, Kenya?

ii. What is the relationship between the type of retirement transition and marital satisfaction among married couples in selected churches in Kiambu County, Kenya?

iii. How is the established practice of individual planning for retirement transition among married couples in selected churches in Kiambu County, Kenya?

iv. What is the relationship between individual retirement planning and marital satisfaction among married couples in selected churches in Kiambu County, Kenya?

Assumptions of the Study

Firstly, it is assumed that there were distinct types of retirement transitions among married couples in selected churches in Kiambu County, Kenya. These transitions were categorized and analyzed to understand their characteristics and implications better. The identification of these types helped in providing a clearer picture of how retirement is experienced within this community.

Secondly, it is assumed that the practice of individual planning for retirement transition is established among married couples in selected churches in Kiambu County, Kenya. This planning varies in effectiveness and thoroughness, depending on various factors such as socioeconomic status, education level, and access to resources. Understanding these practices shed light on how well-prepared individuals were for retirement.

Thirdly, it is assumed that there is a significant relationship between the type of retirement transition and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. Different types of retirement transitions were expected to have varying impacts on marital satisfaction, highlighting the importance of the nature of the retirement experience on marital dynamics.

Lastly, it is assumed that there is a significant relationship between individual retirement planning and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. Effective individual planning for retirement transition was anticipated to correlate with higher levels of marital satisfaction, emphasizing the role of preparedness and proactive planning in ensuring a smooth and satisfying retirement phase for couples.

Justification/Rationale of the Study

Retirement transition definition evolved with time-based factors such as time, mode of engagement, as well as the choice of activity/career (Lassen & Vrangbæk, 2021a). The flexibility components arise in the different retirement transition types, which are different from the traditionally known retirement transition that involved ceasing to work all together from a career at attaining a specified age as stipulated by each country's laws (Scherger, 2021). Retirement transition is hence perceived as a process than a one-time event that entails explanation of individual choices (Scherger, 2021). The changing trends in the complex processes of retirement transition types especially in the 21st century therefore calls for an inquiry on its effects on married individuals.

It has been reported that population aging is becoming a global phenomenon due to waning fertility and extended life span (Feng et al., 2019). In essence, it means that there is a relative increase in years in later life for married people. For instance, there is an indication that Sub-Saharan Africa will record the second fastest growth in the number of older persons (65+) at +218%, from 32 million in 2019 to 101 million by the year 2050. The observation from these findings is that there will be a potential increase in the elderly dependency ratio (UNDP, 2019a) which necessitates investigation of the nexus between retirement transition and the satisfaction of marriages of people who fall within the age bracket of older persons.

Studies on retirement transition have delved into understanding of finances, seeking financial guidance, retirement funds, and retirement behaviours. However, few research studies have been undertaken on retirement transition in relation to marital satisfaction (Gallagher & Stokes, 2021). In the few studies among married couples, inconsistency in study findings exist, particularly on variables of gender and age (Bocker & Gehring, 2015; Gallagher & Stokes, 2021). In addition, most studies are skewed towards investigating the relationship between retirement and life satisfaction/quality of life, wellbeing/health, and psychological/cognitive wellness among retirees. Some studies have also centred on the relationship between retirement transition and religion/ religious activities among married people from the general population, and yet consist of contradictory findings (Anderson et al., 2015; Opsahl et al., 2019). Conversely, limited research has explored the correlation between retirement transition and marital bliss (Fye et al., 2020).

In Sub-Saharan Africa in general and Kenya in particular, there is a scarcity of published studies focusing on the relationship between retirement transition and marital satisfaction among married people affiliated with a Church. Therefore, this study contributes to knowledge on the relationship between retirement transition and marital satisfaction among married people in Kiambu County, Kenya. The study aimed not only to fill the knowledge gap but also to inform married couples and different policymakers in organizations/institutions on the best practice in this subject. This is drawn from the discoveries and suggestions of multiple studies on the importance of retirement programs (Kilika, 2019; Laberon et al., 2019; Vordzorgbe et al., 2018).

Significance of the Study

Firstly, by identifying the types of retirement transitions among married couples in Kiambu County, Kenya, the study will help policymakers, marriage and family therapists, social workers, and retirement planners develop targeted interventions that cater to the specific needs and challenges faced by retirees. Understanding these transitions can lead to more effective support systems and policies that promote smoother and more positive retirement experiences.

Secondly, the study's examination of individual planning practices for retirement transition highlighted gaps and strengths in current planning approaches. This knowledge can be used to design educational programs and resources that empower individuals with the necessary tools and information to plan their retirements more effectively. Better planning can enhance retirees' financial stability, emotional well-being, and overall quality of life.

Thirdly, exploring the relationship between the type of retirement transition and marital satisfaction can provide valuable insights into how different retirement experiences impact marital dynamics. This understanding can guide couples in making informed decisions about their retirement plans, fostering stronger relationships and reducing potential conflicts during this critical life stage.

Fourthly, the investigation into the link between individual retirement planning and marital satisfaction underscored the importance of proactive and comprehensive retirement preparation. Findings from this study can encourage individuals to take a more active role in their retirement planning, ultimately leading to improved marital satisfaction and a more fulfilling retirement. The study's outcomes can also inform counseling and support services aimed at helping couples navigate the retirement transition together, ensuring a more harmonious and supportive partnership.

Lastly, by investigating the types of retirement transitions among married couples in Kiambu County, Kenya, this study contributed to the body of knowledge on retirement dynamics in a specific cultural and regional context. This can serve as a foundation for future research, allowing scholars to build upon these findings and explore retirement transitions in other regions or compare cross-cultural differences.

Such comparative studies can enhance the global understanding of retirement processes and their impacts on individuals and families.

Scope of the Study

The conceptual scope of the study was on retirement transition, retirement planning and marital satisfaction. Whereas many factors can moderate or intervene in the relationship between retirement transition and marital satisfaction among married couples, this study focused on gender and age only. The scope of the study was constrained to married couples in Kiambu County, Kenya. The study targeted married individuals aged between 50 years and 69 years, with 50 years set as the minimum because it marks the minimum age requirement for retiring early and 65 is the upper statutory retirement limit according to the Ministry of State for Public Service (2012). This study drew inference from data collected from married couples who are residents of Kiambu County, Kenya. Kiambu county being the second most populated, has one of the highest numbers of separated and divorcees according to Kenya National Bureau of Statistics (2019). Marriage in this study was within the context of Kenya's legal definition, which includes traditional/customary marriage, civil marriage, religious marriage, and marriage by presumption (Njiri, 2020).

The study focused on churches, as they provide a platform where people regularly meet for spiritual nourishment. This environment facilitates regular interactions and fosters community among members, making it an ideal setting for gathering data on retirement transitions and marital satisfaction. The study collected data from a variety of denominations, including the Roman Catholic churches, Protestant churches, and Evangelical churches. This approach ensured a diverse and comprehensive understanding of the experiences and perspectives of married couples across different religious backgrounds.

The study was limited to married couples between the ages of 50 and 69. This age group was targeted because it encompasses married couples who are either planning for retirement or have recently retired. Focusing on this demographic allowed for a more accurate examination of the retirement transition and its impact on marital satisfaction. The study was guided by a correlational research design, which helped to identify and analyze the relationships between different types of retirement transitions, individual planning practices, and marital satisfaction among the participants.

Limitations

The correlational research design of this study presented certain limitations that warranted consideration. Firstly, due to its correlational nature, the study established relationships between variables but could not ascertain causality. While it identified associations between retirement transitions, individual planning, and marital satisfaction, it could not determine whether changes in one variable directly caused changes in another. This limitation underscored the need for caution in interpreting the findings, as other unmeasured factors could have influenced the observed relationships.

Secondly, the study's reliance on self-reported data from questionnaires introduced potential biases and limitations. Participants may have provided responses that are influenced by social desirability, memory recall, or personal biases, which could have affected the accuracy and reliability of the data. Additionally, self-reported measures of retirement transition types, individual planning, and marital satisfaction may not have fully captured the complexities of these constructs, leading to measurement error and reduced validity of the study's findings.

Despite these limitations, the correlational research design offered valuable insights into the relationships between retirement transitions, individual planning, and marital satisfaction among couples in Kiambu County. By identifying associations between these variables, the study contributes to our understanding of how retirement experiences may influence marital dynamics. However, it is essential to interpret the findings within the context of the study's limitations and to consider additional research designs, such as longitudinal studies, to further explore causal relationships over time.

Delimitations

Kiambu County was chosen for this study due to its strategic location. It borders Nairobi County, the commercial and administrative capital of Kenya, which attracts many employees. Many of these employees, particularly those nearing retirement, may have chosen to settle in neighbouring counties like Kiambu. This proximity ensures a diverse population mix, making Kiambu an ideal location for studying retirement transitions and their impacts. Additionally, Kiambu County's proximity to Nairobi was relatively convenient for the researcher to conduct the study. Administering questionnaires and conducting interviews was logistically easier and more cost-effective. This convenience allowed the researcher to allocate resources more efficiently and ensured timely data collection. Furthermore, Kiambu County provided a unique setting that blends urban and rural characteristics, offering insights into the retirement experiences of individuals from different socio-economic backgrounds. This diversity enhanced the study's comprehensiveness and relevance, capturing a wide range of retirement transition types and their implications on marital satisfaction.

The study focused exclusively on examining the various types of retirement transition among married individuals in Kiambu County, Kenya. It also explored the correlation between these retirement transition types and marital satisfaction among married couples in the same region. Additionally, the study investigated the prevalence and effectiveness of individual retirement transition planning practices among married individuals and analyzed how these planning efforts related to marital satisfaction. Overall, the research concentrated on understanding the interplay between retirement transition dynamics and marital quality specifically within the context of Kiambu County, Kenya.

Chapter Summary

This chapter has presented a background overview of the study. It has been evident in the chapter that there is a global interest in retirement transition going by research on the relationship between retirement transition and retirement/ life satisfaction among couples. The chapter has articulated the research problem and identified the knowledge gap that was filled. Subsequently, it has outlined the purpose, objectives, research questions, significance, assumptions, scope of the study, along with limitations and delimitations. The next chapter constitutes a critical review of past literature.

CHAPTER 2: LITERATURE REVIEW

Introduction

This chapter offers a thorough examination of the empirical and theoretical literature. The empirical literature review was thematically organized in line with the specific objectives of the study. Accordingly, the literature review covers marital satisfaction, types of retirement transitions, types of retirement transition in relation to marital satisfaction, individual retirement transition planning, and individual retirement planning in relation to marital satisfaction. This is followed by discussing relevant theories to be applied in the investigation. The chapter then presents the conceptual framework to be utilized by way of a diagrammatic illustration. A summary of the key literature gaps is provided.

Marital Satisfaction

Marital satisfaction in couples promotes family harmony and a strong bond (Abolghasemi et al., 2022). According to Lawrence et al. (2019), married individuals supposedly are healthier and record a longer life span as compared to singles, divorced, and the widowed. A study by Dobrowolska et al. (2020) reviewed the global perspective of marital satisfaction and found that couple marital satisfaction was one of the strongest predictors of whether the marriage would last or not. Marital satisfaction is used interchangeably with marital quality to imply a strong positive interaction and friendship as a vital indicator of a stable marriage (Gottman & Tabares, 2018). In addition, marital satisfaction is an individual mental state that reveals the marital perception of the advantages and disadvantages of marriage (Givertz et al., 2016). When a partner imposes more costs on the other marital partner, the less satisfied the partner is with the marriage and the marriage partner (Givertz et al., 2016).

King (2016) defined marital satisfaction as an individual's attitude toward marriage while Haris and Kumar (2018) viewed it is a subjective evaluation of each partner's marital experience. On the other hand, Abiodun et al. (2022) posited marital satisfaction as a state in which couples are content and delighted with the quality of their marital relationship. Therefore, spouses' perceptions of a marriage being of benefit or not is critical as evidenced that unhappy marriages provided less benefits (Lawrence et al., 2019). For example, women tended to be happier when they earned more, although, with an indication of unhappiness in cases where they contributed more to the household budget (Chen, 2018). Additionally, Karimi et al. (2019b) posited that in older adults, intimacy among married couples had a positive impact on psychological and physical health in long-term marriages. They revealed factors that increased marital satisfaction were spirituality/religion, intimacy, dialogue, children, affection, bonding, and dispute resolution attitudes are some of the emphasized that intimacy promoted the construction of marital identity and satisfaction.

Abiodun et al. (2022) included humility, patience, counseling, empathy, and perseverance (in relation to conflicts), children in marriage, intimacy, and sexual satisfaction as factors to consider in marital satisfaction. Contemporary studies strategies (Tasew & Getahun, 2021; Wickrama et al., 2020) illustrate that marital satisfaction is negatively affected by lack of intimacy, spousal warmth, destructive conflict resolution, spousal hostility, and poor decision-making strategies. For instance, Wickrama et al. (2020) highlighted that mismatch between individual and job and the advancement of depressive signs resulted in low marital satisfaction among married couples in retirement transition. Consequently, Oyewale (2016) highlighted financial differences as one of the major marital stressors among Nigerian couples. This signifies the importance of understanding the perception of the spouse in the behaviors of their partner and eliciting out whether they are assumed or actual (Hinnekens et al., 2020).

Other factors that negatively related to marital satisfaction included demographic characteristics, age differences, gender, and economic resources (Brown & Wright, 2017). Byrne & Barling, (2017a) reported that the risk of marital dissatisfaction increased especially in relationships where the woman earned more than the man. It is therefore, important to consider the retirement transition factors, which may have implications on marital satisfaction especially intimacy and marital conflict resolution/management (Abiodun et al. 2022; Brown & Wright, 2017; Byrne & Barling, 2017a; Chen, 2018; Karimi et al. 2019b; Tasew & Getahun, 2021; Tavakol et al., 2017; Wickrama et al., 2020).

Marital Intimacy

Marital intimacy is the science of couples making bids of connection, referred to turning towards the spouse instead of away (Gottman & Gottman, 2017). For example, a spouse might ask for his/her partner's interest/attention, desire for time together, sexual contact, affection, or even for support and in response for emotional connection, the spouse meets that need (Gottman & Gottman, 2017). It is important to note that marital intimacy consists of several domains namely, aesthetic, intellectual, emotional, psychological, spiritual, social, and sexual to mention but a few (Abamara et al., 2018; Mahoney et al., 2021; Pasha et al., 2017; Priyadharshini & Gopalan, 2019; Tavakol et al., 2017). According to a cross sectional study by Pasha et al. (2017) on marital intimacy among infertile women in Iran, it was found that the leading domain of intimacy was related to spirituality, followed by the strongest association between sexual and physical intimacy, revealing a converse association with the age difference among couples. The study also showed a statistical significance correlation with the husband's career and physical (shared leisure/quality time) and emotional intimacy (fondness/connection). Hence, the importance of this study in investigating the influence of retirement transition on couple intimacy and in overall the marital satisfaction.

Physical Intimacy. Intimacy among couples involves contact of all five senses, with touch being a fundamental in building physical intimacy (Cutrer & Glahn, 2020). For instance, in an ethnographic study conducted by Pananakhonsab (2019) among Thai women who migrated for marriage, revealed their frustrations as related to limited timed visas that limited their time for physical intimacy with their husbands. Hence a lowered marital satisfaction. Similarly, Whiting et al. (2020) emphasized on partner conscientiousness which reduces conflict, avoidance, sexual anxiety and promotes marital satisfaction. On the contrary, Moriki (2017) posited that childbearing families in Japan that demonstrated physical intimacy with their children were happier regardless of less physical and sexual intimacy with their spouses, as a result of prioritizing provision of love to the family. This therefore means that shared leisure time and activities may promote physical intimacy in spite of low sexual intimacy (Spence, 2021). In retrospect, the type of retirement transition choice may hinder or promote physical intimacy influencing marital satisfaction Nonetheless, the different experiences captured (Moriki, 2017)in physical intimacy with a spouse, reveals a cultural difference. Hence the importance of this study, to examine the relationship between retirement transition and marital satisfaction.

Shared Leisure/Quality Time. Tavakol et al. (2017) revealed that when couples spend leisure time together and communicate about their sexual needs effectively, their level of intimacy grew and hence increased their marital satisfaction. For instance, couples who shared their leisure time together enjoyed a better wellbeing than those that spent time alone (Bloom et al., 2017). In a study by Stancanelli and Van Soest (2016) on partner's leisure time spent during retirement transition, showed that gender and age disparity among the couples had an impact on marital satisfaction. Their research indicated that when husbands retired, there was a rise in their individual leisure time spent apart from their wives, but this change did not impact the amount of leisure time they spent together as a couple. While the wife's leisure time increased more than the husband and had an effect on the partner's joint leisure time. However, there was a gap in their study on effects of physical intimacy in retirement that was considered in the study.

Shared Activities. Bozoglan (2015) stated that shared time and activities increased marital satisfaction among women whose husbands proceeded to retirement. On the contrary, a quantitative study by Genadek et al. (2019) of couples in retirement transition showed a positive association of shared time with couples living on their own whether jointly employed or unemployed. Husbands reported to be happier spending time together more than their wives, if both were at work or just the wife. The study also indicated that couples who spent time together increased chances for an emotional wellness. However, they indicated a limitation with recommendation for other studies to include a measure of marital satisfaction to capture couple connectedness and quality of the time spent together that was considered in this study.

Emotional Intimacy. Emotional connectedness acts as a bonding agent in a marital relationship especially when couples faces challenges (Pasha et al., 2017). According to Abamara et al., (2018) emotional, sexual, and spiritual domains of intimacies ranked highest anchoring marital relationship among infertile women. In addition, increase in emotional intimacy enhanced the sexual intimacy among couples while increasing their marital satisfaction. Similarly, a quasi-experimental study by

Mirzanezhad (2020) explored a population that consisted of couples experiencing cultural marital problems that affected their emotional intimacy and marital satisfaction. The findings of the study revealed that participants who underwent problem-solving family therapy intervention experienced notable improvements in their emotional closeness and overall satisfaction in their marriages. Furthermore, the results of a study by Segel-Karpas et al. (2018) revealed that emotional loneliness among married individuals in retirement transition was associated with depressive symptoms. The research however did not consider other types of retirement that this study considered to fill that gap.

Fondness/Affection. Couple bonding is of essence to sustaining a happy marriage (Tenginkai et al., 2017). The admiration a spouse shows towards the partner can interrupt marital dissatisfaction caused by marital conflict (Gottman & Tabares, 2018) during inevitable situations, such as childlessness/infertility (Pasha et al., 2017) including retirement transition stressors (Damman et al., 2019). For example, a cross-sectional study by Bozoglan (2015) in Turkey to establish predictors of wives' marital satisfaction based on their spouses' retirement indicated that changes in husbands role and participation equally affected their wives' roles and participation. Results predicted a 19% marital satisfaction among women but only in the case where there was shared activities and time spent together. They however, recommended that inclusion of male/husband participants could enrich the study and improve the findings.

Connectedness. Couple's emotional connectedness can be improved by intentional communication to diffuse negative emotions and reduce marital conflicts which may improve marital satisfaction (Davoodvandi et al., 2018). For instance, Horn et al. (2019) results supported the presupposition that everyday positive humour within marriage functioned as a means of regulating emotions in daily circumstances, leading to heightened levels of marital contentment. In addition, couples who can sense their partners' emotions, try to understand their partners' personality mishaps and further show empathy and affection can kindle marital satisfaction (Abiodun et al., 2022). For example, in their descriptive study undertaken in Nigeria among Christian couples, Abiodun et al. (2022) found that emotional intelligence (affection, marital responsibility, and perseverance) positively related with marital satisfaction. However, the empirical evidence is mixed, as the findings of a study by Priyadharshini and Gopalan (2019) in India indicated that couples who showed affection and managed stressful situation in marriage did not correlate with marital satisfaction. The contradictory findings as compared to other studies (Dobrowolska et al., 2020) suggests difference in the cultural perceptions of marriage (Priyadharshini & Gopalan, 2019). There is thus a need for the present study with a consideration of retirement transition undertaken in the Kenyan context.

Marital Conflict Management

Couples face challenges throughout their marriage at a personal and family level, hence it is natural to experience conflicts in marriage (Mirzanezhad, 2020; Sillars et al., 2021a; Wilson et al., 2017). Spence (2021) stated that marital conflict emanates from not well-managed areas such as finances, sexual satisfaction, personality incompatibility, poor communication, parenting, in-laws, major family decisions and life transitions. Furthermore, Papp (2018) emphasized that the ability of couples to handle conflict management was a major factor that shaped quality of intimate relationship among older couples. They further posited that strategies to resolve or cope with differences and challenges in marriage, predicted partner's mental health among older adults hence influencing marital satisfaction. Lawrence et al. (2019) also established a positive relationship between marital happiness, better health and longevity among couples.

All the more, Kiecolt-Glaser (2018) argued that marital conflict is implicated in poor health and is one of the many reasons couples sought marital counseling. For instance, findings showed that lack of enough sleep among couples compromised their ability to resolve conflict in an amicable way (Wilson et al., 2017). Gottman couple therapy deduced that conflict entails positive functional aspects like creating an opportunity to manage change, assisting spouses to understand their partner's emotional sphere, and rekindling courtship over time (Gottman & Gottman, 2017). For instance the spousal understanding of the partner's emotional world can enhance intimacy as indicated in the study of Abiodun et al. (2022) that showed a positive relationship between emotional intelligence and marital contentment of couples. This means that conflict resolution among couples is a key catalyst of marital satisfaction (Papp, 2018).

Conflict Resolution. Conflict has consequences in both work and marriage set-ups (Mirzanezhad, 2020;Wilson et al., 2017). According to Wu and Wang (2022), perception of job dissatisfaction due to work-family conflicts is observable in stay-at-home wives who further perceived job, family, and marital dissatisfaction. Conflict in families is inevitable, but it is how a person responds to the conflict that determines the level of understanding and resolve (Hinnekens et al., 2020; Sillars et al., 2021b). For example, a study by Gottman and Tabares (2018) revealed that couples who used compliments increased conflict positivity as opposed to those who used criticism. One of the primary factors of marital dissatisfaction is the emotional override caused by constant unresolved conflicts within the marriage (Mirzanezhad, 2020; Spence, 2021).

According to Spence (2021), marital stressors caused by major life transitions might sustain marital conflict if not well managed in areas such as finances, sexual satisfaction, major family decisions, personality incompatibility, poor communication, parenting, and in-laws. Hence, retirement transition is an area of possible stressor among married couples, and as such, a couple agreeableness or accepting the influence of their spouse is critical to their marital satisfaction, in how they deal with conflicts (Gottman & Tabares, 2018) that may arise from retirement transition planning (Lamarche & Rolison, 2021). Thus, couple collaboration in making plans about their future is critical to the process and promotion of marital satisfaction (Lamarche & Rolison, 2021).

Collaboration/Accepting Influence. Couple cooperation as an agent of conflict resolution intervention among couples is crucial in making critical decisions such as parenting issues, family investments (Chis, 2022; Hinnekens et al., 2020), caring for a sick family member (Helgeson et al., 2018), career choice, where to live, finances and retirement planning (Lamarche & Rolison, 2021). Hence, improving marital satisfaction (Chis, 2022; Hinnekens et al., 2020). For instance, Lamarche and Rolison's (2021) study revealed that romantic partners in the retirement transition who recorded high cognitive interdependence involved their partners in retirement planning hence improving their well-being in pre and post-retirement. Although their study did not measure marital satisfaction, in their conclusion, they stated that couple collaboration and goal alignment in the pre-retirement planning, may enhance couples coping with later life.

Marital Adjustment. It involves several transitions imposing changes for individual and family adaptation (Kemp et al., 2015). The process of adopting changes require applying certain tuning methods referred to adjustment (Ramos, 2020). Ramos (2020) further stated that dealing with marital conflicting circumstances in the retirement transition are critical to the retirement adjustment among couples. For instance, Merkurieva (2018) showed that wives synchronized retirement with their husbands increased marital satisfaction in the cases of shared activities and shared leisure time. Conversely, Jensen and Rauer (2015) suggested that there was a distinct difference in marital conflict management between the aging couples and the younger couples. Revealing that older adults adjusted through conflict avoidance in an attempt to make the most of their emotional connection.

Furthermore, spouses who supported their partner in the realm of challenges such as social, emotional, or economic, improved couple adjustment and linked to higher marital satisfaction (Abiodun et al., 2022). Wu and Wang (2022) posited that conflict had positive and negative consequences in both work and marriage set-ups. Nonetheless, the case of spousal commitment and support reversed the negative association of work-family stressors and family happiness. As a result, when a spouse perceives their partner's contribution as supportive, the quality of their marriage bond may improve (Tenginkai et al., 2017).

Social Support (Spousal*).* The participation of each partner for the sake of their spouse (spousal) in their marriage and in society (communal) creates a teamwork environment supportive to the process in marital adjustment (Helgeson et al., 2018; Sprecher, 2018). Consequently, promoting marital and retirement satisfaction (Le et al., 2018). For example, findings of a study by Le et al. (2018) demonstrated that when a spouse cared for the welfare of their partner, family member or someone else in the community had a positive influence on the marital relationship and well-being of the relationship with others. Similarly, it was reflected in a study by Joel et al. (2018) investigating decisions to stay or leave a romantic relationship. The findings showed that even though the relationship was unfulfilling, the consideration of their partner and partner's needs was the reason they decided to stay.

The interdependency factor among married individuals especially in old age is of essence to the quality of their relationship (Kiecolt-Glaser & Wilson, 2017; Lamarche & Rolison, 2021). Lamarche and Rolison (2021) stated that retirement transition was one of a major life transition that individuals heavily relied on their spouses to adjust and cope with the changes in life. They added that a spouse not only should influence their partner's timing of retirement but should also be involved in the retirement goal setting and its implementation. Hence, both partners would take ownership and responsibility of creating the life they would like after retirement (Müller & Shaikh, 2018) and attend to the within-family spill-over as a result of joint retirement (Atalay et al., 2019).

In a longitudinal study conducted by Müller and Shaikh (2018) spanning nineteen European countries, revealed that there was significant negative effects of retirement transition on the individual's health. This led to the inference that one cannot ignore the implications of interconnectedness or interdependent factors among couples' well-being. Further reinforcing this perspective, study by Kiecolt-Glaser and Wilson (2017) showed that a married individual's compromised mental or physical health inversely affected their partner and the marital closeness. Conversely, spirituality as an individual, spousal and communal interdependence may be supportive in marital adjustment (Karimi et al., 2019b; Mahoney et al., 2021), retirement adjustment (Mahoney et al., 2021; Reid, 2018) and hence increase marital satisfaction (Abiodun et al., 2022; Karimi et al., 2019b; Mahoney et al., 2021).

Communal Support. Church is an example of a facilitative community that serves as a facet of one's social support system (Maobe, 2020). The definition of the church as the body of Christ means a congregation or association of those who follow Jesus Christ (Dunaetz, 2020). This aligns with Fairchild's (2019) conceptualization of the church as a body of believers living under the authority of Jesus Christ as called out by God from the world to live as his people. Church attendance, interchangeably used as religious service attendance, is among many spiritual activities carried out by Christians to exercise their faith and fellowship (Fairchild, 2019). Opsahl et al. (2019) revealed that attending religious services promoted hope for the future and lowered depressive symptoms in retirees. Similarly, results of a longitudinal study conducted by Mahoney et al. (2021) among couples in their late stages of pregnancy and when their infants were three, six and twelve months revealed that spiritual intimacy predicted less marital conflict.

Spirituality. is also anchored as a coping strategy in dealing with life stresses caused by the changes in major life transitions such as marriage, parenthood (Mahoney et al., 2021) aging (MacKinlay, 2021; Reid, 2018), frailty/nearing death (MacKinlay, 2021) and retirement transition (Halama et al., 2021). Consequently, possible efforts to maintain or repair (psychosocial programs and counselling) marital cohesion affected by disruptions of life transitions is worth promoting not only for marital satisfaction but also for the well-being of the family and society (Abolghasemi et al., 2022; Atalay et al., 2019; Gathiira et al., 2019; Le et al., 2018; Vordzorgbe et al., 2018). For these reasons, psychosocial counseling, marital counseling and retirement planning programs may help couples achieve their retirement goals and realize life satisfaction (Gathiira et al., 2019; Khan et al., 2018; Thuku et al., 2016; Vordzorgbe et al., 2018) as well as marital satisfaction (Damman et al., 2019).

Psychosocial Counselling Programs. Major life transitions may cause changes and if couples are not well attuned, may negatively affect them and their families (Abolghasemi et al., 2022;Tavakol et al., 2017). Whenever any of the human spheres (physical, psychological, emotional, economic, spiritual, social, and cultural) are affected, the health of the couples and their marital satisfaction are as well at risk (Abiodun et al., 2022; Abolghasemi et al., 2022; Helgeson et al., 2018; Henning, 2019; Kasalova et al., 2017; Khan et al., 2018; Lorenz et al., 2018; Mirzanezhad, 2020; Sprecher, 2018; Tavakol et al., 2017). For instance, Kasalova et al. (2017) reviewed relevant studies between the year 1990 and 2017 on anxiety and marital satisfaction and the results revealed that relationship dissatisfaction acted as a trigger and precipitating agent for anxiety disorder. Further, psychological distress adversely affected family relationship because of the bi-directional connection with anxiety disorder.

Coaching Services. According to Hill et al. (2017), coaching services can also benefit couples in the retirement transition for both financial and non-financial distresses. They proposed this based on empirical study, which revealed that low couple income, and less frequency in sex associated with low financial and sexual dissatisfaction, leading to marital dissatisfaction. They recommended that financial coaches should equip clients to have productive communication on money and sex. On this front, Havaasi et al. (2017) empirically demonstrated the effectiveness of Gottman Couple Therapy method in reducing marital distress and equipping couples with constructive conflict resolution. Jensen and Rauer (2015) however pointed out that discussing conflicts among older couples was not as helpful as it was for younger couples for maximizing emotional connection. Therefore, they recommended counselors' creativity in older couples counselling. This underscores the importance of creativity in psychosocial counselling and awareness programs to deter deterioration in the relationship and individual health (Damman et al., 2019; Gathiira et al., 2019; Khan et al., 2018; Tavakol et al., 2017; Thuku et al., 2016; Vordzorgbe et al., 2018) while enhancing marital satisfaction (Damman et al., 2019; Havaasi et al., 2017; Hill et al., 2017; Mirzanezhad, 2020; Tavakol et al., 2017).

Objective 1 - Types of Retirement Transitions

Lassen and Vrangbæk (2021b) define retirement as inactivity from formal work. Their study, conducted in Denmark, relied on research done between 2000 and 2019, later enriched by including studies up to 2020. They further explain that retirement transition is the period characterized by a process towards retirement among those engaged in formal work, manifesting in various retirement transition types. This means that retirement itself is an event, whereas retirement transition is a process. This process involves changes that require responding to, coping with, and adapting to the demands of both interpersonal and intrapersonal relationships among married people (Abraham, 2019; Horn et al., 2021). However, the study by Lassen and Vrangbæk (2021b) depended on historical empirical studies to draw conclusions, thus raising a methodological gap.

Platts et al. (2019) highlight that the retirement transition is often treated as an abrupt and one-way shift, despite its inherent complexities. This transition includes exiting an active role and dedicating time fully to post-work life, accompanied by a pension. Their comparative study, conducted in Russia, England, and Germany, utilized quantitative historical data spanning from 1991 to 2015. The study found that retirees facing difficulties in these countries had to handle retirement planning individually, portraying the retirement transition as a disruptive event with adverse implications on life. Moffatt and Heaven (2017) support this notion, conceptualizing the retirement transition as a crucial life stage characterized by changed assumptions, roles, routines, and relationships, which can significantly affect retirees' futures. Similarly, Rodríguez-Monforte et al. (2020) define the retirement transition as a psychological and behavioral shift from work, involving changes in daily routines, social associations, or paycheck attainment, leading to lifestyle alterations. The study by Platts et al. (2021) aimed to explain why retired individuals might rejoin the labor market. This perspective emphasizes the disruptive nature of retirement transitions, highlighting the complexities and significant adjustments involved.

Henkens et al. (2018) suggested the need to review the meaning of retirement due to the progressive aging population. Their study, conducted in the USA, utilized data from existing academic studies. Mejía et al. (2017) advanced research on types of retirement transitions, identifying various forms of engagement during retirement. These types of transitions have evolved from past categorizations of pre- or post-retirement (Lassen & Vrangbæk, 2021a). For instance, evolving processes now include either abrupt or gradual retirement transitions, where the latter involves a reduction of work hours and the former involves stopping work altogether (Hansson et al., 2018). Additionally, retirement transition processes may be voluntary, chosen by the individual, or involuntary, imposed by external factors (Thilaka et al., 2020). The reliance on historical data to draw these conclusions points to a methodological gap in the study.

Riekhoff identified trajectories of retirement transition types among older adults between 56 and 66 years, under the categories of early retirement (voluntary), premature retirement, and late retirement (involuntary). The study was conducted in Europe and involved 1022 participants. He also categorized unemployment, disability, inactivity, and dropout under the involuntary retirement transition type. In a similar vein, a study by Genoe et al. (2018) noted that some participants exited employment involuntarily, others did so on their own volition, some sought for casual or part-time continuation in similar jobs while others adapted to new engagements in different jobs. Further, participants who ceased work considered abrupt retirement and those that sought to continue working adapted to gradual retirement transition. This means that the suddenness or delay in the retirement processes is critical to the identification of retirement transition type (Hansson et al., 2018).

Genoe et al. (2018) uncovered retirement categorization in three phases among the baby boomers' generation. The study was done in Canada and involved 25 participants aged over 6. The first transition was pre-retirement phase, characterized by anxiety and fear of retirement. The initial transition was characterized by an extended free time that posed an adjustment problem. The second was mid-transition which describes mastering how to balance the amount of free time and planning. Finally, the major categories of retirement transition appealing to older workers was bridge employment although its definition has become ambiguous over time (Phillipson, 2019). Therefore, the existing complexities in the definition of retirement transition types, poses critical consideration of individual perceptions and the meaning of their experiences as posited by Phillipson (2019).

An early study by Eagers et al. (2018) explored predictions for older adults working beyond retirement, revealing that the sophistication in retirement transitions has contributed to the emergence of diverse definitions and types. The study, conducted in Australia, involved qualitative analysis of empirical literature. Consequently, it is important to explore some of the key retirement transition types. Accordingly, this sub-section discusses nine retirement transition types: abrupt retirement, bridge retirement, early retirement, gradual retirement, voluntary and involuntary retirement, non-retirement retirement, self-employment retirement, and un-retirement retirement transition.

Abrupt Retirement Transition

Abrupt retirement transition is defined as the unexpected exit from the workforce into inactivity, which may be due to factors such as health issues, organizational changes, political shifts, or social influences (Henkens & van Solinge, 2021). This study was conducted in the USA using empirical literature. Additionally, abrupt retirement patterns are commonly influenced by factors such as health, socio-economic conditions, financial status, and personal preferences (Legendre et al., 2018; Messe & Wolff, 2019; Stancanelli, 2017). For example, financial constraints during the COVID-19 pandemic led to employee lay-offs, highlighting retirement transition patterns and behaviors (Carr et al., 2021). While this type of retirement transition is becoming more common in the 21st century, there is limited documentation of its manifestation and prevalence in Kenya and its implications for marital satisfaction. The present study aims to bridge this knowledge gap by determining the incidence rate of abrupt retirement among married individuals in Kiambu County. The study used empirical literature, thus raising a methodological concern.

Bridge Retirement Transition

Scherger (2021) posits that working beyond the statutory retirement age introduces a flexible retirement transition aimed at raising the employment market for older workers, with the main goal of supporting working lives and reducing the risk of skilled labor shortages. The study, conducted in the UK, analyzed empirical literature to draw its conclusions. This flexibility necessitates diversification in gradual retirement transitions, often referred to as bridge employment (Phillipson, 2019). Bridge employment, occasionally used interchangeably with partial retirement, is described as continued or part-time work during late life beyond the legally mandated retirement age (Cahill & Quinn, 2020). Partial retirement reveals changes in timing and patterns where most individuals experience extended periods alternating between working and retirement life (Lassen & Vrangbæk, 2021b). For instance, in bridge employment, the reduced number of hours dedicated to work contrasts with unretirement, where an individual returns to full-time employment (Lassen & Vrangbæk, 2021b). The study was conducted using empirical literature, highlighting a methodological gap.

In a study undertaken by Dingemans et al. (2016), it was found that 1 in 4 participants actively took up bridge employment after retirement. The study, conducted in the Netherlands, involved 1,221 retirees and revealed that 7% of retirees were unsuccessful in their job search, particularly disadvantaging those who experienced involuntary retirement. Similar findings were reported by Cahill et al. (2018), indicating that half of the older adult men and women in their careers shifted to a transitional job before fully withdrawing from the workforce. These attempts to find work or engage in part-time employment may be motivated by the need to continue in gainful work or retain relevance, both of which could have psychological impacts on retirees and, by extension, their marital satisfaction. This underscores the necessity for studies exploring the relationship between retirement transitions and marital satisfaction.

Early Retirement

Thilaka et al. (2020) defined early retirement as a personal choice to exit formal employment before attaining the mandatory retirement age for leisure. This study, conducted in India, relied on empirical literature to draw conclusions. Similarly, Topa et al. (2018) described early retirement as an individual's decision to fully quit organizational work before the mandatory age, aiming for an abrupt detachment from work life compared to a psychological gradual process. Early retirement can also be defined based on factors such as age, years of service, and the suitability of the individual applying for retirement, which are stipulated by governing laws or workplace policies (Noar, 2018). Additionally, subjective influences from the individual, such as attitudes, perceptions, and experiences regarding their timing to retire, must be considered. Identifying these factors is crucial (Topa et al., 2018). The literature on early retirement suggests that its dynamics may influence an individual's marital quality. The present study sought to document the phenomenon of early retirement in Kenya and analyze its impact on the marital satisfaction of retirees.

Gradual Retirement Transition

Kalenkoski and McCarty (2021) defined a gradual retirement transition as the process of moving from full-time employment to part-time work. Their study, conducted in the USA and based on empirical literature, indicated that married individuals, particularly those in good health, are unlikely to engage in gradual retirement or fully retire to inactivity. This reluctance may stem from ongoing financial responsibilities that compel them to continue economic activity beyond retirement. Kalenkoski and McCarty (2021) observed that married individuals in good health were unlikely to engage in gradual retirement or fully retire. Burkhalter et al. (2022) suggested that socioeconomic factors could also explain why couples extend employment beyond retirement age. Thus, gradual retirement may have a different impact on the marital satisfaction of retirees compared to other retirement transition types. The significance of financial stability can also play a role, potentially affecting marital satisfaction either negatively or positively.

According to the perspective of Wilson et al. (2020), gradual retirement transition is a situation where individuals do not cease employment into leisurely or permanent inactivity. Instead, they go through several stages while engaging in intermittent jobs and employment as they slowly embrace and adjust to the realities of retirement for permanent inactivity. The authors categorized gradual retirement transition into two types of withdrawals referred to as phased and partial retirement.

Phased and Partial Retirement. According to Wilson et al. (2020) phased retirement is characterized by continued employment interaction with the same career employer, albeit with reduced working hours. The study was conducted in the USA. They contrasted this to partial retirement. which entails continuation with work with a different employer, but in a less demanding and low-paying job, referred to as bridge employment. These distinctions are important for making sense of retirement transition and the subsequent implications on marital satisfaction because each gradual retirement transition sub-type may occasion unique changes in one's marital life routines. For this reason, the present study empirically identified the nature and prevalence of gradual retirement transition with a view to evaluate its impact on marital satisfaction.

Voluntary Retirement Transition

Researchers are in agreement that, voluntary retirement transition is one of the multifaceted trends among married individuals (Sousa-Ribeiro et al., 2021; Thilaka et al., 2020; Topa et al., 2018). Voluntary retirement transition refers to individual option to exit employment at own accord for purposes of leisure as compared to continuing with work (Thilaka et al., 2020). The choice to voluntarily transition to retirement is informed by different factors that vary among individuals. For example, in India, it has been established that some people opt to take advantage of the attractive retirement compensation offer for early retirement (Thilaka et al., 2020). It can be argued that this may affect marital satisfaction because of the likely change in economic status occasioned by the attractive package, sometimes offered as a lump-sum, enabling the retiree to make lifestyle adjustments that perhaps were hitherto out of reach. This may in turn affect their level of income versus expenditure, therefore, their level of satisfaction with marriage.

Apart from the attractive package, other determinants of voluntary retirement such as yearning for leisure rated higher than continuing with work (Thilaka et al., 2020). In addition, few or no job opportunities in the labour market for retirees' skills and the health condition of the employees have been noted to underpin this decision (Thilaka et al., 2020). Similar observations made by Sousa-Ribeiro et al. (2021) confirmed that participants with good health and positive work views were less attracted to early retirement and more likely to remain employed past their retirement age. However, involuntary retirement transition were for those that self-assessed to have poor health, the negative work prospects resulted to experienced aging as an obstacle, which made them more likely to exit work because of their circumstances (Sousa-Ribeiro et al., 2021). From the foregoing literature, it is clear that the circumstances that trigger voluntary retirement transition are diverse, with each potentially affecting retirement transition outcome, including marital satisfaction.

Involuntary Retirement Transition

Chunita (2019) describes involuntary retirement as a mandatory retirement or forced employment exit. The study done in the USA posited that this applies when an employee attains the fixed age as governed by the law/industry demands or other necessitating factors such as poor health and physical disability. Although different countries have different policies for retirement age, the global norm is between 60 and 65 (Börsch-Supan & Coile, 2018). For instance, certain nations like the US, Canada, New Zealand, and Australia Top of Form have abolished mandatory retirement age while others such as Japan, Sweden and France have stipulated an age range (Eagers et al., 2018b). Similarly, most countries in Africa have maintained a compulsory retirement age. For instance, retirement age in South Africa is 60 years (Snyman et al., 2017), and so is majority of East African countries including Kenya (Gathiira et al., 2020; Nyangarika & Bundala, 2020).

A study by Rabaté and Rochut (2019) revealed that mandatory/involuntary retirement exit rate from employment increased by 10% between age 60 and 64 for individuals with good health, high earnings and abrupt income profiles. The study was conducted in the USA. However, Riekhoff (2018) revealed that the self-employed with lower education especially women were at a higher risk of taking an involuntary path to late retirement. Hence revealing that involuntary retirement is inevitable due to different causes such as level of education which could negatively affect marital satisfaction. Thus, involuntary retirement transition may take different trajectories depending on the nature of employment and level of income. Accordingly, it is reasonable to infer that these differences in involuntary retirement transition pathways may affect marital satisfaction differently, thus the need to carry out the present research.

Non-Retirement Transition

Cebulla et al. (2019) defined non-retirement as the decision of an individual not to retire at all regardless of attaining the retirement statutory age. The study, which was conducted by synthesising literature was conducted in Germany. Dingemans et al. (2017) confirmed that working after retiring or not retiring at all has become a common trend in Europe. In their study (Dingemans et al., 2017) on the determinants of working after retirement in sixteen European countries, they found that countries with high expenditures of pensions had less retirees working after retirement. This was an indication that finances are one of the major factors that most retirees work on after their retirement. Cebulla et al. (2019) affirms this perspective view by contributing that apart from the retirement age legislation, finance, and health are critical factors for married couples to decide when to retire. That reveals the implication on how the individual handles their economic activity after attaining their retirement age, may have an influence on their marital quality of life. This necessitated the present study, to establish whether similar trends of non-retirement in Europe as documented by Dingemans et al. (2017) could be observed in Kenya, and established what it portended for married individuals in terms of their marital satisfaction.

Self-employment Retirement Transition

It is important to acknowledge that, transition from being employed into self-employment is a common practice among individuals who have attained retirement age. Lassen and Vrangbæk, (2021b) define self-employment in later years as grey entrepreneurship with consideration of the businesses established before the retirement statutory age and continued after retirement. They identified that most self-employed older adults who worked after 65 years were more as compared to those earning wages in employment. Lassen and Vrangbæk (2021b) further indicated that apart from financial reasons behind establishment of businesses after retirement or its continuation, other factors such as health informed retirees' decision (Ratten, 2018). The majority of the studies reviewed by Ratten (2018) considered self-employment for individuals who started businesses/companies after the statutory retirement age. The findings from this review indicated that, the decision to transition into self-employment after retirement is likely to involve investment decisions. Hence, the decision to start a business is high stake because of the element of risk involved in using up the family savings. Therefore, the level of agreeableness among the couple to venture into self-employment may affect the marital satisfaction.

In addition, it was reported that this decision had an impact on marital quality and satisfaction if the couple did not manage their time and resources well. The interpretation deduced is similar to Riekhoff (2018) that retirees found ways to continue engagement in economic productivity after their retirement. Further, the skewness in distribution in favour of self-employment may be due to limited employment opportunities beyond the retirement age, yet continuation of life meant continued income was necessary. Therefore, the present study explored the factors of self-employment retirement transition that influence marital satisfaction in Kenya.

Unretirement Transition

Platts et al. (2019) conceptualised unretirement as a reversal process of retirement transition whereby an individual return to paid work after they have exited employment before or after the retirement statutory age. Retirement literature distinguishes this type from other retirement transition archetypes as a way in which people who have attained retirement age launch into the future (Cebulla et al., 2019). Platts et al. (2019) argue that, unretirement can also manifest when an individual engaged in partial retirement, resume full-time employment after their retirement. In addition, Cebulla et al. (2019) reported that a number of individuals decide altogether not to retire but rather continued with full-time or paid part-time work by the same employer. This means that both the individual retiree and the employer feels that they have a significant contribution to continue making despite attaining retirement age. Consequently, this may activate sense of competence and relevance that may have spillover effects on their quality of life, and by extension, marital satisfaction. Seemingly, unretirement introduces new dynamics for couple's adjustment to the new normal and in return having an influence on marital satisfaction.

Bloemen et al. (2016) categorized unretirement referring to the older works who return to the workforce following a substantive time off from employment after retirement. The distinguishing feature of unretirement transition is that before return to paid employment, the individual had already assumed the identity of a retiree. Platts et al. (2019) stated that the gap between the retirement transitions was critical in identifying the type of retirement transition due to lack of a smooth flow that existed in the other types. Platts et al. (2019) revealed that 25% of their participants engaged in unretirement within the first five years of their retirement. Further, half of the 25% participants were more learned male who reported good health, possessed mortgaged homes and their spouses were in employment. As a result, they suggested that unretirement was favourable to the privileged.

Unretirement retirement transition may affect marital life of individuals in different ways due to the circumstances surrounding the decision not to retire. For instance, Lassen and Vrangbæk (2021b) revealed that unretirement was an optional outcome before retirement and because of unexpected boredom or abrupt financial constraints, individuals embarked on unretirement. Their study brought out the fact that unretirement transition has been studied a lot more in the United States (US) than in Europe and the rest of the world. Even though the practice of unretirement is not a common practice in the rest of the world; reports indicated that 26 percent of US retirees adopted unretirement. The present study sought to find out whether unretirement is common in Kenya and how unretirement transition affected marital satisfaction.

Objective 2 - Types of Retirement Transition and Marital Satisfaction

Retirement represents a significant life transition often associated with reduced economic productivity and various individual vulnerabilities (Doorley & Nolan, 2019). Numerous studies have highlighted the importance of understanding how adults adapt to retirement, as this transition from active employment to retirement impacts the financial, psychological, and physical well-being of retirees (König et al., 2018; Stenling et al., 2021b; Weller & Newman, 2020). However, limited research has explored the relationship between retirement adjustment and marital satisfaction, particularly outside Western contexts (Doorley & Nolan, 2019). The transition into retirement is a deeply personal experience, shaped by individual circumstances and experiences, with each person defining the event uniquely (Chunita, 2019).

Retirement extends its impact beyond the individual, influencing family dynamics, especially spouses and children (König et al., 2018). Over the last decade, the retirement transition has unveiled complexities that affect both individual and family adjustment (Lassen & Vrangbæk, 2021a). For instance, involuntary retirement leading to the loss of employment for one spouse necessitates adjustments for both the individual and the entire family (Vinick & Ekerdt, 2020). Therefore, the transition into retirement represents a significant life change that affects various spheres of individuals retiring and their spouses (Moffatt & Heaven, 2017).

Reports indicate that retirement is an unavoidable aspect of life, constituting a crucial transition not only for the individual but also for their spouse and family members (Brenes, 2018). There is growing need to make sense of factors of retirement transition preparation, performance, and attitudes and their impact on marriage and family (Schmid, 2022). In this introductory chapter, a background overview of retirement transition is presented from a global perspective to the local context. This is discussed in relation with marital satisfaction, thus setting the scene for the present inquiry on the type of retirement transition and marital satisfaction.

A review of existing empirical literature leads to the observation that few studies have been undertaken on retirement transition in relation to marital satisfaction (Gallagher & Stokes, 2021). The study was conducted in the USA and conclusions were drawn by analysing various empirical studies. In addition, most studies skewed towards investigating the relationship between retirement and life satisfaction/quality of life, wellbeing/health, and psychological/cognitive wellness among retirees. For instance, Horn et al. (2021) suggested that retirement transition types had an effect on spouses' life satisfaction. They deduced that interpersonal emotion regulation among couples supported by intrapersonal emotion regulation had a capacity to liberate interpersonal resources for an individual retirement adjustment although they did not measure marital satisfaction and retirement planning in their study. Specifically, the impacts of retirement on the health of the spouse have been well documented (Atalay & Zhu, 2018; Chen et al., 2021; Horn et al., 2021).

Messe and Wolff (2019) investigated the short-term effect of retirement on couples in France. The findings showed that entering retirement had a temporary positive impact on the participant's self-reported health. However, in contrast, there was no notable effect observed on the health of the participant's spouse due to the participant's retirement. The literature space suggests that apart from spousal spillover effects in retirement transition on health concerns, other factors constituted similar outcomes to the studies (Chen et al., 2021; Atalay & Zhu, 2018).

Henning et al. (2021) conducted a longitudinal investigation into the correlation between depressive symptoms, leisure activities, and the transition to retirement. Their study underscored the significance of lifestyle adjustments in facilitating retirement adaptation and maintaining mental well-being for couples. In addition, there was evidence of divergent results in the outcomes of wife and husband experiences in the retirement transition, exposing a critical consideration for their individual and unique dynamics. It is important to note that, apart from the interrelation spillovers in retirement transition by the married people, the present study addressed other factors such as social support, anxiety and self-efficacy encompassed in the retirement transition and marital satisfaction equation.

A synthesis of literature on unfolding patterns among older people in retirement transition is yet to be comprehended fully with the influence of demographic change, technological shifts, and social-economic factors (Phillipson, 2019). For instance, Phillipson (2019) suggested that retirement is likely to become an uncontested phenomenon in the 21st century due to the different pathways that tend to affect individual transitions in their fifties and sixties. Therefore, each type of retirement transition consists of different dynamics from the other, hence affecting an individual differently from their spouse (Mergenthaler & Cihlar, 2018). This section reviews the few past studies in existence on the relationship between retirement transition types and marital satisfaction, with a view to bring out the literature gaps.

According to Musila et al. (2019), individuals undergoing retirement transition face numerous challenges, ranging from physical health and psychological well-being to socioeconomic difficulties. Their study, conducted in Makueni, Kenya, involved 249 teachers. While some studies have focused on the relationship between retirement transition and religious activities among married people, the findings have been contradictory (Opsahl et al., 2019). In contrast, there is a scarcity of research examining the correlation between retirement transition and marital satisfaction among married individuals (Fye et al., 2020). Generally, retirement transitions are unique experiences for couples, influenced by significant factors relevant to their culture and social settings (Chunita, 2019). Current statistics highlight the necessity of understanding the impact of retirement transition on marital satisfaction to promote the well-being of the older generation (Fye et al., 2020).

Abrupt Retirement Transition and Marital Satisfaction

The effect of abrupt retirement transition on marital satisfaction is implied in the empirical evidence that suggest that abrupt retirement due to unexpected medical situations had a negative impact on military couple retirement planning occasioned by shock, anxiety, worry, anger, and unpreparedness (Chunita, 2019). It can be speculated that abrupt retirement causes emotional imbalance that has the potential to adversely affect the marital satisfaction of military couples. Khan et al. (2018) observed in their study that participants who experienced work burnout, role exhaustion, anxiety and depressive symptoms due to work pressure opted for abrupt retirement as a caution to their health. The abruptness in retirement may be disruptive to the life of the couple, and the attendant lack of preparedness for the same may cause a strain in the marital relationship, which may in turn lower the marital satisfaction. Horn et al. (2021) argue that the interaction of intrapersonal emotions with the interpersonal regulation process among couples trigger maladaptive intrapersonal processes that alter disclosure processes, which in turn has a spillover effect on the other spouse.

Thus, there is a high possibility that abrupt retirement transition exacts emotional demands on the couple, with adverse implications on marital satisfaction. However, the analyses and discussions done using findings from military samples, hence not representative of civilian populace. The current study was undertaken within the civilian communities in Kiambu County in Kenya.

Extant knowledge on life transitions point to the notion that major life transitions may cause changes which if couples are not well attuned, may negatively affect them and their families (Abolghasemi et al., 2022;Tavakol et al., 2017). A vast amount of literature maintain that whenever any or all the key health spheres of human (physical, psychological, emotional, economic, spiritual, social, and cultural) are affected, couples health as well as their marital satisfaction are at risk (Abiodun et al., 2022; Abolghasemi et al., 2022; Helgeson et al., 2018; Henning, 2019; Kasalova et al., 2017; Khan et al., 2018; Lorenz et al., 2018; Mirzanezhad, 2020; Sprecher, 2018; Tavakol et al., 2017). For instance, Kasalova et al. (2017) reviewed relevant studies between the year 1990 and 2017 on anxiety and marital satisfaction. The results revealed that relationship dissatisfaction acted as a trigger and precipitating agent for anxiety disorder. Further, psychological distress resulting from major life transitions adversely affected family relationship because of the bi-directional connection with anxiety disorder. This means that abrupt retirement transition may be a major life transition that can cause marital strain, thereby leading to the deterioration of marital satisfaction. The present study tested this assumption based on samples drawn from Kenya.

A qualitative, phenomenological study by Chunita (2019) among veterans and their spouses' experiences on retirement transition due to involuntary/mandatory retirement as a result of medical issues was undertaken in the southern western United States. The study applied Schlossberg's transition model. Findings revealed that some of the members and their spouses had not prepared for the retirement transition. This lack of preparedness potentially took a toll on relationship quality and satisfaction among the married veterans. The research however, was conducted in the western world and thus, may not reflect the scenario in Kiambu County hence, the present study.

In a longitudinal study conducted by Müller and Shaikh (2018) spanning nineteen European countries, it was found that there was significant negative effects of retirement transition on the individual's health. This led to the inference that one cannot ignore the implications of interconnectedness or interdependent factors among couples' well-being. Further reinforcing this perspective, a study by Kiecolt-Glaser and Wilson (2017) showed that a married individual's compromised mental or physical health inversely affected their partner and the marital closeness. In light of this, it can be concluded that abrupt retirement transition is a risk factor for marital satisfaction due to the intricate relationship between resultant health and marital quality. This was demonstrated in a phenomenological study conducted by Chunita (2019) which revealed that 9 out of 11 military married couples struggled with retirement adjustment as compared to those who were single. Top concerns for military spouses were financial planning and cessation of service member employment. However, the association of retirement transition types with marital satisfaction among married individuals was not explored, hence presenting a knowledge gap, which the current research attempted to fill.

Early Retirement and Marital Satisfaction

Literature on early employment suggest that bridge employment retirement transition may have similar impact on marital satisfaction of retirees as abrupt retirement transition, typically due to the dynamics the similarities in circumstances that may characterize early retirement such as layoffs and health (Cutrer & Glahn, 2020; Moriki, 2017; Pananakhonsab, 2019; Spence, 2021). For instance, a study by Zagreb et al. (2018) found that early retirement was associated with employees with poor health and poor quality of life. These factors surrounding early retirement may have spillover effects on marital satisfaction and satisfaction that can be further exacerbated by early retirement. This may be because of the associated adjustments that the couple may need to make, such as changes in lifestyle, interaction space, and power relationship (Burkhalter et al., 2022). The research by Zagreb et al. (2018) however did not analyze the effect of early retirement dynamics on marital relationship. In the present study, this knowledge gap was addressed by examining the effect of early retirement on marital satisfaction as experienced in Kenya.

Non-Retirement Transition and Marital Satisfaction

Available literature points to the potential existence of a mixed effect of non-retirement retirement transition on quality of life of retirees, including their marital satisfaction (Burkhalter et al., 2022; Gessa et al., 2017). For instance, Dingemans et al. (2017) observed that although non-retirement may meet the financial needs or resolve the problem of having more free hours and not knowing how to spend it, it has an effect on the health and relationships of the retirees. Extending this perspective, Van den Bogaard and Henkens (2018) particularly postulated that working after retirement had a negative effect on physical and psychological health as compared to those that retired. Whereas the authors did not explain the mechanism through which the adverse effect on psychological health manifested, it is possible that reduced marital satisfaction could result from non-retirement in the case of couples who were looking forward to more time together in their post-retirement years. In contrast to the study by Van den Bogaard and Henkens (2018), research conducted by Gessa et al. (2017) suggested that there was health benefits in delayed retirement, implying that the non-retirement retirement transition had differential impact on quality of life. The studies however did not examine the connection between non-retirement retirement transition and marital satisfaction. The present research seeks to fill this study gap.

Self-employment Retirement Transition and Marital Satisfaction

In contrast to van den Bogaard and Henkens's (2018) assertion that working after retirement had a negative effect on physical and psychological health as compared to those that retired, Lallo and Raitano (2018) revealed that self-employment had a positive physical and mental health effects. This means that unlike abrupt retirement, early retirement and non-retirement, the effect of self-employment retirement transition on quality of life is generally positive. This argument may be extended with respect to the marital satisfaction of the couple. However, a gap in literature on the study of self-employment and its implication among retirees has been reported in literature (Lassen & Vrangbæk, 2021b). Therefore, this study’s third objective aims to fill the gap on not only self-employment retirement transition but also the rest of the retirement transition types reviewed in this chapter.

Unretirement Transition and Marital Satisfaction

Reviewed literature highlights the complex relationship between unretirement retirement transition and marital satisfaction through quality of life. In their longitudinal study, Gonzales et al. (2017) established that participants who were caregiving to a spouse or a family member were more likely to opt to unretirement or not retire at all (non-retirement) than the non-caregivers, suggesting that they may be shouldering financial responsibilities that compels them to continue working. This, however, may lower their quality of life, including marital satisfaction and satisfaction occasioned by the burden of caregiving in addition to employment. The constraints of one partner remaining at work, therefore, exposes the negative impact on the marital satisfaction. Similarly, a study by Hansson et al. (2017) indicated that the type of retirement transition and personal variations in resource capacities significantly impacted individual satisfaction with life, with potential spillovers on marital satisfaction. Mukku et al. (2018) observe that these overlapping differences in individual retirement transition types may not be generalizable to all populations because of the uniqueness of individuals and the uniqueness of marital relationship experiences.

The mentioned studies have all been carried out in international context, with limited comparable studies carried out in Kenya. As such, the present research filled the knowledge gap by estimating unretirement patterns among those who have attained the age of 50 and above, and the relationship between these paths to retirement transition on their marital satisfaction.

Voluntary Retirement Transition and Marital Satisfaction

Voluntary retirement transition and marital relationship are major and common experiences in adult life. Fye et al. (2020) highlight that while marital satisfaction and retirement transition have been examined across various fields, the association between these two variables has not been extensively researched. A mixed research study by Ang et al. (2022) investigated how different types of retirement transitions, whether voluntary or involuntary, were connected to the satisfaction retirees experienced in their lives and retirement. The results showed that social and emotional resources were closely tied to retirement satisfaction, while financial resources were closely linked to overall life satisfaction among baby boomer retirees. However, there were gaps in the retirement transition and marital satisfaction measures that warranted further empirical inquiry.

An exploratory, phenomenological study by Ramos (2020) amongst United States Air force members transitioning to retirement applied Schlossberg's transition model to estimate their life outcomes. Findings revealed that the retiring members typically approached their transition with a sense of excitement and hopefulness. The study recommended that participants to be exposed to the importance of the individual choice of retirement type as well as family support as a form of retirement transition social-economic resource enhancement. Thus, the impact of voluntary retirement on life satisfaction reported in the study is contradictory to the results of the other retirement transition types, which is a potential of the uniqueness of population, region, culture and study design (Aggarwal & Ranganathan, 2019). Although they used Schlossberg's model similar to the present study and findings revealed some connections between retirement transition types and impact on spouse, there is a knowledge gap on marital satisfaction measure and retirement planning measure as well as intervening variables of age and gender. Gottman Sound House relationship model was also not applied, and the region and population are different. These gaps present the opportunity to carry out the current study on retirement transition and marital satisfaction in Kenya.

One of the possible excitements surrounding voluntary retirement transition is the prospect of increased emotional intimacy afforded by time availability in retirement. Emotional connectedness acts as a bonding agent in a marital relationship especially when couples faces challenges, they easily overcome (Pasha et al., 2017). For instance, emotional, sexual, and spiritual domains of intimacies ranked highest anchoring the marital relationship among infertile women. In addition, increase in emotional intimacy was facilitative to the sexual intimacy among couples that increased their marital satisfaction (Abamara et al., 2018). Similarly, a quasi-experimental study by Mirzanezhad (2020) explored a population that consisted of cultural couples experiencing marital problems that affected their emotional intimacy and marital satisfaction. Study results showed that the group, which received intervention of problem-solving family therapy, had a significant influence on their emotional intimacy and marital satisfaction. Furthermore, the results of a study by Segel-Karpas et al. (2018) revealed that emotional loneliness among married individuals in retirement transition was associated with depressive symptoms. The research however did not consider other types of retirement types, which presents a research gap.

A cross sectional study by Pasha et al. (2017) on marital intimacy among infertile women in Iran found that a statistically significance correlation with the husband’s career and physical (shared leisure/quality time) and emotional intimacy (fondness/connection). This underscores the notion that couple bonding is of essence to sustaining a happy marriage (Tenginkai et al., 2017). The admiration a spouse shows towards the partner can interrupt marital dissatisfaction caused by marital conflict (Gottman & Tabares, 2018) during retirement transition stressors (Damman et al., 2019; Pasha et al., 2017). For example, a cross-sectional study by Bozoglan (2015) in Turkey to establish predictors of wives' marital satisfaction based on their spouses' retirement and indicated that changes in husbands role and participation equally affected their wives' roles and participation. Results predicted a 19% marital satisfaction among women but only in the case where there was shared activities and time spent together. They however, recommended that inclusion of male/husband participants could enrich the study and improve the findings.

Objective 3 - Individual Retirement Transition Planning Practices

Castillo et al. (2022) define retirement planning as an individual process of preparedness for life after the end of work-life/employment in old age, not only financially but also in all areas of life. Thus, it can be inferred from the definition that retirement planning encompasses plans related to marital life after retirement. In keeping with this definition, Kagan (2019) emphasized that retirement planning is an individual activity and that employees should consider it as a behaviour in their lives. Individual retirement planning involves the assessment of individual resources, relationships, and execution that are crucial factors for an effortless transition for couples in both pre and post-retirement (Doorley & Nolan, 2019). Drydakis et al. (2018) posited that planning is essential for managing any life situation, particularly in predictable situations such as retirement. This means that retirement planning has implications on couple relationship, and this may affect their marital satisfaction. The present research therefore sought to test this relationship in Kenya.

Retirement planning has continued to receive recognition from different stakeholders, policy makers, and researchers as the population of the aged forms a significant economic power in society (Hassan et al., 2016; Seidl et al., 2021). Most studies have proven that planning for retirement has a positive reward on the retirees' life because they develop a realistic expectation of the changes during post-retirement (Liu et al., 2022; Seidl et al., 2021; Yeung & Zhou, 2017). It can be surmised from these studies that among the potential positive rewards of retirement planning is marital satisfaction, which the present study investigated using potential and actual retirees in Kenya as study participants.

Contemporary studies agree with the notion that frame the retiree and particularly their family as a benefactor (Fan et al., 2022; Hirschi, 2016; Seidl et al., 2021). One of the prospective benefactors, therefore, is the spouse of the retiree, implying that their quality of life, which includes marital satisfaction, is contingent on retirement planning. Pre-retirement planning has been pointed out as a goal driven behaviour that adults engage in years or months way before to prepare for life after retirement (Yeung & Zhou, 2017). In particular, the pre-retirement planning includes the individual planning resources referred to as tangible and intangible implements, for retirement planning which subsequently contribute to the individual and couple positive retirement adjustment (Seidl et al., 2021). Accordingly, it is reasonable to surmise that the resulting positive adjustment in retirement as a couple has implications on their marital satisfaction. The present study sought to test empirically this assumption within a population in the Kenyan context.

Exploring the phenomenon of retirement transition using resource-based model, Yeung and Zhou (2017) defined resources as overall individual capability in accomplishing significant needs and goals. These resources are within the six spheres of a human, such as finances, psychological, emotional, spiritual, cognitive, and physical wellness, and social support (Hoppmann et al., 2017). These resources are facilitative in nature to the retirement transition processes (Hoppmann et al., 2017).

Accordingly, an argument can be advanced from the foregoing that there is an intricate intertwinement between these facilitative resources and marital satisfaction since possession of the resources can contribute to marital quality as they enable couples to accomplish life dreams within the marriage. Furthermore, there is potential mutual regulation between the resources in a way that either appreciates or depreciates them, which may exact positive or negative spillovers on marital satisfaction of retirees (Ghafoori et al., 2021). In the present study, these postulations were ascertained by empirically examining the influence of retirement planning as a facet of retirement transition on marital satisfaction in Kenya.

Other studies (Fan et al., 2022; Ghafoori et al., 2021) have focused on the aspect of financial planning and noted that there are other critical aspects of retirement planning to consider such as health, social life, self-efficacy, retirement confidence, and retirement anxiety (Liu et al., 2022; Ghafoori et al., 2021). This has resulted in the creation of the Pre-Retirement Planning Scale (PrePS), which is employed to evaluate various aspects of retirement planning including financial, health, psychosocial, and lifestyle factors (Seidl et al., 2021). Individual retirement planning therefore involves tangibles like material resources such as finances and intangibles, such as psychosocial resources (Abdulkadir et al., 2018; Yeung & Zhou, 2017). Thus, the study focused on resources in the areas of financial planning, Physical health planning, Retirement planning anxiety, Self-efficacy and social support in retirement planning.

Financial Planning

Finances are critical to every retiree as one of the major resource that helps to cater for their needs after leaving work/employment (Kiso & Hershey, 2017). Fan et al. (2022) suggested that financial planning stands out as one of the most difficult areas of retirement planning, due to the financial difficulties that most families encounter on monthly bills and other financial obligations. Therefore, it constrains the culture of saving for an emergency fund in the later years after retirement and especially for some of those in the private sector, informal sector, and the self-employed who have either low pension benefits or none at all (Fan et al., 2022; Iniyavan, 2019). This may mean lower overall quality of life during years of retirement, which may affect the level of marital satisfaction of retirees. For example, in Europe, there was low access to social benefits like pensions for the self-employed and those with non-standard contracts (Spasova et al., 2017). This perspective is reflected in the note taken by Iniyavan (2019) that employees in the informal sector and self-employed have no steady flow of income with no social security. Similar observations have been made in Kenya where Maina and Mwangi (2017) indicated that the pension scheme coverage is about 15%. The lack of social security may exact lifestyle adjustments that have the potential to spark marital strain, which can affect one’s marital satisfaction during their years of retirement.

A study by Scherger (2021) reported that, financial consequence was majorly the motivating factor to the emerging flexibilities in retirement patterns. For instance, bridge employment was the most opted plan by Brazilian respondents to cover for the financial shortage required for financial retirement planning (Seidl et al., 2021). For this reason, retirement planning involves a financial goal that heightens the demands to increase individual responsibilities to compensate for the loss or reduction of definite income for the retirees. Swain et al. (2020) reported that adults, who struggled financially in their working life, are prone to continue with work after retirement. Empirical evidence suggest that 54% of the total employees who are lower cadre employees do not save for extra pension which demonstrates that finances largely informs the retirement behaviour (Abdulkadir et al., 2018; Murari et al., 2021; Seidl et al. 2021). It follows therefore that the financial choices one makes determine their retirement work life, which may in turn affect the quality of their marital life, including their marital satisfaction. This study contributed to the knowledge gap by analysing the correlation between financial planning and marital satisfaction within a resource constrained country context such as Kenya.

Seidl et al. (2021) described retirement planning attitudes and behaviours in a qualitative study, which revealed that retirement planning involved other dimensions apart from financial planning that are important to include in any study looking into retirement planning behaviours. Some of the dimensions apart from financial planning are: (a) physical health, which is a self-assessment of the perceptions of the individual's health; (b) psychological/mental resources, which refers to the ability of an individual to plan for the eventualities in post-retirement such as self-efficacy/confidence levels including emotional resources; and (c) social resources which is about the individual perceived social support and quality of relationships. Given that a marital relationship is one of the most important relationships with implications on one's quality of life, it can be argued that marital satisfaction is at the heart of emotional resources, social support and quality relationship. For instance, marital satisfaction is a potential buffer to emotional resources. Further, social support is protective factor of quality relationship and thus, a possible ingredient for marital satisfaction. These postulations were tested in the implementation of this proposed empirical inquiry.

Physical Health Planning

Several studies have reported that the aspects of health in retirement range from physical, emotional, psychological/mental and spiritual (Abiodun et al., 2022;

Fisher et al., 2017; Fratiglioni et al., 2020; Ramos, 2020; Reid, 2018; White & McDonald, 2015) and the key determinants of health are economic and social factors (Seligman et al., 2018). Health aspects of an individual consider the general ability of an individual to function with minimal struggle (Heaven et al., 2015). For instance, White and McDonald (2015) in a qualitative study revealed that most men perceived retirement to cause an increase in physical activity, subject to several other factors such as the personal health condition and phase of retirement progression. The studies have however not specified whether the challenges affected the status of marriage of during retirement.

A recent qualitative study by Spiteri et al.'s (2022) supports the idea of physical health planning by especially highlighting that walking was the most preferred activity during retirement. The study was conducted in Malta among civil servants. This may affect marital satisfaction depending on the activity and involvement of the couple. This deduction is based on empirical evidence by Tavakol et al. (2017) which showed that when couples spend leisure time together and communicate about their sexual needs effectively, their level of intimacy grows and hence increase their marital satisfaction. For instance, couples who shared their leisure time together enjoy a better wellbeing than those that spent alone (Bloom et al., 2017). Similarly, Bozoglan (2015) stated that shared time and activities increased marital satisfaction among women whose husbands proceeded to retirement.

Drawing from the foregoing studies, it can be argued that walking together as a couple may be perceived as spending quality time with one another, which may enhance the marital intimacy with each other, and this may increase marital satisfaction. Marital intimacy is the level that couples make bids of connection referred to as turning towards instead of away in a marital relationship (Gottman &

Gottman, 2017). The study was conducted in the USA. For example, a spouse might ask for his/her partner's interest/attention, desire for time together, sexual contact, affection, or even for support and in response, the spouse meets that need for emotional connection (Gottman & Gottman, 2017). It is important to note, however, that marital intimacy consists of several domains namely, aesthetic, intellectual, emotional, psychological, spiritual, social, and sexual to mention but a few (Abamara et al., 2018; Mahoney et al., 2021; Pasha et al., 2017; Priyadharshini & Gopalan, 2019; Tavakol et al., 2017). It is argued herein that these domains may blossom with increased quality time between the spouses during such moments such as walking together afforded by retirement. Nonetheless, Spiteri et al. (2022) specified that general poor health of an individual in retirement presented as a barrier to physical activity in both males and females. This implies that the state of physical health and its management may affect the level of marital satisfaction during years of one's retirement.

Supporting the nexus between physical health and overall quality of life, Shai (2018) speculated that working beyond retirement age may pose a risk to the individual health because of the stress and strains of work relative to the retirees' physical resources. The study was conducted in Israel This calls for couples to plan for their time including sleeping hours (Kiecolt-Glaser & Wilson, 2017). As evidenced in most studies on the subject of retirement, there is a favourable implication on the health of individuals (Mukku et al., 2018; Shai, 2018) and married couples (Messe & Wolff, 2019a; Kiecolt-Glaser & Wilson, 2017). On the contrary, Mukku et al. (2018) showed that retirement had a negative impact on health which differed from the findings of most developed countries. According to Mukku et al. (2018), the contradicting findings suggest a sensitivity to cultural differences that may be critical to consider. This necessitates inclusion of physical and psychosocial (anxiety and perceived social support) health factors to identify the uniqueness of the Kenyan context (Kiecolt-Glaser & Wilson, 2017).

Retirement Planning Anxiety

The unpredictability of future retirement involves planning for known and unknown eventualities, which may cause anxiety (Abdulkadir et al., 2018; Mooney et al., 2017). For instance, Mooney et al. (2017) observe that in retirement planning balanced time perspective positively related to anxiety. In addition, individuals who had adequately planned for their retirement reported less anxiety (Mooney et al., 2017). Similarly, anxiety was one of the highly rated psychosocial health concerns that caused individuals to opt for early retirement (Khan et al., 2018), with an assumption that some of the individuals may not have planned adequately for their retirement (Mooney et al., 2017). An empirical review by Kasalova et al. (2017) on retirement planning anxiety between 1990 and 2017 found that marital dissatisfaction acted as a trigger and precipitating agent for anxiety disorder among married individuals. Whereas these studies did not relate retirement anxiety to marital satisfaction, it can be ventured that retirement planning anxiety if not addressed can trigger behaviours that may compromise marital satisfaction. The present research bridged the knowledge gap by testing the association of retirement planning anxiety to marital satisfaction among married individuals in Kenya. An attempt was made to examine the interaction between retirement planning, anxiety, psychosocial health and marital satisfaction.

Self-efficacy

One of the key aspects that contribute to successful retirement planning is self-efficacy, which is about demonstrating confidence in the transition to retirement and the planning process advantages that some individuals possess compared to others (Magoma-Nthite, 2022). Ghafoori et al. (2021) posited that retirement planning confidence inter-correlated with personal and situational dimensions such as financial planning, health and life satisfaction. They further averred that the higher the confidence levels an individual shows for the next life in retirement, the more their chances to adjust well to the new roles and adapt easily to challenges. This implies that self-efficacy has psychological effects on the retiree that is facilitative of easy adaptation to post-retirement life. Therefore, there may be positive spillovers on marital satisfaction resulting from this adaptation because marital satisfaction is simply about making adjustments to positively accommodate one's new retirement life. The present study proceeded to test this postulation among married individuals in Kenya.

Psychologists identify spirituality as salient feature of self-efficacy that may be supportive in marital adjustment (Karimi et al., 2019b; Mahoney et al., 2021), and retirement adjustment (Mahoney et al., 2021; Reid, 2018) and hence increase marital satisfaction (Abiodun et al., 2022; Karimi et al., 2019b; Mahoney et al., 2021). Spirituality, defined as a sense of connection with a higher being, is anchored in the scholarly literature as a coping strategy in dealing with life stresses caused by the changes in major life transitions such as marriage, parenthood (Mahoney et al., 2021) aging (Reid, 2018; MacKinlay, 2021), frailty/nearing death (MacKinlay, 2021) and retirement transition (Halama et al., 2021). It has been found to be facilitative in the sense that it buffers marital cohesion affected by disruptions of life transitions such as retirement, thereby leading to marital satisfaction (Abolghasemi et al., 2022; Atalay et al., 2019; Gathiira et al., 2019; Le et al., 2018; Vordzorgbe et al., 2018).

Thus, spiritual self-efficacy has been underscored in psychosocial counselling, marital counselling and retirement planning programs to help couples achieve their retirement goals and realize life satisfaction (Gathiira et al., 2019; Khan et al., 2018; Thuku et al., 2016; Vordzorgbe et al., 2018) as well as marital satisfaction (Damman et al., 2019). From this discourse, it can be speculated that spirituality plays a role in the marital satisfaction of individuals during their retirement years. Studies have shown that there is a correlation between religious activities/spirituality and retirement planning (Anderson et al., 2015; Maobe, 2020; Oudman, 2020). This study proceeded to test this postulation using religious participation as a proxy for spirituality and comparing the marital satisfaction between participants and non-participants.

Social Support

Retirement planning includes social support as a resource an individual receives through various relationships in their lives (Yeung & Zhou, 2017). The study was conducted in Hongkong, and it involved 118 retirees. Social support entails the individual view or judgment on met expectations from specific resources, people, or system that eases challenges during retirement transition and general life issues (Schmidt-Hertha & Rees, 2017). This means that social support serves as a protective factor that potentially mitigate against challenges of adjustment into marital life as a retiree, which may enhance marital satisfaction. One way in which this manifest is through help-seeking behaviour, with empirical evidence suggesting that retirees are more likely to seek social support when they have access to it and the social support is adequate (Brown et al., 2018). This signals the importance of developing a social support base through effective retirement planning (Barbosa et al., 2016), engagement in retirement planning programs (Gathiira et al., 2019; Kilika, 2019), religious activities (Anderson et al., 2015), and counselling programs (Asiedu et al., 2018). All these are to empower such individuals to cope with general life changes of retirement transition (Asiedu et al., 2018; Brown et al., 2018; Gathiira et al., 2019; Kilika, 2019).

In this case, the presence and adequacy of social support including psycho-education programs may facilitate these adjustments, thereby preserving marital quality of life and by extension, marital satisfaction of the retirees (Brown et al., 2018). The phenomenological study was conducted in Britain among 8 retired athletes. The participation of each partner for the sake of their spouse (spousal), their marriage (marital), and society (communal) creates teamwork environment supportive to the process of marital adjustment (Helgeson et al., 2018; Sprecher, 2018) hence, marital and retirement satisfaction (Le et al., 2018). This is the potential benefit of being an active member of one's community, hence the present study among married couples in their local communities in Kiambu County, Kenya.

Extant literature suggests that the interdependency factor among married individuals especially in the later years of life is of essence to their marital satisfaction (Lamarche & Rolison, 2021; Kiecolt-Glaser & Wilson, 2017). This underscores the importance of spousal support at every phase of the retirement transition process. Findings of a study by Le et al. (2018) demonstrated that when a spouse cares for the welfare of their partner, family member or someone else in the community, this had a positive influence on the marital relationship and well-being of the relationship with others. This was reflected in a longitudinal descriptive study by Joel et al. (2018) investigating decision regarding whether to remain in or exit a romantic relationship. The findings showed that even though the relationship was unfulfilling, the consideration of their partner and partner's needs was the reason they decided to stay.

Lamarche and Rolison (2021) stated that retirement transition was one of a major life transition that individuals heavily relied on their spouses to adjust and cope with the changes in life. They added that a spouse should not only influence their partner's timing of retirement but should also be involved in the retirement goal setting and its implementation. Hence, both partners would take ownership and responsibility of creating the life they would like after retirement (Müller & Shaikh, 2018) and attend to the within-family spill-over as a result of joint retirement (Atalay et al., 2019). Therefore, it is necessary to investigate spousal support and involvement in retirement planning, and the relationship between spousal support and marital satisfaction. The present study contributes to knowledge through an empirical inquiry of the relationship between social support and marital satisfaction in retirement years based on residents of Kiambu County in Kenya.

In the case of communal support, religious communities such as Churches are examples of a facilitative community that serves as a facet of one's social support system (Maobe, 2020). The definition of the church as the body of Christ means a congregation or association of those who follow Jesus Christ (Dunaetz, 2020). This aligns with Fairchild's (2019) conceptualization of the church as a body of believers living under the authority of Jesus Christ as called out by God to dwell among his people. Church attendance, interchangeably used as religious service attendance, is among many spiritual activities carried out by Christians to exercise their faith and fellowship (Fairchild, 2019). Opsahl et al. (2019) revealed that attending religious services promoted hope for the future and lowered depressive symptoms in retirees.

Similarly, results of a longitudinal study conducted by Mahoney et al. (2021) among couples in their late stages of pregnancy and when their infants were three, six and twelve months revealed that spiritual intimacy predicted less marital conflict.

From these revelations, an argument can also be advanced that active participation in a religious community builds one's social support system that comes in handy in managing life during retirement, which can positively affect marital satisfaction. However, the research by Opsahl et al. (2019) and Mahoney et al. (2021) did not analyse this relationship, and hence, the current research adds to filling the knowledge gap by focusing on the contribution of social support accruing from religious participation to marital satisfaction.

According to Hill et al. (2017), coaching services can also benefit couples in the retirement transition for both financial and non-financial distresses. They proposed this based on empirical study, which revealed that low couple income, and less frequency in sex associated with low and sexual dissatisfaction, lead to marital dissatisfaction. They recommended that financial therapists should equip clients to have productive communication on money and sex. On this front, Havaasi et al. (2017) empirically demonstrated the effectiveness of Gottman Couple Therapy method in reducing marital distress and equipping couples with constructive conflict resolution.

Asiedu et al. (2018) highlighted the significance of building communities and participating in psychoeducation as key coping strategies for retirees to effectively plan for retirement. The study was conducted in Ghana and involved 52 teachers who were in the verge of retiring. Thus, the extant scholarship underscores the crucial role social support potentially plays in the equation between retirement transition and marital satisfaction. For example, one of the life changes necessitated by retirement is marital role adjustment as the retired spouse may, by necessity; end up undertaking more domestic chores than before. By the same token, retirement may occasion a drop in the financial contribution of the retiree in the household, which may compel his or her spouse to assume greater financial responsibility or meet an increased share of financial obligations.

Jensen and Rauer (2015) however pointed out that discussing conflicts among older couples was not as helpful as it was for younger couples for maximizing emotional connection. Therefore, they recommended counsellors' creativity in older couples counselling. Hence, underscores the importance of creativity in psychosocial counselling, and awareness programs. Which deters deterioration of marital satisfaction during one's retirement years– a perspective that finds empirical support from extant literature (Damman et al., 2019; Gathiira et al., 2019; Havaasi et al., 2017; Hill et al., 2017; Khan et al., 2018; Mirzanezhad, 2020; Tavakol et al., 2017; Thuku et al., 2016; Vordzorgbe et al., 2018). However, the research space in Kenya is characterized by limited scholarship, hence necessitating the present study on the link between social support (coaching support) and marital satisfaction of retirees within the Kenyan context.

In summary, there is vast amount of literature on retirement transition planning that provides a general foundation for advancing knowledge on preparedness for retirement and its implications on post-retirement life. Whereas the literature provides pointers on the potential impact of retirement planning on marital satisfaction, the review has demonstrated that empirical inquiry on retirement planning within the Kenyan context is sparse. This dearth in contextual knowledge provided the basis for the present study.

Objective 4 - Individual Retirement Planning in Relation to Marital Satisfaction

The nexus between retirement transition planning and marital satisfaction has also been implied in extant literature, albeit in-exhaustively. A study by Yeung and Zhou (2017) showed that people who invested in pre-retirement planning had access to a larger pool of resources, contributing to better physical and psychological wellness as well as marital satisfaction after retirement. Similarly, Topa and Valero (2017) emphasized the importance of planning and the positive effect that it had on personal well-being during retirement. On their part, Castillo et al. (2022) conducted a descriptive study on retirement planning among university employees aged 50 years and above. Respondents in their study were married women professors. Their findings indicated a correlation between demographic resources with the extent of preparedness for retirement. The results also showed the presence of a significant correlation between the challenges entailing the lack of various resources and retirement preparedness. Further, there was an expected decrease in individual resources after retirement such as finances, physical, and social well-being in post-retirement. This led to their development of a conceptual pre-retirement planning framework to arrest different fears provoked by retirement transition. The framework, however, was yet to be subjected to empirical testing, especially with respect to post-retirement marital life such as marital satisfaction.

Liu et al. (2018) depicted a pattern of retirement planning by gender differences. Topa et al. (2018) noted that women nurses neglected savings and finances as part of individual retirement planning resources despite their awareness of health care and social importance such as implications on marital satisfaction. The success of retirement planning may be dependent on the individual resources pertaining to retirement or the life after work (Yeung & Zhou, 2017). For instance in a longitudinal study by Yeung and Zhou (2017), it was found that retirees who engaged in retirement planning activities before retiring had an increment in their resources which had a positive impact in their well-being after retirement. The study highlighted the importance of considering aspects of retirement planning activities that measure the individual’s preparedness in (a) finances, (b) self-efficacy or retirement planning confidence, (c) retirement planning anxiety and (d) social support.

Financial Planning and Marital Satisfaction

According to Heaven et al. (2015), individual retirement planning is critical to ensure sustenance. Although the financial and physical individual retirement planning resources were critical among couples, Yeung and Zhou (2017) deduced that limited studies have included marital satisfaction into the equation of retirement planning other than spousal support. This point to a knowledge gap that this study filled. Couples face challenges throughout their marriage both at a personal and family level, hence it is natural to experience conflicts in marriage accruing from financial dynamics (Mirzanezhad, 2020; Sillars et al., 2021a; Wilson et al., 2017). Spence (2021) stated that marital conflict emanates from not well-managed areas such as finances, sexual satisfaction, major family decisions and life transitions, personality incompatibility, poor communication, parenting, and in-laws.

Furthermore, Papp (2018) emphasized that the ability of couples to handle conflict management was a major factor that shaped quality of intimate relationship among older couples. They further posited that strategies to resolve or cope with differences and challenges in marriage, predicted partner’s mental health among older adults. Lawrence et al. (2019) also established a positive relationship between marital happiness, better health and longevity among couples.

In a quantitative study by Asiedu et al. (2018) investigating retirement planning anxiety among teachers in Ghana, results showed that anxiety levels increased as individuals neared retirement due to lack of financial planning. The study also revealed that age had a significant relationship with the perception of retirement planning, including a finding that seeking counseling services was a preventive measure that individuals identified as an effective coping resource in times of anxiety. Nonetheless, a qualitative study Magoma-Nthite (2022) investigated teacher's retirement perceptions in South Africa and reported that even though there was lack of structured guidelines on retirement planning, some individuals reported not feeling anxious but rather looked forward to retirement. This means that retirement planning has implications on other facets of daily living, which may affect marital satisfaction. For example, anxiety may leads to loss of sleep. Wilson et al. (2017) indicated that enough sleep is a necessity for good health because shortened sleep affected marital performance, which had a negative effect on marital satisfaction. For instance, the authors findings noted that lack of enough sleep among couples compromised their ability to resolve conflict in an amicable way. This means that with proper financial planning, individuals are likely to reduce their retirement anxiety, which in turn, results in adequate sleep, which is a precursor to marital intimacy and satisfaction.

Social Support and Marital Satisfaction

Research shows that social support and marital satisfaction are intricately related, and planning for the same increases the odds of enjoying marriage in post-retirement. In a phenomenological study on how Olympic athletes perceived social support during their retirement transition, findings showed that, family members and colleagues ranked as the most effective support (Brown et al., 2018). Further, a study by Hori and Kamo (2018) revealed that the availability of social support had a positive association with happiness among married women than in men. Similarly, Jennings et al. (2020) looked into depressive symptoms and their impact on the receipt of social support during retirement. The findings indicated that experiencing depressive symptoms was inversely related to the likelihood of receiving certain forms of social support. In fact, those who were adversely affected included the married men and women with odds of receiving none of the types of support. However, the results were based on a sample drawn from widowed versus married men and divorced versus married women.

The discourse highlighting the significance of social support was extended by Davoodvandi et al. (2018) who linked it to couple's emotional connectedness. In their view, this can be improved by intentional communication to diffuse negative emotions and reduce marital conflicts which may improve marital satisfaction. For instance, Horn et al. (2019) results supported the presupposition that daily positive humour within marriage acted as a method for managing emotions in everyday situations and enhanced marital contentment. In addition, couples who can sense their partners' emotions, try to understand their partners' personality mishaps and further show empathy and affection can kindle marital satisfaction (Abiodun et al., 2022). For example, in their descriptive study undertaken in Nigeria among Christian couples, Abiodun et al. (2022) found that emotional intelligence (affection, marital responsibility, and perseverance) positively related with marital satisfaction. However, the empirical evidence is mixed, as the findings of a study by Priyadharshini and Gopalan (2019) in India indicated that couples who showed affection and managed stressful situation in marriage did not correlate with marital satisfaction. The contradictory findings as compared to other studies (Dobrowolska et al., 2020) suggests difference in the cultural perceptions of marriage (Priyadharshini & Gopalan, 2019). There is thus a need for the present study with a consideration of retirement transition undertaken in the Kenyan context.

Self-efficacy and Marital Satisfaction

Literature on the nexus between self-efficacy and marital satisfaction suggests that the relationship is underpinned by the efficacy with which couples are able to resolve their relationship issues and manage marital conflict (Mirzanezhad, 2020;Wilson et al., 2017). According to, Kiecolt-Glaser (2018), marital conflict is implicated in poor health and is one of the many reasons couples sought marital counselling. Gottman couple therapy deduced that conflict entails positive functional aspects like creating an opportunity to manage change, assisting spouses to understand their partner's emotional sphere, and rekindling courtship over time (Gottman & Gottman, 2017). For instance, efficacy is demonstrated in the spousal understanding of the partner's emotional world, which can enhance intimacy. This is indicated in the study of Abiodun et al. (2022) that showed a favourable correlation between emotional intelligence and marital contentment among couples. This means that conflict resolution among couples is a key catalyst of marital satisfaction (Papp, 2018).

Extant literature indicates that conflict in families is inevitable, but it is how a person responds to the conflict that determines the level of understanding and resolve (Hinnekens et al., 2020; Sillars et al., 2021b). Efficacy in conflict resolution has been found to have consequences in both work and marriage set-ups (Mirzanezhad, 2020;Wilson et al., 2017). According to Wu and Wang (2022), perception of job discontent stemming from conflicts between work and family responsibilities is observable in stay-at-home wives who further perceived job, family, and marital dissatisfaction. For example, a study by Gottman and Tabares (2018) revealed that couples who used compliments increased conflict positivity as opposed to those who used criticism. One of the primary factors of marital dissatisfaction is the emotional override caused by constant unresolved conflicts within the marriage (Mirzanezhad, 2020; Spence, 2021).

According to Spence (2021), marital stressors caused by major life transitions might sustain marital conflict if snot well managed in areas such as finances, sexual satisfaction, major family decisions, personality incompatibility, poor communication, parenting, and in-laws. Hence, retirement transition is an area of possible stressor among married couples, and as such, a couple agreeableness or accepting the influence of their spouse is critical to their marital satisfaction, in how they deal with conflicts (Gottman & Tabares, 2018) that may arise from retirement transition planning (Lamarche & Rolison, 2021). Thus, couple collaboration in making plans about their future is critical to the process and promotion of marital satisfaction (Lamarche & Rolison, 2021). Couple cooperation as an agent of conflict resolution intervention among couples is crucial in making critical decisions such as parenting issues, family investments (Chis, 2022; Hinnekens et al., 2020), caring for a sick family member (Helgeson et al., 2018) , career choice, where to live, finances and retirement planning in general (Lamarche & Rolison, 2021), hence improving marital satisfaction (Chis, 2022; Hinnekens et al., 2020). For instance, Lamarche and Rolison's (2021) study revealed that romantic partners in the retirement transition who recorded high cognitive interdependence involved their partners in retirement planning hence improving their well-being in pre and post-retirement. Although their study did not measure marital satisfaction, in their conclusion, they stated that couple collaboration and goal alignment in the pre-retirement planning, may enhance couples coping with later life.

Self-efficacy is also reflected in positive adaptation since marriage involves several transitions imposing changes that calls for an adaption individually and as a family (Kemp et al., 2015). The adaption to the changes require applying certain tuning methods referred to as adjustment (Ramos, 2020). Ramos (2020) further stated that dealing with marital conflicting circumstances in the retirement transition are critical to the retirement adjustment among couples. For instance, Merkurieva (2018) showed that wives synchronized retirement with the husband increased marital satisfaction in the cases of shared activities and shared leisure time. Conversely, Jensen and Rauer (2015) findings suggested that there was a distinct difference in marital conflict management between the aging couples and the younger couples, revealing that many older adults' adjustment was conflict avoidance in an attempt to make the most of emotional connection. Furthermore, the value adds contribution of a spouse to their partner, in the realm of challenges and chaos such as social, emotional, or economic support improve couple adjustment and links to higher marital satisfaction (Abiodun et al., 2022).

Wu and Wang (2022) posit that conflict has consequences in both work and marriage set-ups. Nonetheless, the case of spousal commitment and support reverses the negative association of work-family stressors and family happiness. As a result, when a spouse perceives their partner's contribution as supportive, the quality of their marriage bond may improve (Tenginkai et al., 2017). Whereas the literature on the nexus between self-efficacy and marital satisfaction is vast, much of the studies are anchored on theoretical models influenced by western thinking, which may not reflect the realities of non-western contexts such as Kenya. The present study explored the various dimensions of self-efficacy and its influence on marital satisfaction using samples drawn from Kiambu County in Kenya.

Physical Health Planning and Marital Satisfaction

Physical health planning is a crucial facet of retirement planning, intimately connected to well-being during the post-work years (Berli et al., 2021; Tadros et al., 2021). It involves anticipating healthcare costs by budgeting for insurance and medical expenses, making lifestyle choices that promote ongoing health, and considering long-term care needs. The state of one's physical health influences the timing of retirement and may allow for extended working or part-time engagements (Neppl et al., 2021). Engaging in wellness programs, social activities, and preventive health measures contributes to a more active and fulfilling retirement, emphasizing the importance of a holistic approach that addresses both physical and mental health considerations in the planning process. Consequently, physical health planning can profoundly influence marital satisfaction (Tadros et al., 2021).

When individuals prioritize their physical health through activities like regular exercise, a balanced diet, and sufficient sleep, they often experience improved mood and reduced stress (Berli et al., 2021). This emotional stability can positively influence marital satisfaction, as individuals are better equipped to handle the ups and downs of a relationship (Min et al., 2020). Planning for physical health also often involves engaging in activities together, such as exercising, cooking healthy meals, or participating in outdoor recreational activities (Fye et al., 2020). Shared experiences and joint efforts toward better physical health can strengthen the bond between partners, creating a sense of teamwork and mutual support (Berli et al., 2021). For example, Wilson et al. (2017) indicated that enough sleep is a necessity for good health because shortened sleep affected marital performance, which had a negative effect on marital satisfaction. Furthermore, regular exercise, a balanced diet, and overall well-being can positively impact sexual satisfaction within a marriage (Novak et al., 2023).

The foregoing literature emphasizes the importance of integrating physical health planning into retirement considerations and its intricate ties to well-being during the post-employment life. In the context of investigating the relationship between retirement transition and marital satisfaction among individuals in Kiambu County, Kenya, the literature underscored the need for a comprehensive approach to sense-making of retirement planning that includes physical health aspects. It suggests that the state of one's physical health may influence retirement timing and that a holistic perspective, addressing both mental and physical health, can contribute to a more fulfilling retirement and impact marital satisfaction. The literature also highlights the role of physical health in enhancing emotional stability, positively affecting marital satisfaction, and fostering shared experiences and joint efforts for better health among couples.

Retirement Planning Anxiety and Marital Satisfaction

Retirement planning anxiety comprises of the stress, worry, or unease that individuals may experience when thinking about and preparing for their retirement (Penn & Lent, 2021). This anxiety can stem from various concerns, including financial uncertainties, health considerations, lifestyle adjustments, and the overall transition from a working to a retired phase of life. Many people worry about whether they have saved enough money to sustain their desired lifestyle throughout retirement (Steiner, 2018). The uncertainty of how long one will live and whether their savings will last for the entire duration of their retirement can cause stress (Ugwu et al., 2021). Further, transitioning from a structured work schedule to a lifestyle that is more relaxed and leisure-focused can present difficulties (Ghafoori et al., 2021). In a qualitative study Magoma-Nthite (2022) investigated teacher's retirement perceptions in South Africa and reported that even though there was lack of structured guidelines, some individuals reported not feeling anxious but rather looked forward to retirement. Hence, some individuals may struggle with finding purpose and meaning in retirement. All these worries can impact marital satisfaction.

Retirement planning anxiety can be emotionally draining for individuals, and this emotional burden may spill over into the marital relationship (Lim et al., 2020). Stress, worry, or feelings of inadequacy can affect how couples interact and support each other. If there are concerns about having enough savings or uncertainties about post-retirement income, couples may experience financial tensions (Tadros et al., 2023). Disagreements over spending priorities, budgeting, and lifestyle choices in retirement can strain the marital relationship. Individuals may have different expectations and visions for their retirement (Hanson et al., 2019). Conflicting expectations about how to spend time, where to live, and what activities to pursue can create tension and dissatisfaction in the marriage (Fye et al., 2020). The present study has enriched scholarship by providing contextually specific insights related to the economic and labour realities in Kenya.

Age as an Intervening Factor

Extant literature highlight the observation that factors like age differences are critical dynamics in marital satisfaction and retirement transition (Abdulkadir et al., 2018; Pasha et al., 2017; Vinick & Ekerdt 2020). The kind of pressure that comes with biological aging is inevitable among some older workers and hence the feeling of inadequacy to continue working as they head to retirement age (Vickerstaff & Horst, 2021). Age is therefore, one of the factors identified as a predictor of early retirement decision. For example, Noar (2018) posited that people who worked in fast-changing career paths such as in technology industries perceived themselves too old to continue working in comparison to their competitive younger counterparts in the same industry hence opted for an early exit in their careers. It can be surmised that these decisions, if not well managed within the marital relationship, may undermine marital satisfaction.

According to the few studies among married couples, inconsistency in study findings exist, particularly on variables of gender and age (Bocker & Gehring, 2015; Gallagher & Stokes, 2021). For example, according to a systematic review by Tavakol et al. (2017) which examined eighty different studies between the year 2000 and 2015 on factors affecting marital satisfaction, results revealed that marital satisfaction was influenced by age in most of the studies. Their study revealed an inverse relationship between age and marital satisfaction, especially with the middle-aged couples who reported more marital issues than the younger couples. However, the studies they reviewed also revealed that among older couples, marital satisfaction increased with the increase in age. Some of the studies (Vickerstaff & Horst, 2021) also posited that age difference between couples was a major factor influencing marital satisfaction, the less age gap between couples the higher their marital satisfaction.

Wong and Shobo's (2017) study established a positive moderating effect of retirement transition and age, on psychological distress, especially in participants who transitioned to retirement at the attainment of retirement stipulated age. Although some studies (Pasha et al., 2017) showed that early retirement had a positive effect on the retiree’s health, other studies have shown a connection to poor health and not working at all (Boot et al., 2019). On the contrary, a quantitative study by Genadek et al. (2019) among couples in retirement transition showed that even though couples living on their own, age and jointly employed or unemployed was positively associated with shared time. Husbands self-reported to be happier spending time together more than their wives were, if both were at work or just the wife. The study also indicated that couples who spent time together increased chances for an emotional wellness. However, they indicated a limitation with recommendation for other studies to include a measure of marital satisfaction to capture couple connectedness and quality of the time spent together that is considered by this study.

Age was not only established as a factor for decision-making in early retirement but also presented a health implication for early retirees (Nelson & Andel, 2021). This signals the presence of a complex interaction between age, health and retirement. For instance, a study by Nelson and Andel (2021) revealed that retirement age positively modified the relationship between occupation and better memory for those who retired early as compared to those who retired at the attainment of age. It is instructive to note that memory is crucial for significant events in marital life such as celebration of one's wedding anniversary, which affects marital satisfaction. Age is therefore a critical factor to consider in the choice of retirement transition type and especially, as a determinant of health status and therefore, marital satisfaction among old workers (Fisher et al., 2017). Further, with respect to age, older employees who are confident about the changes encompassed in the retirement transition processes report higher well-being (Ghafoori et al., 2021). The present study contributed to the body of knowledge by determining marital satisfaction of retirees varied by age in Kenya.

Gender as an Intervening Factor

The retirement transition individual experiences, perceptions, and attitudes towards retirement decisions also differ by gender (Canales et al., 2021). The concept of gender refers "to the socially constructed roles, behaviours, expressions and identities of girls, women, boys, men, and gender diverse people that influences how people perceive themselves and each other, how they act and interact, and the distribution of power and resources in society" (Government of Canada, 2014, p1). Canales et al. (2021) point out that women are likely to opt for early retirement but on receipt of their first annuity as compared to men. They also noted differences in individual work experiences that prompted women to retire earlier than men. In contrast, Riekhoff and Järnefelt (2017) showed that women were less likely to consider early retirement compared to men supported by different behaviours and individualities. The differences in individual experiences, attitudes, and perceptions of retirement timing branched into voluntary and involuntary archetypes (Thilaka et al., 2020). Thus, gender differences are critical dynamics in marital satisfaction and retirement transition. The present study examined gender influence on marital satisfaction of retirees in Kenya.

Vinick and Ekerdt (2020) observed that marital satisfaction might negatively be affected when husbands transition to retirement before their wives in the United States. Whereas the findings in the US show that marital satisfaction may be negatively affected when husbands transition to retirement before their wives (Vinick & Ekerdt, 2020), studies among Chinese couples show that, a husband's retirement improved the wife's health and marital satisfaction (Zang, 2020). Atalay and Zhu (2018) support the spillover effect by suggesting that the wife's retirement status had a positive influence on the husband's mental health. Chen et al. (2021) found comparable results in a longitudinal study where they explored the causal influence of a wife's retirement on her husband's psychological health in China. Their study revealed that in contrast to findings in Europe and Japan, there was a confirmed improvement in the husband's mental health after the wife's retirement. The differences in these two studies show that transition to retirement had a differential impact on marital satisfaction when factors such as demographics are considered (Vinick & Ekert, 2020; Zang, 2020).

Similarly, it has been reported that the retirement of the wife positively impacted the husband's mental health in Turkey (Bozoglan, 2015). This point to gender differences in the relationship between retirement transition and marital satisfaction. Therefore, the differences in these three studies shows that transition to retirement had a different impact on marital satisfaction when several demographic factors considered such as age and gender (Bozoglan, 2015; Vinick & Ekert, 2020; Zang, 2020). In a quantitative study by Stancanelli and Van Soest (2016) on partner's leisure time spent during retirement transition, it was found that gender and age disparity among the couples came into play. Their study reported that husband's retirement led to an increase in husbands' leisure time spent away from the wife with no effect on partner's joint leisure time. On the other hand, the wife's leisure time increased more than the husband and had an effect on the partner's joint leisure time. However, there was a gap in their study of effects of physical health status affected by retirement, which this study has considered.

Summary of Literature Gaps

Retirement transition studies in the last decade have revealed complexities in its growth trajectory (Lassen & Vrangbæk, 2021a). However, few studies have researched its impact on marital satisfaction of retirees (Fye et al., 2020). There have been notable changes in later years of marriage such as an increase in couples opting to stay separately (Allred, 2019). For instance in the event that a partner engages in a certain activity or settles in a geographical location that is not agreeable to the other during retirement, conflicts arises (Bocker & Gehring, 2015). Extant literature has demonstrated the interdependence of factors among couples in retirement transition such as health, social, financial, and spiritual, to mention but a few. The empirical evidence suggests that these factors affect the general retirement satisfaction of individuals (Atalay & Zhu, 2018; Chen et al., 2021b; Jensen & Rauer, 2015; Killewald, 2016; Riekhoff & Vaalavuo, 2021; Tucker et al., 2022). However, the implications on marital satisfaction among married retirees is barely investigated (Fye et al., 2020).

Among notable researchers include that of Chunita (2019) who carried out a qualitative, phenomenological exploration of the retirement transition encountered by veterans and their spouses as they shift from military to civilian life due to involuntary/mandatory caused by medical issues in the south western United States. Applying Schlossberg's transition model, the study revealed that some of the members and their spouses had not prepared for the retirement transition resulting to adjustment difficulties and marital issues. Similarly, an exploratory, phenomenological study by Ramos (2020) amongst United States Air force members transitioning to the civilian life applied Schlossberg's transition model. Results revealed that the retiring members typically approached their transition with a sense of excitement and hopefulness although not for their spouses. Chunita's (2019) recommendation showed the importance of individual choice of retirement type as critical to the family support in retirement transition. However, these two studies did not address the spousal spillover effects on the marital satisfaction of the couples.

Thus far, there is a scarcity of quantitative correlational studies applying Schlossberg's transition model and Gottman couple theory to study the relationship between retirement transition and marital satisfaction among married individuals in Kenya. The present study sought to fill the identified conceptual, contextual, theoretical and methodological gaps. In the next section, the theoretical framework upon which the present study was anchored is discussed.

Theoretical Framework

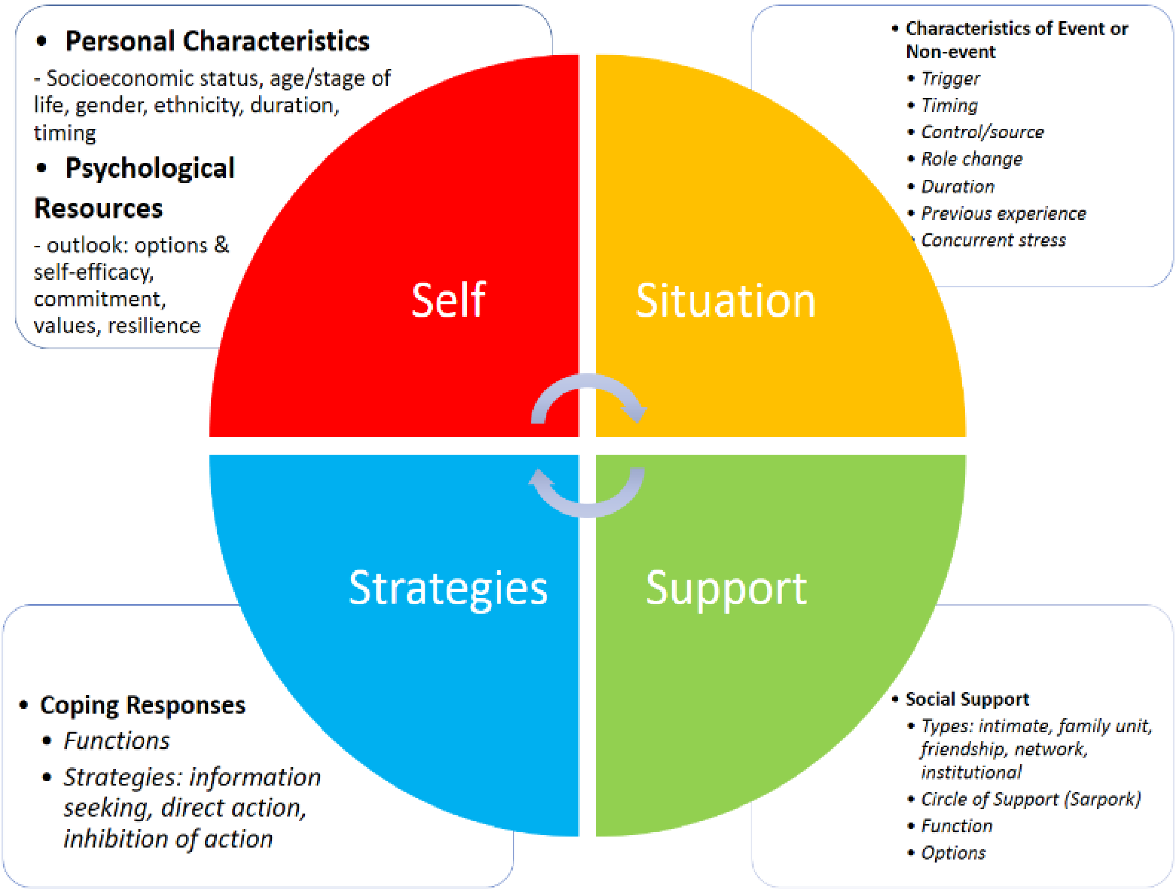
In this section, Schlossberg’s transition theory and Gottman couple theory are discussed.

Schlossberg’s Transition Theory

Schlossberg's Transition Theory, an adult development theory outlined by Evans et al. (1998), centres on the various transitions’ adults undergo in life and how they adapt and cope with these changes (Schlossberg et al., 1995). According to Schlossberg et al. (1995), a transition is defined as "any event or non-event that results in changed relationships, routines, assumptions, and roles" (p. 27). When individuals experience a transition, they engage in a process of integrating these changes into their daily lives. Four elements of a transition influence how effectively individuals navigate change. These elements, known as the 4 S System, include situation, self, support, and strategies (Schlossberg et al., 1995). The situational aspect assesses the traits of a specific transition and how it influences its importance to the individual. The self-component encompasses an individual's outlook on life, influenced by personal characteristics (such as demographic elements like socioeconomic status) and psychological assets. Support pertains to the assistance and resources accessible to individuals. Lastly, strategies denote the measures individuals undertake in reaction to transitions. Schlossberg's transition theory is depicted in Figure 1.

Figure 1

Schlossberg's 4's Transition adopted



The Schlossberg's 4 S system, depicted in Figure 1, serves as a method for identifying the potential resources individuals possess to navigate through transitions (Schlossberg et al., 1995). Regardless of where individuals find themselves in their transition process, the type and level of resources they have can significantly influence how they manage the transition. As a set of four pivotal factors impacting transitions, the 4 S system plays a crucial role in the "moving through" stage, underscoring the importance of paying close attention to these factors. Therefore, as previously mentioned, the 4 S system provides a framework for recognizing an individual's resources. Exploring these resources with individuals undergoing transition can offer insights into their coping mechanisms and readiness for the transition they are anticipating or currently experiencing. Individuals' perceptions of their experiences during transition shape their views of their resources and abilities (Reburiano, 2019). Figure 1 delineates adult development within the context of the transition framework, with a focus on individuals' capacity to respond, cope, and adapt to life changes and challenges. Schlossberg's transition model encompasses both anticipated, scheduled events and unforeseeable, non-scheduled events. The experiences of individuals in transition fluctuate between phases of moving in, moving out, and moving through, all while employing the strategies outlined in the 4 S system.

Schlossberg's 4 S system was applicable for this study because the variables in the system relates to the basic variables of concern in the current study, namely: psychological resources (self-efficacy), coping responses (retirement planning) and retirement transition characteristics as well as age and gender factors. Thus, the factors in the Schlossberg's 4 S system were theorized as influencing marital satisfaction, which was anchored on Gottman's couple theory discussed next. The 4 S System helped to understand how situational factors, self-perceptions, support systems, and coping strategies interact to influence the types of retirement transitions individuals go through. For example, some potentially experienced a smooth transition due to strong self-efficacy and robust support systems, while others might face challenges if these factors are lacking. High self-efficacy may lead to more proactive and effective planning. Social support can play a vital role in facilitating the planning process, providing resources, and reducing stress associated with retirement.

The Gottman Couple Theory

The Gottman couple theory on the other hand is one of the universally accepted couple therapeutic procedures. John Gottman and his wife Julie Shwatz

Gottman developed from extensive research on couples that spanned a period of over four decades: it is work informed by "…hard scientific evidence" (Gottman & Silver, 1999:3). Couples were placed voluntarily in a couple research-based laboratory where they were asked to act and behave naturally despite being observed by staff or through cameras. The focus of the Gottman's research was to assess how marital relationships can be made to last thus preventing a marriage from breaking up (Gottman & Silver, 1999). Gottman identified several factors that build strong marriages through decades of research on couple's relationships. He called the diagram, the Sound Relationship House as illustrated in Figure 2.

Figure 2

Gottman Sound Relationship House adopted

As shown in Figure 2, the pillars of this house are trust and commitment. Through his research, he found out that relationships that survive the waves of times were strongly supported by trust and commitment. He identified three levels of the sound relationship house. The first level contains three elements under one title 'Friendship'- these elements are building love maps, shared fondness and admiration and turning towards instead of turning away. Gottman reiterates that even though these seven elements help in addressing conflicts in marriage the main aim is to strengthen friendship, which is at the heart of any successful relationship (Gottman et. al., 1999).

How couples respond to marital conflicts is another important aspect. Gottman et al.'s (1999) research has shown that conflicts are not always bad in marriage; rather, the problem is how we respond to them when they happen. Bergman et al. (2016) confirm that conflict is the fertilizer of life, which is a good component of growth. Marriage is a union of two individuals with different backgrounds, personalities, values and worldviews and even in successful relations, there is bound to be some level of conflict (Gottman et. al., 1999). Gottman et al. (1999) categorized these into solvable and perpetual marital conflicts. A good knowledge of these categories is helpful in developing healthy coping strategies. The basic skill in addressing the problems and coping effectively with any of them is through acknowledgment and acceptance of your partner's personality.

Whenever a spouse allows their partner to influence them positively, it creates a positive sense in their marriage. That means taking one another's opinions and feelings into account is critical. Gottman concluded that it was important that couples resolve their solvable problems by enhancing a softened startup, learning to make and receive repair attempts, soothing oneself and one other, taking a compromise stance and being tolerant of each other's faults. It is also important to find healthy ways of coping with typical solvable problems such as, work stress, in-laws, sex, money, housework and arrival of a new baby.

It is of great essence to find ways of overcoming gridlock – unending problems referenced on character and personality. It is important when a couple reaches a point in which they can discuss about them without hurting one another. This requires a thorough understanding of the cause of the problem. Gottman however discovered through his research that most gridlock perpetual problems often have to do with people's dreams that are not addressed or respected by each other. These dreams relate to the hopes, aspirations and wishes which give purpose and meaning to their lives. Many of such dreams may have roots in childhood thoughts about life and marriage and hiding or disrespecting them can cause problems. Happy couples realize the presence of these dreams and assist one another to fulfil them. This may be achieved through discovering what the dream is within a given conflict (Gottman et. al., 1999).

When a couple allows the partner to influence them positively, it makes a great difference in their marriage. Although Gottman found men to be difficult in accepting influence, marriages in which men accepted influence and did not resist sharing their decision-making and other power turned out to be the happiest (Gottman et. al., 1999). The attitude of accepting influence from each other increases the positives in the relationship and therefore strengthening the friendship, which is at the core of the relationship. Positive affect does not only benefit the marriage but also the children who will be born into the marriage. "…the open to influence you both are, the smoother your marriage will be" (Gottman et. al., 1999). Positive affect was identified as one of the contributing factors to marital satisfaction. It is the absence of positive affect, as opposed to the presence of negative affect that predicts couples who may end up in divorce (Babcock et al., 2013).

The relevance and applicability of the Sound Relationship House (SRH) to marital satisfaction resulting from retirement transition is inherent in its complementarity to self-efficacy and resilience facets of Schlossberg's 4S system. The Friendship and Intimacy dimension of the SRH emphasizes the importance of emotional connection, shared experiences, and positive interactions between partners.

In the context of retirement transition, couples may face changes in their daily routines and dynamics. Maintaining a strong emotional connection becomes crucial during this period. The emotional support and companionship provided by a spouse contribute to the Support aspect of Schlossberg's system. Emotional intimacy and friendship foster resilience, which is a key facet of Schlossberg's model. Resilience helps individuals and couples adapt to the changes associated with retirement, making the transition smoother.

Building Love Maps involves knowing and understanding each other's inner worlds, including dreams, fears, and values. In the context of retirement, couples may experience shifts in personal identity and priorities. Understanding each other's perspectives becomes essential for navigating these changes. Building Love Maps thus aligns with the Self-aspect of Schlossberg's system. Understanding each other's values and aspirations contributes to self-efficacy, as it provides a foundation for individuals to make well-informed choices and establish achievable objectives during the retirement transition.

The Conflict Management aspect of Gottman’s SRH focuses on the ability of couples to navigate disagreements in a constructive manner. Retirement transition may bring about new sources of stress and potential conflicts as couples adjust to changes in routines, finances, and roles. Effective conflict management is crucial for coping responses, a key component of Schlossberg's system. Couples who can manage conflicts in a healthy way are better equipped to collaboratively plan for retirement, address challenges, and enhance their coping strategies during this transition.

Making Life Dreams Come True aspect encourages partners to support each other's aspirations and life goals. In the context of retirement, individuals may have unfulfilled dreams or new aspirations for this stage of life. The dimension aligns with the Strategies aspect of Schlossberg's system. Supporting each other's life dreams contributes to effective planning and coping strategies during retirement. It enhances the individual and collective ability to adapt and find purpose in the post-retirement phase.

Drawing from extant literature, an assumption can be made that, retirees who exhibit self-efficacy and resilience apply the seven tenets of Gottman’s Sound Relationship House. These are; creating shared meanings, making life dreams come true, managing conflict, adopting the positive perspective, turning towards, cultivating shared fondness and admiration and building love maps. Couples who create shared meanings during retirement transition are likely to feel a sense of purpose and mutual understanding, contributing to marital satisfaction. In retirement, individuals with supportive partners who actively contribute to making each other's dreams come true are likely to experience higher marital satisfaction. Effective conflict management is crucial during the retirement transition when couples may face new challenges. Couples who can navigate conflicts constructively are more likely to maintain satisfaction in their relationship. A positive outlook on each other and the relationship contributes to overall satisfaction. Retirees who maintain a positive perspective during this life transition are likely to experience higher levels of marital satisfaction.

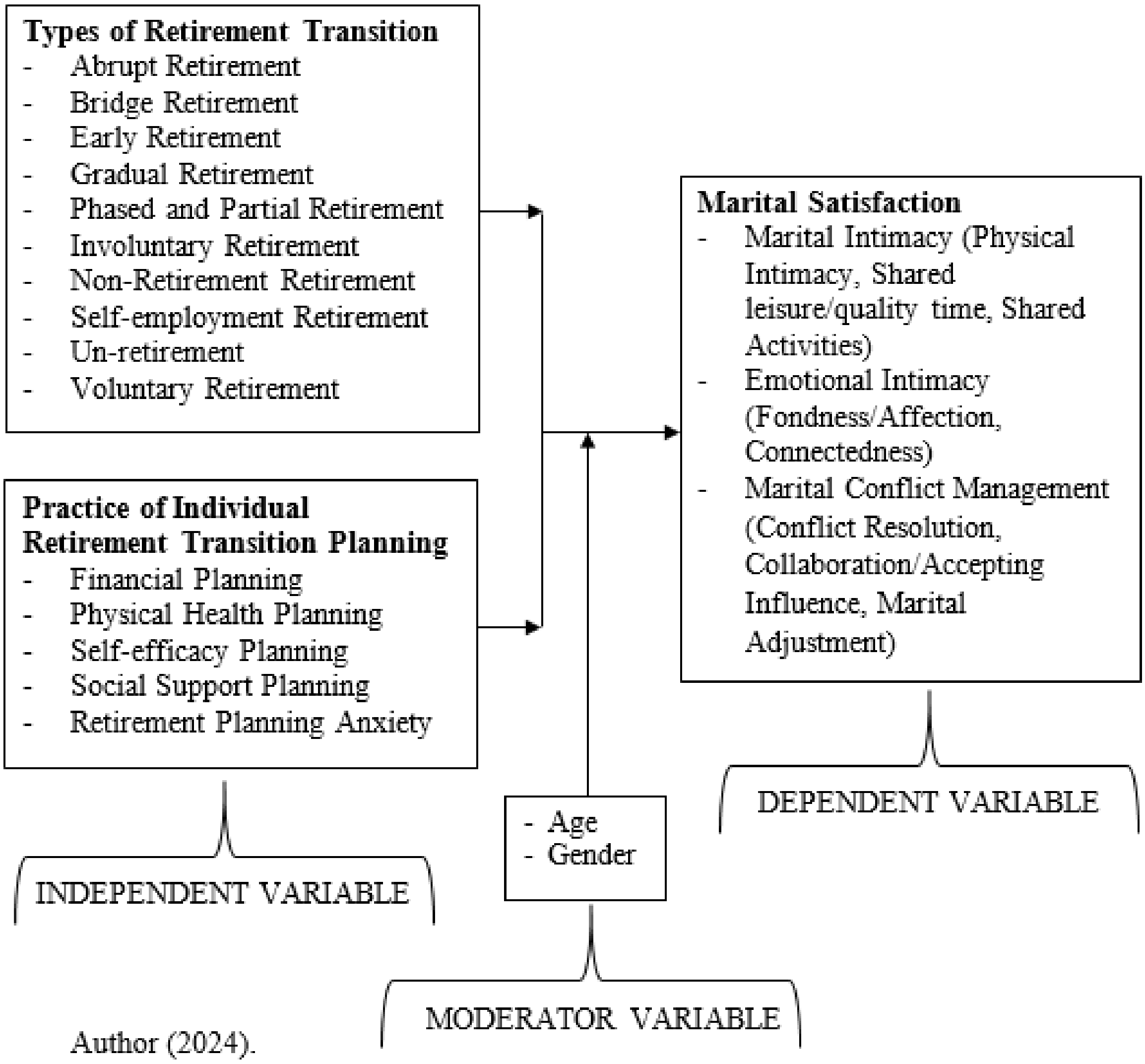
During retirement, couples who continue to turn towards each other for emotional support and connection are more likely to experience marital satisfaction. Expressing fondness and admiration creates a positive emotional climate. Couples who continue to cultivate shared fondness and admiration, even in the face of retirement changes, are more likely to maintain marital satisfaction. Understanding each other's dreams, values, and aspirations, as emphasized in building love maps, contributes to marital satisfaction. This understanding becomes even more crucial during retirement, a phase where couples may reassess and redefine their priorities. It is anticipated individuals who apply these elements of a SRH during and after transition to retirement enjoy marital satisfaction in their retirement life. In the next section, a conceptual framework that illustrates the assumed relationship between the variables is presented.

Conceptual Framework

A conceptual framework is a diagrammatic representation of how concepts of the study are related which, according to the researcher, provides a concise explanation of the study variables and how the issues under investigation naturally progress (Adom et al., 2018). The conceptual framework to be used is shown in Figure 3.

Figure 3

Conceptual Framework



Author (2024).

Figure 3 depicts retirement transition as the independent variable and marital satisfaction as the dependent variable. The elements of retirement transition are retirement transition types and retirement transition planning. Retirement transition types include abrupt retirement, bridge retirement, early retirement, gradual retirement, involuntary retirement, non-retirement retirement, self-employment retirement, unretirement retirement, and voluntary retirement. The study aimed to explore how these different retirement transition types may influence marital satisfaction. Different retirement transition types may introduce distinct challenges or opportunities for couples. For instance, individuals who opt for voluntary retirement and engage in effective planning may experience a smoother transition, potentially positively impacting marital satisfaction. On the other hand, those facing involuntary retirement may encounter unexpected stressors that could affect their marital relationship. Individuals experiencing abrupt retirement may face sudden lifestyle changes, potentially impacting marital dynamics differently than those who plan for gradual retirement.

In terms of retirement planning, the facets include financial planning, physical health planning, and retirement planning anxiety, self-efficacy, and social support. Marital satisfaction entails marital intimacy (emotional intimacy, fondness/affection, admiration, and shared meaning) and marital conflict management (dialogue, positive perspective, and turning towards). The study explored how specific planning practices influence marital satisfaction. Effective financial planning may reduce economic stressors, positively impacting marital dynamics. Good physical health planning may contribute to a more active and fulfilling post-retirement life, potentially enhancing marital satisfaction. Retirement planning anxiety, self-efficacy, and social support are likely to play roles in shaping individuals' overall experience of retirement and, consequently, their marital satisfaction.

Age and gender are given as the moderator variables. As indicated by the arrows, the figure conceptualizes an influence relationship between retirement transition and marital satisfaction. Further, the figure suggests that this relationship potentially varies by age and gender. Younger individuals may approach retirement differently than older individuals. For those retiring early or experiencing abrupt transitions, the impact on their identity, routines, and relationships may be distinct. Secondly, marital satisfaction might be influenced by the age at which individuals retire. Younger individuals might face challenges in adjusting to a different lifestyle, potentially affecting their marital relationship differently than older individuals who might be more prepared for retirement.

Traditional gender roles and expectations within a marriage can influence how individuals experience and cope with retirement. For example, if there are established roles regarding financial responsibilities or household duties, retirement may disrupt these roles, potentially affecting marital satisfaction. The study may reveal that the impact of retirement transition on marital satisfaction differs between genders due to societal expectations and roles. In addition, men and women may employ different coping mechanisms during the retirement transition. Gender-specific strategies for handling stress, finding purpose, and maintaining social connections could impact how retirement influences marital satisfaction. The study might uncover that the relationship between retirement transition and marital satisfaction is moderated by gender, with distinct patterns for men and women.

Chapter Summary

This chapter offers a thorough evaluation and discourse on existing literature concerning the retirement transition and its connection to marital satisfaction. The literature has been scrutinized to identify areas of agreement and disagreement, as well as to pinpoint gaps that warrant exploration in the present study. Additionally, the chapter elucidates the chosen theoretical framework that serves as a guiding principle for the research and presents the conceptual framework adopted for the study. The subsequent chapter delves into a comprehensive discussion of the methodology utilized in addressing the research questions.

CHAPTER 3: RESEARCH METHODOLOGY

Introduction

This chapter describes the methodological choices that were made in the endeavour to fulfil the research purpose. The chapter begins by laying a philosophical foundation for the empirical inquiry. The chapter then proceeds to detail the research design as well as the population and the sampling method. Thereafter, the chapter discusses the type of data and data collection method, which, also includes the research instruments. The subsequent section involves an examination of the credibility and consistency of the tools, followed by outlining the pretesting procedure for the instruments. The chapter wraps up with detailing the proposed approach for data analysis, alongside the ethical factors taken into account.

Research Paradigm

Considering the merits and limitations of each paradigm, the present study was anchored on positivism (Asghar, 2013). The positivist philosophy makes it possible to investigate the causal relationship between variables (Okesina, 2020). It accords researchers the advantage of producing a high standard of scientific rigor, reliability, and validity (Roman et al, 2018). Therefore, positivism informed the choice of research design, research procedures, sampling method as well as data analysis methods to be adopted in this study.

Research Design

Creswell (2018) defines research design as a blueprint that details a series of decisions that will affect research procedures, sampling techniques, research procedures and data collection, and analysis. Asenahabi (2019) view research design as a roadmap that ensures the results of a research project meet the set standards accepted by the research world. This is a scientific process that helps in clarifying the intention of the researchers thus removing unnecessary hindrances, which would stall the research process (Akhtar, 2016).

Following from positivism, this study will employ correlation design, which entails the collection and analysis of quantitative data to facilitate the determination of relationships between study variables and testing of research hypotheses (Asenahabi, 2017; Demir & Pismek, 2018). Consequently, through this design, the research will benefit from the advantages of statistical data that yields a superior level of validity and reliability, meaning the findings are more precise and accurate (Asenahabi, 2017; Hafsa, 2019). The correlational research method chosen as it could help unravel relationships between variables and the nature of such relationships without attempting to manipulate variables. Asamoah (2014) however note that while correlation research can suggest there is a causal relationship between variables cannot not be used to conclude that there is a causal relationship between variables. Nevertheless, the correlation study method helps researchers to identify the strength and direction of relationships between variables, which can be subjected to further investigation (Asamoah, 2014). Moreover, a correlation study help clarifies the effect of manipulating one variable against another so that a researcher can establish the degree of association between variables.

In this study, correlation design was used statistically to establish the relationship between the type of retirement transition among married couples, the retirement transition planning among married couples, the relationship between the type of retirement transition and marital satisfaction, the relationship between individual retirement planning and marital satisfaction against marital satisfaction. This facilitated generalization of the findings to the wider target population (Asamoah, 2014; Mayoh, 2015).

Population

According to Etikan et al. (2017), population refers to a specified group of human and non-human characters, which have common attributes and are the subject of a study in a scientific inquiry. In order to achieve optimum results in a study, research needs to identify the target population (Taherdoost, 2016). The target population in this study was 176,506 members of selected church denominations in Kiambu County between the age of 50 and 69 years. These are: Catholic, Protestant, and Evangelical churches. The target population was derived from Kenya National Bureau of statistics (2023). Table 1 shows the population distribution.

Table 1

Population Distribution

Denomination	Age group	Population	Percent
Catholic	50-59 years	35,254	20%
	60 – 69 years	16,800	10%
Protestant	50-59 years	52,839	30%
	60 – 69 years	25,181	14%
Evangelical	50-59 years	31,446	18%
	60 – 69 years	14,986	8%
Total		176,506	100%

Source: Kenya National Bureau of Statistics (2023)

Sample Size

Sample size is a proposition of the population chosen to participate in a study (Taherdoost, 2016). The sample size is carefully chosen using scientific sampling methods to minimize biases. Based on the estimated target population, the sample size was determined using Slovin's formula as follows:

$$n = N/(1 + Ne^2)$$

Where N is the population size, n is the required sample, and e is the error of margin

$$n = \frac{176{,}506}{1+176{,}506\times0.05^2} = 399.0956 \simeq 400$$

The study collected data from 400 members of selected age groups in Kiambu County. The inclusion criteria were married residents who are aged between 50-69 years old and have been involved in gainful employment. This includes those who have retired and those who attained the age of early retirement but have not retired. The inclusion of non-retired respondents was to establish whether they planned for their transition into retirement and what implications that had on their marital satisfaction. The exclusion criterion was individuals in retirement transition who are single or widowed. Table 2 shows the distribution of the sample across the three denominations.

Table 2

Sampling Matrix

Age group	Population	Sample size	Percent
50-59 years	35,254	80	20%
60 – 69 years	16,800	38	10%
50-59 years	52,839	120	30%
60 – 69 years	25,181	57	14%
50-59 years	31,446	71	18%
60 – 69 years	14,986	34	8%
Total	176,506	400	100%

Sampling Method

In order to realize the aims and objectives of this study, purposive sampling was applied. This is whereby participants to the study are selected because they possess the characteristics that are needed in the sample in order to safeguard relevance of research findings to the study context (Denscombe, 2017). In this case, the researcher purposively selected participants of trainings organized by the Retirement Benefits Authority (RBA) at the county level through the Pensions Fund. The participants were recruited during quarterly training for retirement preparation for those that are about to retire and quarterly follow-up meetings for the retirees. The study then used stratified random sampling to ensure adequate gender representation (Taherdoost, 2016). This is where equal representation by gender was used thus each gender accounted for 50 percent of the sample for each age group.

Type of Data

The study principally used primary data obtained from the field. Primary data refers to data that has been freshly collected by a researcher from the field (Hafsa, 2019). The data collected was quantitative data, which means the data was represented in numerical form. The quantitative data is to be represented in the form of numbers was used for testing the hypothesis (Taherdoost, 2016).

Data Collection Method

Data collection refers to the process of obtaining data from the field (Denscombe, 2017). Data collection was led by the research problems, the objectives set for the study as well as the study's design. This was a quantitative study, and a structured questionnaire was employed as the data collection tool. The questionnaire was administered by the researcher. The questionnaires had a set of predetermined questions that participants were invited to answer. The questionnaires were in two categories: one for non-retired individuals; these are people who have attained the early retirement age and still in employment and the other for retirees. The participants were given options represented in the form of Likert scales. The questionnaire was organized into five areas. The first portion of the instrument was to highlight the demographic profile of the participants. The first question indicated the age bracket of the respondents, the second question sought to establish the gender of the respondents and the third question sought to establish the denomination of the respondent. The study also sought to establish the highest level of education attained by the respondent, their occupation, and the occupation of the spouse. The next set of questions sought to clarify the respective age at which the dyads had been married, how long they had been married, and under which law they were married.

Data on retirement transition was gathered using the Process of Retirement Planning Scale (PRePS) developed by Seidl et al. (2020). This was a 24-item scale measuring financial, lifestyle, psychological and health planning as well as retirement transition stages characterized by representation, goals, decisions and behaviour. Accordingly, the next series of items sought to clarify the extent to which the respondents felt their health would allow them to continue working. The respondents had the opportunity to indicate their answers on a Likert scale ranging from 1-5. With 5 indicating strongly agree, 4 indicating agree, 3 indicating unsure, 2 indicating disagree and 1 indicating strongly disagree. The items under this domain include “I think my state of health will allow me to work as long as I want”, “I think my state of health will be good when I retire” and “if I retire, my health will still be good”. The series of questions sought to establish the number of years the respondents had been working after clearing school, how long the respondents had been working after retirement, the approximate number of years the respondent had before retiring, or at what age the participant retired and the number of years in retirement. The study also sought to establish the amount of income by the respondents, the social class of the respondents, whether respondents owned homes, whether they were servicing any bank loans, and their current careers. The last question in this section sought to clarify the ethnic community from which the respondents come (Appendix B).

In the next battery of items, the participants were expected to provide their profile information. The information comprised the age at which they retired, whether they were retired or they were forced to retire. The section also inquired whether they considered themselves to have retired even though they had not attained retirement age. The section also inquired about the category or circumstances of their retirement and whether they were retrenched, whether they were forced out due to health reasons. It further enquired whether they were gradually released from employment with the same employer or a different employer, or the same employer or a different employer gradually reduced the hours of active employment.

The next series of questions inquired about the type of retirement transition adopted by the participating retiree. Under this series, the study would want to establish whether they were still working in full-time employment with the specified legal hours. It also sought to establish whether they were still engaged in full-time employment but with reduced hours; whether they had retired though engaged part-time; or whether they opted into entrepreneurship; or they were engaged in any other income generating activities. And, lastly whether they engaged in other activities which were not related to business or income generation activities.

In section B, the study entailed a set of items that clarified retirement planning. The answers were graded on a Likert scale varying from strongly agree with a score of 5, agree with a score of 4, unsure with a score of 3, disagree with a score of 2, and strongly agree with a score of 1. In terms of finances, the section asked questions to clarify whether the retirees were motivated by their future financial position in employment and whether they envisioned their future financial position. The research also established whether the retiree understood the financial position of the retired people. Further, it sought to determine whether they engaged their families on financial issues after retirement; whether they engaged friends on finances after retirement, and; whether the participants had specific financial goals. The study also wanted to confirm whether the participants thought it was too early to start thinking about retirement and whether they considered it worthwhile to save some money for retirement. It also sought to establish whether they thought they considered it early to start bothering about retirement finances and whether their families consciously saved some money for their retirement. The study further wanted to clarify whether the participants felt they had enough money to spend after retirement, whether the participants owned a house without a mortgage or a loan, and whether by the time they retired, they had saved enough money to handle any unexpected life events (Appendix B).

In section C, the study contained a set of items to test the retirement self-efficacy of the participants. In this section, the questions were graded on a five-scale Likert scale varying from complete confidence graded at 5, much confidence graded at 4, moderate confidence graded at 3, very little confidence graded at 2, and not confident at all graded at 1. The study sought to clarify whether the participants anticipated the financial cost of retirement, whether they found things to do during retirement and whether they coped with the loss of a routine loss of work schedule. Additionally, the study wanted to clarify whether the participants had a meaningful life after retirement and whether the participants proactively made living arrangements after retirement. It further sought to determine whether they made alternative routines after retirement, whether the participants had made prior arrangements on where they wanted to live after retirement and whether participants had confident friends they would engage with after retirement. The section also provides items seeking to clarify whether participants had extra income after retirement, how participants handled the loss of colleagues after leaving the workplace, and whether participating retirees had made other friends with similar interests outside the workplace after retirement. The section sought to establish whether participants had figured out how to deal with unexpected setbacks after retirement, whether participants managed their finances so that they did not run of money and whether the participants had planned where they were going to live after retirement (Appendix B).

In section D, the study sought to clarify how the participating retirees handled retirement planning anxiety. The answers were graded on a 5 scales Likert scale ranging from strongly agree graded at 5, agree graded at 4, unsure graded at 3, disagree graded at 2, and strongly disagree graded at 1. The participants were asked whether they wished they could have planned better for their retirement earlier, whether they were concerned their retirement goals had changed in the course of time, and whether their financial goals had changed in the course of time. The section further sought to establish whether they were concerned their financial need had changed after they had retired and whether they were discouraged they had to adjust or change their retirement plan. The study also sought to clarify whether the participants put on hold their retirement plan on due to anxiety, whether participants felt they would not have enough financial resources to spend after retirement and whether they felt uncertain about their future in retirement. The study sought to ascertain whether retirees felt retirement came too fast to prepare adequately for it and whether the participating retirees felt nervous trying to figure out what they would do after retirement (Appendix B).

In section E, the study clarified the perceived social support they would receive from their spouse or partner. The response was graded on a 5 scale Likert scale from strongly agree graded at 5, agree graded at 4, unsure graded at 3, disagree graded at 2, and strongly agree graded at 1. The questions included whether the participating retirees discussed their health with their partners, whether their partners discussed their roles during their retirement and whether the dyad discussed how they were going to spend their time after their retirement. The study sought to clarify whether the couples were comfortable with where they lived during retirement and whether the partners made their financial decisions together. It sought to determine whether participants felt they were getting the needed support from their families and whether they felt their families supported them emotionally when they needed them. The study also sought to clarify whether the participating retirees felt they could talk about their problems with their families and whether they felt their families helped them make general decisions. The study also wanted to clarify whether the respondents could rely on their friends when things took a turn for the worse, whether the respondents had friends they felt comfortable with sharing joys and sorrows and whether the respondents belonged to a neighbourhood, religious community or club retirement communities (Appendix B).

In section F, the study sought to establish couples' satisfaction index. For this purpose, the Couple Satisfaction Index (CSI) developed by Funk and Rogge (2007) was used. This is a 16-item inventory that measures various dimensions of marital satisfaction. The inventory was used to establish the degree of happiness, considering all things, in their relationships. The response for this particular question were graded using a 7-point scale Likert scale, ranging from perfect graded at 6, extremely happy graded at 5, very happy graded at 4, happy graded at 3, a little happy graded at 2 fairly happy graded at 1, and extremely unhappy graded at 0. The next items sought to clarify the extent of the dyads' disagreements on a set of issues. The answers in this category were graded on a 6 Likert scale as follows: always agreed at 5, always almost agree at 4, occasionally disagree at 3, frequently disagree at 2, almost always disagree at 1, and always disagree at 0. The questions in this category include the amount of time spent together, making major decisions, and demonstration of affection. The next question sought to clarify to what extent participants felt things were doing well with their marital partner. The response to this question was evaluated using a 6-scale Likert scale standard, with all the time graded at 5, most of the time graded at 4, more often than not at 3, occasionally graded at 2, rarely at 1, and rarely at 0 (Appendix B).

The response to the next series of questions were graded by a 6-scale Likert scale ranging from completely true graded at 5, almost completely true graded at 4, mostly true graded at 3, somewhat true graded at 2, a little true graded at 1 and not at all true graded at 0. The first question in this series wanted to clarify whether the respondent felt their relationship was strong, whether the respondent thought they has a warm and comfortable relationship with their partner, whether they considered quitting the relationship in recent times and whether respondents felt they belonged to a team with their spouse.

The response to the next series of questions were graded using a 6-scale Likert scale ranging from completely being graded at 5, almost completely graded at 4, mostly graded at 3, somewhat graded at 2, a little graded at 1, and not at all graded at

0. The first question in this series sought to clarify whether the participants felt their marriage rewarded them, whether they felt their partners met their needs, whether they considered their relationship had met their original goal, and whether they were satisfied with their marriage. The next question clarified how often the dyads had fun together, the response to this question being graded on a 6-scale Likert scale ranging from more often being graded at 5, once a day at 4, once a week at 3, once or twice a month being graded at 2, less than a month being graded at 1 and finally never being graded at 0 (Appendix B).

The last set of items sought to clarify the feelings of the participating retirees towards their spouses. The first question clarified the extent to which the participants felt their relationships were interesting and boring; the response is graded from 0-5 with 0 indicating bored and 5 indicating the participant was excited with the relationship. The second question clarified the extent to which the respondents felt their relationships were either good or bad, with the response being graded from 0-5, with 0 indicating feeling bad, and good being graded at 5. The next question clarified the extent to which the respondents felt full or empty; the response is graded from 0-5, with 0 indicating feeling empty and 5 indicating feeling empty. The fourth question sought to clarify whether the respondents felt lonely or friendly in their relationship which were measured from 0-5, with 0 indicating the extent to which participants felt lonely in the relationship while 5 indicating the extent to which respondents felt they experienced friendship in their relationships. The next question sought to clarify the extent to which the respondents felt discouraged or hopeful, the feelings being measured with a scale ranging from 0-5, with 0 indicating feelings of discouragement and 5 indicating a feeling of being hopeful. The last final question interrogated the extent to which the participants felt miserable and enjoyed their relationships, with 0 indicating feelings of being miserable and 5 indicating feelings of joy (Appendix B).

Instrument Validity and Reliability

Validity pertains to an instrument's capability to assess the intended construct accurately, whereas reliability concerns an instrument's capacity to produce consistent results under similar conditions upon repeated use (Heale & Twycross, 2015; Noble & Smith, 2015). It is required research that instruments be subjected to validity test regardless of the research design being used (Taherdoost, 2016). Thus, questionnaires used in this instrument have been subjected to validity test (Funk & Rogge, 2007; Yetka et al., 2017).

Instrument reliability refers to the property of a data collection tool to yield consistent measurement over repeated trials (Taherdoost, 2016). Demir and Pismek (2018) recommend an alpha test of α>.07 was considered sufficient for the study (Demir & Pismek, 2018). The questionnaires meet the thresholds of validity and reliability as the PRePS was validated within a sample of 1,827 Spanish employees (Seidl et al., 2020) and the CSI-16 was found to have strong convergent validity and high reliability (Funk & Rogge, 2007; Yetka et al., 2017). These instruments have been used in investigating retirement preparedness among teachers and employees in the education sector in Kenya (Gathiira et al., 2019; Gathiira et al., 2018). The instruments were found to have validity and high reliability.

Instrument Pretesting

This is the process of subjecting a research instrument to data collection among a small number of people to establish whether the instrument is suitable for the target population before using it in a larger sampled population (Sang et al. 2017). The pretest enables the researcher to identify any problems that would arise in the course of actual research (Korsjen & Moser, 2018). In addition, pretesting help in establishing the effectiveness of the instruments. In this study, instrument pretesting was not necessary since the instruments to be used have already been tested and validated by their developers and suitability confirmed in multiple studies (Funk & Rogge, 2007; Yetka et al., 2017; Seidl et al., 2020).

Data Analysis Plan

In terms of data analysis, the study used statistical methods to define, elucidate, summarize and measure data obtained from the field (Asenahabi, 2017). After data collection is completed, the researcher coded, entered, cleaned, screened, and transform the data as important initial steps before carrying out data analysis (Korsjen & Moser, 2018). Data was analyzed by the use of Statistical Package for the Social Sciences (SPSS Version 25), which aid the performance of exploratory analysis, correlation, and regression analysis tests. Exploratory data analysis was done to establish data distribution, check for outliers, and anomalies that would compromise research findings (Komorowski et al., 2016). Exploratory can either be displayed using graphical or nongraphic methods. Since exploratory research findings are best communicated using graphs and figures, the present study used graphics, which enabled the researcher to discover patterns and visualize patterns (Komorowski et al., 2016).

Once all assumptions are met, the relationship between retirement transition types and marital satisfaction was determined using chi-square test. Subsequently, the data on retirement transition planning and marital satisfaction were subjected to a correlation analysis test. According to Kossowski et al. (2016), correlation analysis is done to establish the relationship between variables. Hauke and Kossowski et al. (2021) posited there are two main correlations techniques namely, Spearman’s rho correlation and Pearson's coefficient. Spearman's rho correlation is a nonparametric test done to measure the strength of association between variables. The advantage of the Spearman correlation test is that it does not require the relationship to be linear for it to be carried out like in the case of ordinal data (Kossowsk, et al. 2016). Pearson's coefficient on the other hand measures the strength of the relationship between variables but this time, the data being analyzed must show signs of normality. In this study, Spearman's rho was used. The formula for calculating the correlation coefficient is as follows:

$$R_S = 1 - (\frac{6\Sigma d^2}{n^3 - n})$$

Where;

Rs id the Spearman correlation

d is the value of the difference between ranks

n is the number of characters being studied

The study assumptions were tested using regression analysis technique. Regression analysis is a statistical tool that enables researchers to explore the relationship between independent and dependent variables (Hauke & Kossowski et al., 2021). It enabled the researcher to investigate the nature of the relationships between variables (Korsjen & Moser, 2018). For this reason, a researcher is able to predict the change in one variable caused by another variable. Having established whether there was a relationship between variables through correlational analysis; regression analysis was done to establish the nature of the relationships.

The regression equation is as follows:

$$\mathrm{MS} = \alpha + \beta_1 \mathrm{RT} + \beta_2 \mathrm{TP} + \beta_3 \mathrm{TT} + \beta_4 \mathrm{RP} + \mathrm{e}$$

Where;

MS represents marital satisfaction

RT represents retirement transition

TP represents transition planning

TT represents type of transition

RP represents retirement planning

Ethical Considerations

Ethical considerations are a set of behaviours that are adopted by a researcher to protect the rights of research participants (Okensina, 2020). Ethical considerations, therefore, regulate research process, from data collection through analysis and reporting (Okensina, 2020). With respect to this, the researcher obtained a certificate of ethical clearance from PAC University (Pan Africa Christian University) Ethics Review Committee (UERC; Appendix G to be attached), and a research authorization letter from graduate School (Appendix H to be attached) which serve as endorsements of the researcher's credentials as a student of PAC University. The researcher then applied for a permit from the National Commission for Science, Technology and Innovation (NACOSTI; Appendix I to be attached), a Kenyan government institution charged with the responsibility of regulating research in the country. This was obtained, along with a research authorization from the same institution (Appendix J to be attached). At the same time, the researcher also sought permission from the developers of the Pre-Retirement Planning Scale (Appendix E) and the Couple Satisfaction Index (Appendix F).

To protect the identity of the respondents, the researcher included a statement of commitment to keep anonymous the identity of the persons who were recruited as respondents. This was made explicit in an informed consent form (Appendix A) that participants were required to sign before being allowed to participate in the study. The informed consent form clarified the objectives and aims of the research, data protection measures, the ethical rights of the respondents to decline participation or withdraw from the study, and the protocols to be followed in ensuring that the research does no harm to the research participants. During data collection, the researcher had counsellors on standby to support the couples who were in distress. All prospective respondents were given a chance to ask any question regarding the study and have all their concerns addressed and any ambiguous aspects of the study clarified before proceeding with the study.

During data handling, various data protection measures were taken. These include keeping physical data files securely kept in a locked cabinet, assigning password protection on all electronic data files, and requiring all research assistants to sign a confidentiality clause. At all times, honesty was maintained to ensure that the data analyzed is an accurate and true representation of the data as collected. Plans were also made to destroy the data collected within two years of completion of the study.

Chapter Summary

This chapter has detailed the process of data gathering and analysis and explained the underpinning philosophy informing the methodological choices made. It began by discussing the research paradigm followed by a discussion of the research design. The chapter has then stated the population size of the target group, giving way to a discussion of the sample size followed by a detailed discussion of the sampling method. The validity and reliability of the research instrument have been explained, followed by a description of how the researcher intends to undertake the testing of the research instruments. Subsequently, it has explained the data analysis plan and discuss the ethical consideration considered in the study.

CHAPTER 4: RESULTS AND DISCUSSIONS

Introduction

The overarching aim of the study was to investigate the relationship between retirement transition and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. This chapter presents the analysis of the findings of the study and the results of the study. The chapter is divided into six main sections. The first analyzes the demographic characteristics of the respondents. The rest of the sections are organized according to the objectives of the study. Consequently, the second section tackles the different types of retirement planning among the respondents. The third section analyzes the practice of individual retirement planning among the respondents. The fourth section examines the relationship between the type of retirement transition and marital satisfaction among the respondents. Lastly, the fifth section presents the relationship between individual retirement planning and marital satisfaction. The chapter also provides the chapter summary.

Response Rate and Demographic Analysis

This sub-section provides an analysis of the response rates, including how they differ by gender and, retirement statuses and level of income. The study used descriptive statistics to investigate the study's overall response rate. Table 3 displays the number of participants who participated in the study after being contacted with the questionnaires.

Table 3

Response Rate

Target number of respondents	Actual number of respondents	Response rate
400	297	74.3%

Table 3 shows that the response rate for this study was 74.3%. This response rate was acceptable for this study because it surpassed the levels proposed by Bogner and Landrock (2016) who held that a researcher should desire at least a 60% response rate for a research study. Incomplete questionnaires were excluded from this response rate.

Respondents' Age and Retirement Status

The study investigated the status of the respondents in terms of their retirements. The output of the descriptive analysis is shown in table 4.

Table 4 *Respondents' Age and Retirement Status*

Status	Frequency	Percent
60 years and above and not retired	9	3.2%
60 years and above and retired	47	16.8%
Less than 60 years and not retired	187	67.1%
Less than 60 years old and retired	35	12.5%
Total	279	100.0%

Table 4 shows that majority (67.1%) of the respondents were less than 60 years and not retired, a significant number (16.8%) of the respondents were 60 years and above and were retired, 12.5% of the respondents were less than 60 years old and retired and lastly, 3.2% of them were 60 years and above and not retired. The results agree with Yip (2016) and Börsch-Supan and Coile (2018) that majority of respondents kept with the retirement age according to the constitution. However, the 3.2% who although had attained the retirement age of 60 years and above but not retired agrees with the findings of Gonzales et al. (2017) for those who opted for unretirement type. In addition, findings agrees with Eagers et al. (2018) study findings and Burkhalter et al. (2022) who suggested that socioeconomic factors were possible explanation for couples to extend employment beyond retirement age.

Gender of Respondents

The research also examined the gender of the participants. Their answers were assessed utilizing descriptive statistics, with the outcomes presented in Table 5.

Table 5

Gender of Respondents

Gender	Frequency	Percent
Female	164	58.8%
Male	115	41.2%
Total	279	100.0%

Table 5 shows that majority (58.8%) of the respondents were female and the remaining 41.2% of the respondents were males. These findings corroborated with Bozoglan, (2015) and Asiedu et al. (2018) revealing the majority respondents were female. The findings could surmise that not only are female spouses willing to take the study than their male spouses but they also want to be informed on aspects of retirement transitions which could affect their marital satisfaction.

Highest Level of Education

Participants were requested to specify their highest educational attainment. Table 6 presents the findings from the analysis of the responses provided by the participants.

Table 6

Highest Level of Education

Strata	Frequency	Percent
Middle-level College	108	38.7%
Postgraduate degree	96	34.4%
Secondary education	5	1.8%
Undergraduate degree	70	25.1%
Total	279	100.0%

Table 6 shows that 38.7% of the respondents had middle-level college education, 34.4% had postgraduate degrees, 25.1% of the respondents had undergraduate level of education and lastly, 1.8% of the respondents had secondary level of education. These findings confirm that majority of the permanent and pensionable employees meet the requirement to have some level of secondary education and above. These findings also agree with Bhat et al. (2020) that at the heart of the retirement transition equation is the family structure of the retiree which is influenced by level of education.

Nature of Respondents' Occupations

The study sought to determine the nature of respondents' occupations. The responses were recorded and analyzed as shown in table 7.

Table 7

Nature of Respondents' Occupations

Strata	Frequency	Percent
Full-time Employed	129	46%
Part-time Employed	18	7%
Self-employed	129	46%
Unemployed	3	1%
Total	279	100.0%

The table shows that 46% of the respondents had full-time employment, 7% were part-time employed, 46% of the respondents were self-employed and lastly 1% of the respondents were unemployed. These findings agree with Bloemen et al. (2016) indicating that all the respondents falls in at least one of the categories of retirement transition types dependent on the nature of occupation.

Age of Respondents When They Got Married

The respondents were asked to indicate their years at the time when they got married. The output of their responses and presented in table 8.

Table 8

Respondents' Age When They Got Married

Strata	Frequency	Percent
Less than 25 Years	127	45.5%
Past 25 years	152	54.5%
Total	279	100.0%

The table shows that 45.5% of the respondents got married when they were less than 25 years while 54.5% of them got married past 25 years. According to a systematic review by Tavakol et al. (2017) which examined eighty different studies between the year 2000 and 2015 on factors affecting marital satisfaction, the results revealed that marital satisfaction was influenced by age in most of the studies. Also, the study revealed an inverse relationship between age and marital satisfaction, especially with the middle-aged couples who reported more marital issues than the younger couples. However, the studies they reviewed also revealed that among older couples, marital satisfaction increased with the increase in age. Study by Vickerstaff and Horst, (2021) also posited that age difference between couples was a major factor influencing marital satisfaction, the less age gap between couples the higher their marital satisfaction. Evidently, the age at which couples get married is a determinant of their marital satisfaction.

Age of Respondents' Spouses When They Got Married

The study also sought to establish the ages of the respondents' spouses at the time they got married. Table 9 shows the distribution of the spouses' age when they got married.

Table 9

Age of Respondents' Spouses When They Got Married

Strata	Frequency	Percent
Less than 25 Years	132	47.3%

Past 25 years	147	52.7%
Total	279	100.0%

Table 9 shows that 47.3% of the spouses of the respondents were less than 25 years when they got married and 52.7% of them were more than 25 years when they got married. The results corroborated with Vickerstaff and Horst (2021) who posited that age difference between couples was a major factor influencing marital satisfaction, the less age gap between couples the higher their marital satisfaction.

Duration of Marriage

The participants were requested to specify the duration of their marriage in years. The analysis of their responses was analyzed as shown in table 10.

Table 10

Duration of Marriage

Strata	Frequency	Percent
0-10 years	124	45.9%
10-20years	84	28.7%
20-30 years	54	19.4%
over 30 years	17	6.1%
Total	279	100.0%

Table 10 shows that a majority of the respondents, 45.9% had been married for a period of between 0 and 10 years. Another significant number (28.7%) had been married for between 10 and 20 years, 19.4% had been married between 20 and 30 years and lastly, 6.1% of the respondents had been married for over 30 years. The findings agree with Tavakol et al. (2017) study results among older couples which revealed that marital satisfaction increased with the increase in the number of years in marriage.

Type of Marriage

The study also investigated the respondents' type of marriage. The result of the descriptive analysis is shown in table 11.

Table 11

Types of Marriage

Strata	Frequency	Percent
Civil marriage	65	23.7%
Common law (cohabiting/come we stay) marriage	54	25.4%
Customary marriage	32	11.5%
Religious/Church marriage	128	45.9%
Total	279	100.0%

Table 11 shows that 23.7% were in a civil marriage, 25.4% were in common law types of marriage, 11.5% were involved in customary types of marriages and lastly, a majority of the respondents, 45.9% were in religious of church marriages. The results indicate that majority of the population sample from selected denominations had their marriages officiated in Church, followed by those officiated by the magistrates and few by the elders in the community. Abiodun et al. (2022) demonstrated that the type of marriage can influence marital satisfaction dependent on the levels of emotional intelligence among couples. These findings concurs with Maobe (2020) depicting that those in Religious/Church marriages experience social support in the Church community which promotes marital satisfaction.

State of Health Allowing Respondents to Work as Long as They Want

Respondents were asked to indicate the degree to which they agree with the statement, "I think my state of health will allow me to work as long as I want." Their responses were analyzed as shown in table 12.

Table 12

Respondents' Assessment of Health Condition for Work

I think my state of health will allow me to work as long as I want	Frequency	Percent
Strongly Disagree	22	11.2%
Disagree	8	4.1%
Unsure	86	15.7%
Agree	107	40.6%
Strongly Agree	56	28.4%
Total	279	100.0%

The table shows that 11.2% of the respondents strongly disagreed, 4.1% disagreed, 15.7% were unsure, 40.6% of the respondents agreed and lastly, 28.4% strongly agreed. The results suggest that most of the respondents thought their states of health would allow them to work as long as they wanted. The finding corroborates the results of the study by Gottman et al. (1999) who posited that health is a significant determinant of retirement. Health issues that cause physical limitations can change the dynamics of a relationship. One partner may have to take on a caregiver role, which can lead to increased stress and potential resentment, thereby reducing marital satisfaction. In addition, the findings are in support of Tadros et al., 2021); when individuals prioritize their physical health that promotes mood and reduced stress which in return has a positive impact on marital satisfaction.

Non-Retired Respondents' Anticipated State of Health at Retirement

Non-retired respondents were asked to indicate whether they anticipated that their health conditions could be good when they retired. Table 13 shows the results of the analysis of their responses.

Table 13

Anticipated State of Health at Retirement

I anticipate my health condition to be good when I retire.	Frequency	Percent

Strongly Disagree	19	9.6%
Disagree	5	2.5%
Unsure	32	16.2%
Agree	85	43.1%
Strongly Agree	56	28.4%
Total	197	100.0%

Table 13 shows that 9.6% of the respondents strongly agreed that their anticipated that their health conditions would be good at the time they retired, 2.5% disagreed, 16.2% were not sure whether their health would be good at the time they would be retiring, 43.1% of the respondents agreed that their health would be good at the time of their retirement and lastly, 28.4% of the respondents strongly agreed that their health conditions would be good at the time of their retirement. The finding corroborates with the findings of the study by Gottman et al. (1999) who posited that health is a significant determinant of retirement.

Retirees' Assessment of Health in Retirement

Retired respondents were asked to assess their state of health in retirement. Table 14 presents the findings.

Table 14

Retiree's State of Health in Retirement

Even in my retirement my health is still good	Frequency	Percent
Strongly Disagree	8	9.8%
Disagree	3	3.7%
Unsure	18	22.0%
Agree	43	52.4%
Strongly Agree	10	12.2%
Total	82	100.0%

Table 14 shows that 52.4% of the respondents agreed and 12.2% strongly agreed that their health was still good even in their retirement. However, 22.0% of the respondents were unsure whereas 3.9% and 9.8% of the respondents disagreed and strongly disagreed, respectively. The results suggest that most of the retirees were still having good health after retirement. Results contradicted Mukku et al. (2018) showed that retirement had a negative impact on health which differed from the findings of most developed countries. According to Mukku et al. (2018), the contradicting findings suggest a sensitivity to cultural differences.

Non-retired Respondents' Projected Retirement Age

For the respondents who had not retired, the study sought to establish their projected retirement year. Figure 4 shows the distribution of their responses.

Figure 4

Non-Retirees' Projected Retirement Age

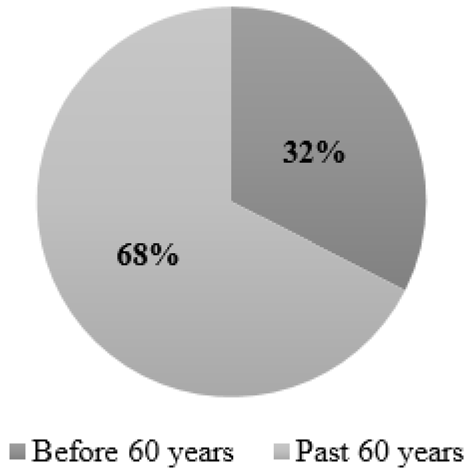


Figure 4 shows that the greater majority (68%) of the responding non-retirees projected that they would retire after 60 years while 32% of them were willing to retire before reaching 60 years. The findings agrees with Thilaka et al. (2020) that there are those who opt to exit formal employment before attaining the retirement mandatory age for leisure or entrepreneurship. The findings also agrees with Eagers et al. (2018) and Burkhalter et al. (2022) study findings who suggested that socioeconomic factors were possible explanation for extending employment beyond retirement age.

Retired Respondents' Actual Retirement Age

The study sought to compare retired respondents' planned age of retirement and actual age of retirement. The comparison is presented in Figure 5.

Figure 5

Retirees' Planned versus Actual Retirement

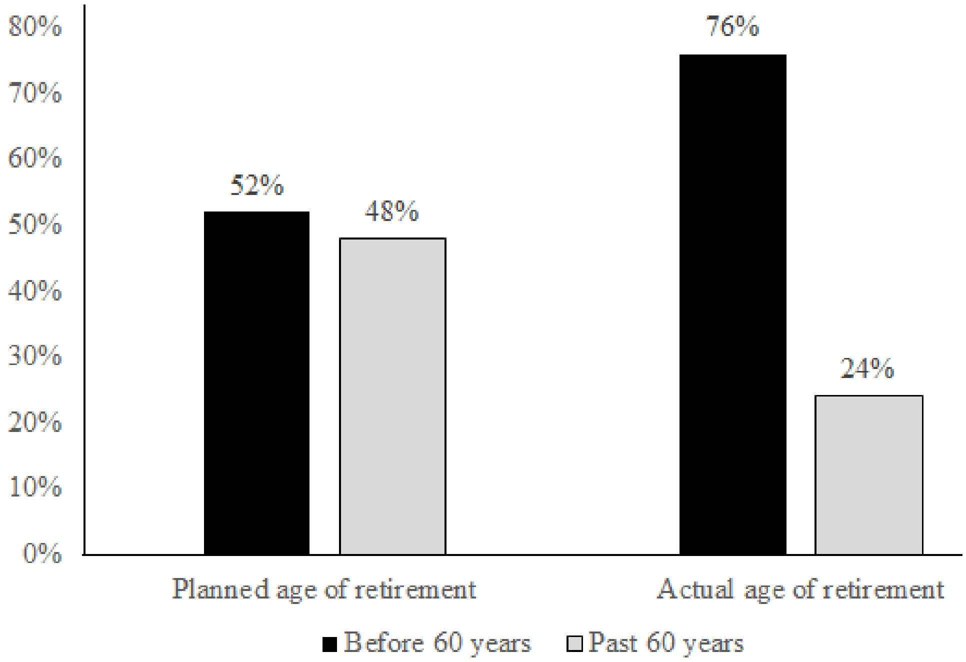


Figure 5 shows that 52% of the retired respondents planned to retire before turning 60 years. However, the percentage of those who ended up retiring before 60 years increased to 76%. In comparison, 48% of the respondents planned to retire past 60 years of age but only 24% ended up retiring after turning 60. The findings suggest that majority of the respondents ended up retiring earlier than they had planned. These findings are in line with Thilaka et al. (2020). Explaining the possible reasons for the discrepancies between planned and actual; that some people opt to retire early to venture into self-employment, others into leisure and a few due to physical health challenges and retrenchment.

Non-Retired Respondents' Level of Income

The study sought to establish the level of income non-retired respondents. Table 15 shows the analysis of the responses given by the participants.

Table 15

Non-retired Respondents' Level of Income

Level of income	Frequency	Percent
Ksh 100,000 -150,000	25	9.0%
Ksh 10,000 -15,000	2	.7%
Ksh 150,000 – 200,000	27	9.7%
Ksh 15,000 – 25,000	3	1.1%
Ksh 200,000 or more	83	29.7%
Ksh 25,000 -50,000	25	9.0%
Ksh 50,000 -100,000	31	11.1%
Less than Ksh 10,000	1	.4%
Total	197	100.0%

Table 15 shows that 9.0% of the non-retired respondents earned between Ksh. 100,000 and 150,000, 0.7% earned between Ksh. 10,000 and 15,000, 9.7% earned between 150,000 and 200,000, 1.1% earned between Ksh. 15,000 and 25,000, 29.7% of the respondents earned Ksh. 200,000 or more, 9.0% earned between 25k to 50k, 11.1% of the respondents also earned between Ksh. 50,000 and Ksh. 100,000 and lastly, 0.4% of the respondents earned less than Ksh.10.000. The 29.7% of respondents earning Ksh. 200,000 or more likely have a higher capacity for retirement savings and investment, potentially affording a more comfortable retirement lifestyle. However, this also depends on their financial habits, investment decisions, and overall financial planning.

Conversely, the 0.7% of respondents earning between Ksh. 10,000 and 15,000 and the 0.4% earning less than Ksh. 10,000 may face significant challenges in building a robust retirement fund. For individuals in this income bracket, careful retirement planning becomes crucial, potentially involving government or employer-sponsored plans and seeking financial advice. Marital satisfaction may be influenced by these income disparities. Higher incomes can provide financial security, positively impacting marital relationships (Gottman & Gottman, 1999). Conversely, financial stress resulting from lower incomes may strain marriages. The study could delve into the correlation between income levels, retirement planning behaviours, and the reported levels of marital satisfaction among respondents.

Retired Respondents' Level of Income

Retired respondents were asked to indicate their income. The distribution of respondents by income is shown in figure 6.

Figure 6

Retired Respondents' Level of Income

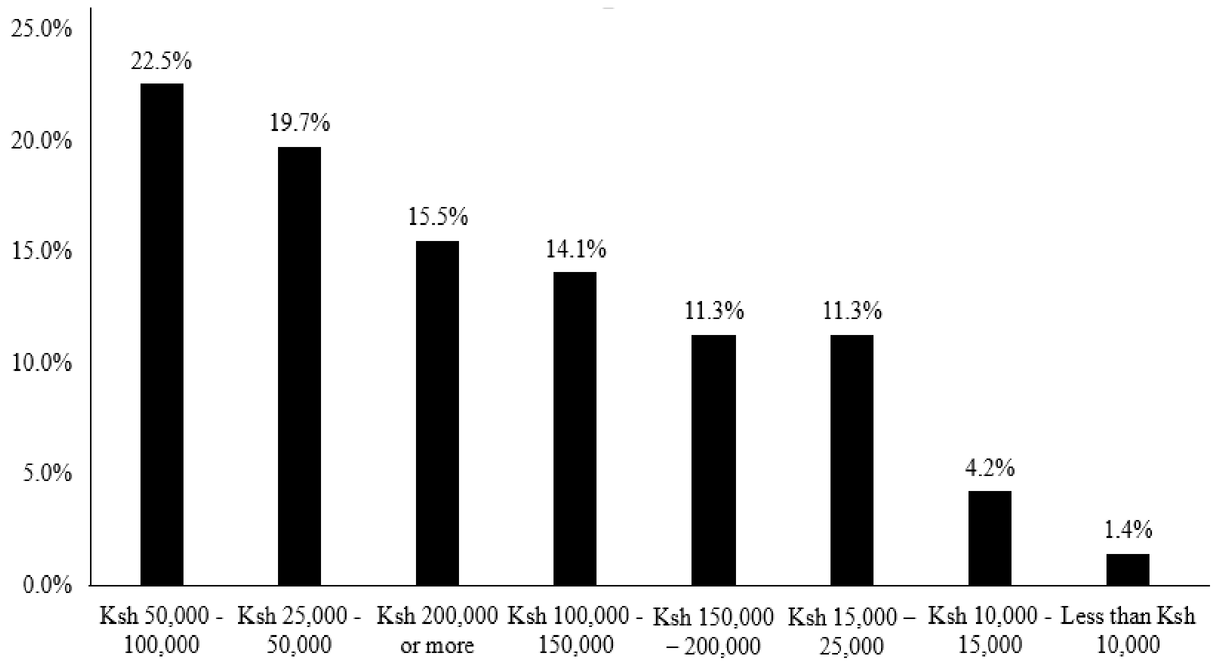


Figure 6 shows that most of the retired respondents earned Ksh50,000-100 (22.5%), followed by those who earned Ksh25,000-50,000 (19.7%), Ksh 200,000 or more (15.5%), Ksh 100,000-150,000 (14.1%), Ksh 150,000-200,000 (11.3%), Ksh 15,000-25,000 (11.3%), Ksh 10,000-15,000 (4.2%), and lastly, less than Ksh 10,000 (1.4%). The findings showing a low level of income for retirees agrees with Maina and Mwangi (2017) indicating that the pension scheme coverage is low. The lack of social security may exact lifestyle adjustments that have the potential to spark marital strain, which can affect one's marital satisfaction during their years of retirement. Higher incomes can provide financial security, positively impacting marital relationships (Gottman & Gottman, 1999). The study could delve into the correlation between income levels, retirement planning behaviours, and the reported levels of marital satisfaction among respondents

Home Ownership

Respondents were asked whether they were homeowners or not. Figure 7 compares the distribution of respondents by home ownership between retired respondents and non-retired respondents.

Figure 7

Home Ownership

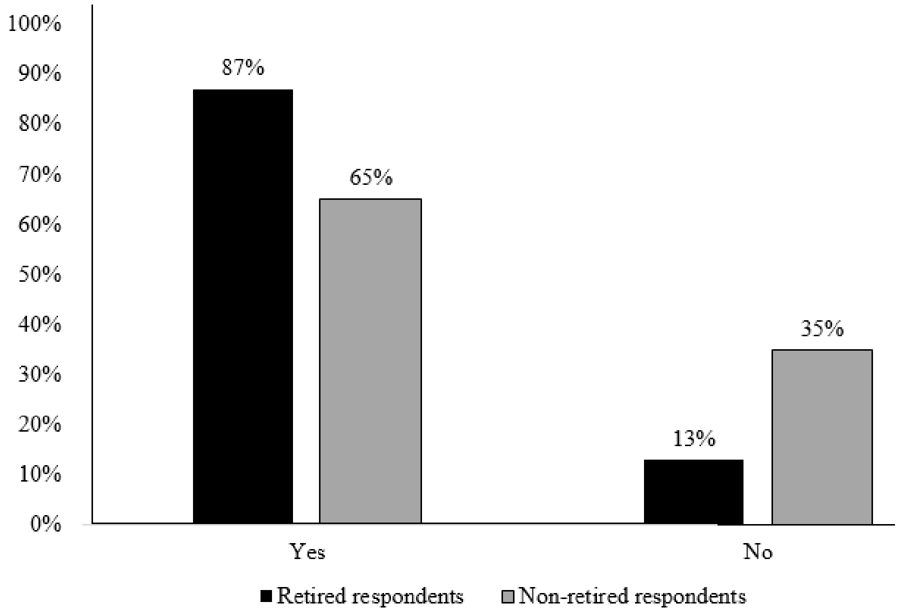


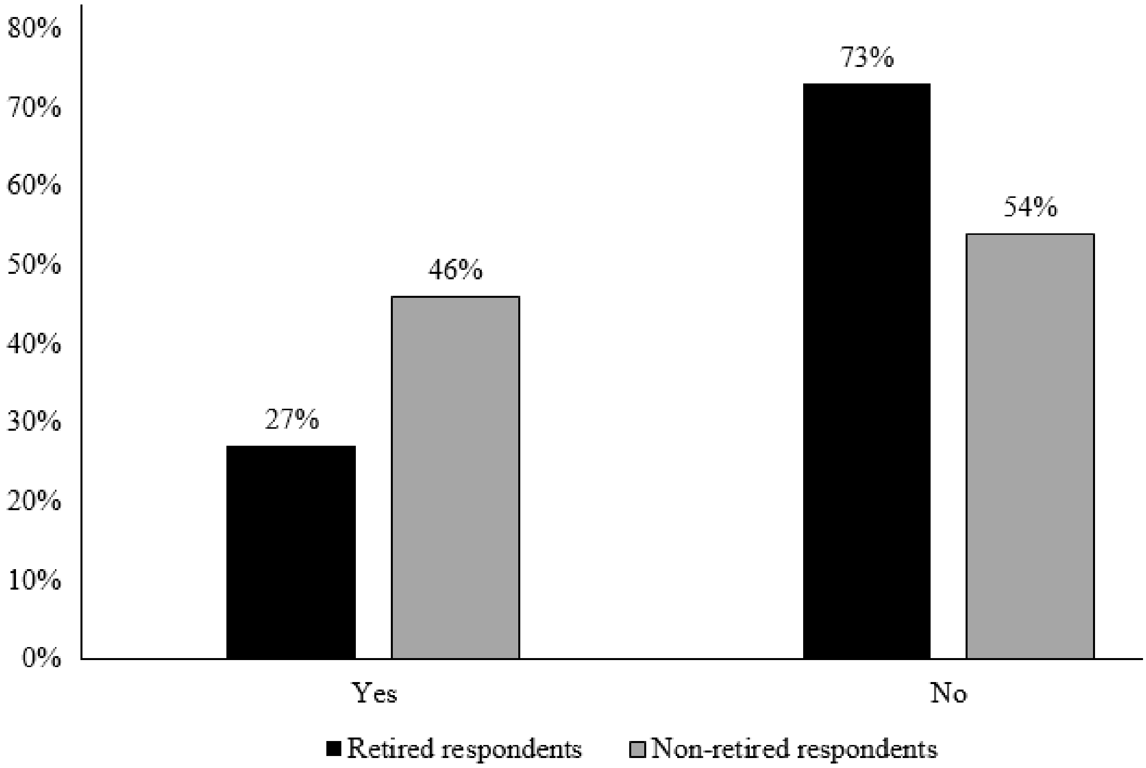
Figure 7 shows that majority of retired and non-retired respondents were home owners. However, the proportion of retired respondents who were home owners was higher (87%) than non-retired respondents (65%). %). These findings corroborate with Platts et al. (2019) that revealed majority of the retired possessed mortgaged homes. Thus, this could surmise that the non-retired have other financial obligations which could hinder them from fulfilling their dreams/goals to own a home.

Servicing Mortgage or Bank Loan

The study sought to know whether the participants were servicing any mortgage or bank loans. Figure 8 shows the responses given by the respondents.

Figure 8

Servicing Mortgage or Bank Loan



The figure 8 shows that most of the respondents were neither servicing a mortgage or bank loan. However, some 27% of retired respondents and 46% of non-retired respondents had mortgage/bank loans. These findings concur with Platts et al. (2019) which revealed that retirees had mortgaged homes which explains the 27% of the retired servicing the mortgage/loan. An assumption could be drawn from these findings based on the disparity on level of income between the non-retirees and the retired. Thus, indicating a financial security to pay the loan/service the mortgage among the 46% non-retired with a loan as compared to 27% for the retired.

Non-Retired Respondents' Preferred Retirement Age

The study sought to establish age preferred by non-retired respondents. Table 16 shows the responses given by the respondents.

Table 16

Non-retired Respondents' Preferred Retirement Age

Strata	Frequency	Percent
After (60 years)	97	49.7%
At (60 years)	49	24.9%
Before (60 years)	50	25.4%
Total	197	100.0%

Table 16 shows that most (49.7%) of the non-retired respondents preferred late retirement (after 60 years), 24.9% of the respondents preferred timely retirement (at 60 years) and lastly, 25.4% of the respondents preferred early retirement (before 60 years). Thus, most of the non-retired respondents preferred late retirement. These findings agreed with Dingemans et al. (2017) who confirmed that working after retiring or not retiring at all has become a common trend. This is an indication that finances are one of the major factors that most retirees work on after their retirement. Cebulla et al. (2019) affirms this perspective view by contributing that apart from the retirement age legislation, finance, and health are critical factors for married couples to decide when to retire.

Retired Respondents' Age of Retirement

The study sought to establish whether retired respondents did retire before, at, or after attaining the Kenya law stipulated retirement age of 60 years. Figure 9 shows the distribution.

Figure 9

Retired Respondents' Age of Retirement

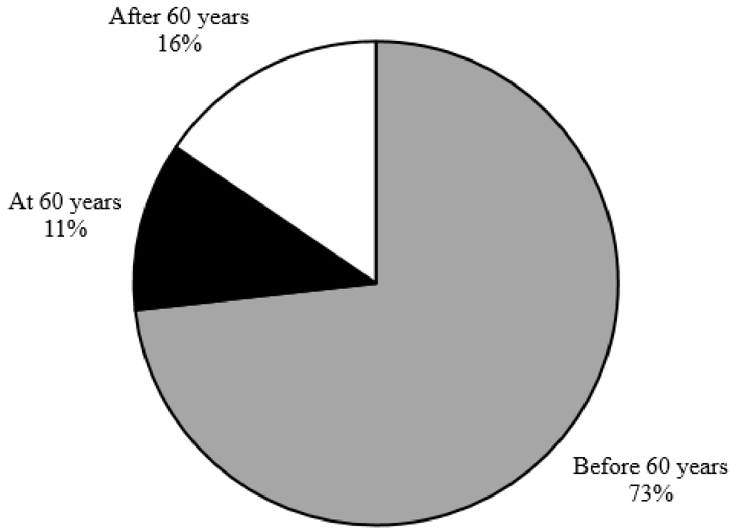


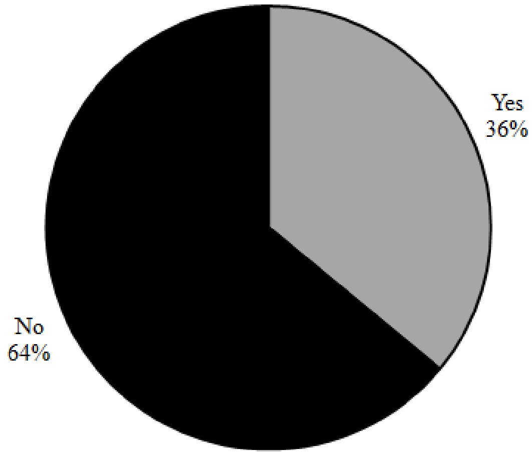
Figure 9 shows that 73% of the retired respondents retired before turning 60 years, 11% retired at the age of 60 years, while 16% of the respondents retired after 60 years. The results imply that most of the respondents retired before reaching their retirement age. These findings are in agreement that, voluntary retirement transition is one of the multifaceted trends among married individuals (Sousa-Ribeiro et al., 2021; Thilaka et al., 2020; Topa et al., 2018). The employees who retired before reaching retirement age, fell in voluntary retirement transition. Thus, refers to individual option to exit employment at own accord for purposes of leisure as compared to continuing with work. According to Thilaka et al., (2020), the choice to voluntarily retirement is informed by different factors that vary among individuals. For example, some people opt to take advantage of the attractive retirement compensation offer for early retirement and in other cases, they yearn for leisure rather than continuing with work.

Non-retired Respondents' Mindset about Retirement

The study asked the respondents if they would consider themselves retired after reaching the stipulated 60 years for retirement by Kenyan laws. The output for their responses were as shown in figure 10.

Figure 10

Non-Retirees Considering Self as Retired after Attaining Retirement Age



As shown in figure 10, most (64%) of the respondents agreed that after the stipulated retirement age (60 years) they would consider themselves not retired while 36% would consider themselves retired. These findings aligns with Gessa et al. (2017) indicating that those who perceive themselves as not retired engage in continued work or other meaningful activities contributing to their overall life satisfaction. In addition, the decision to not consider oneself retired could also be influenced by financial considerations according to Gonzales et al. (2017). Individuals may choose to continue working to secure their financial future and to maintain a certain lifestyle which can have implications for overall family well-being and by extension, marital satisfaction.

Retired Respondents' Perception of Retirement

The study sought to establish whether retired respondents do not consider themselves a retiree, although they have officially retired according to the Kenyan stipulated age of retirement (above 60 years old). Figure 11 shows the findings.

Figure 11

Retired Respondents Considering Self as Retired after Attaining Retirement Age

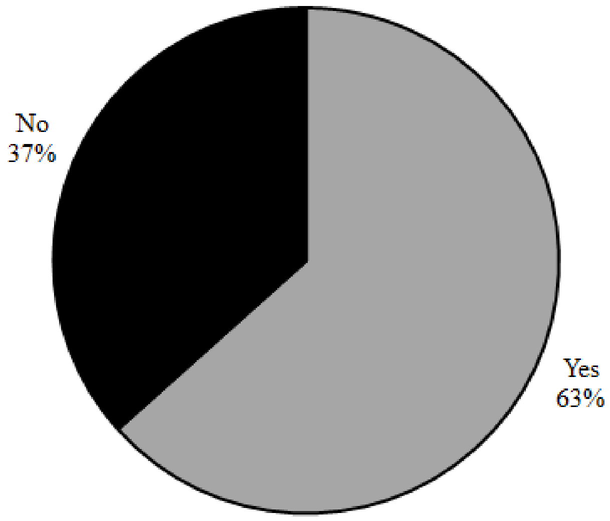


Figure 11 shows that 63% of the respondents did not consider themselves a retiree, although they had officially retired according to the Kenyan Stipulated age of retirement. In contrast, 37% of the respondents considered themselves as retirees. These findings agree with Lassen and Vrangbæk (2021b) who identified that most self-employed older adults worked after 65 years were more as compared to those earning wages in employment. In addition, Lassen and Vrangbæk (2021b) indicated that apart from financial reasons other factors such as health and perceptions about retirement informed retirees' decisions. To support this findings, Ratten (2018) revealed that most individuals who started businesses/companies after the statutory retirement age did not consider themselves as retirees. This shows that majority of retirees do not consider themselves retired because of the continuous contribution to the society. Hence, we can surmise that retirement definition goes beyond attaining the stipulated age.

Types of Retirement Transition

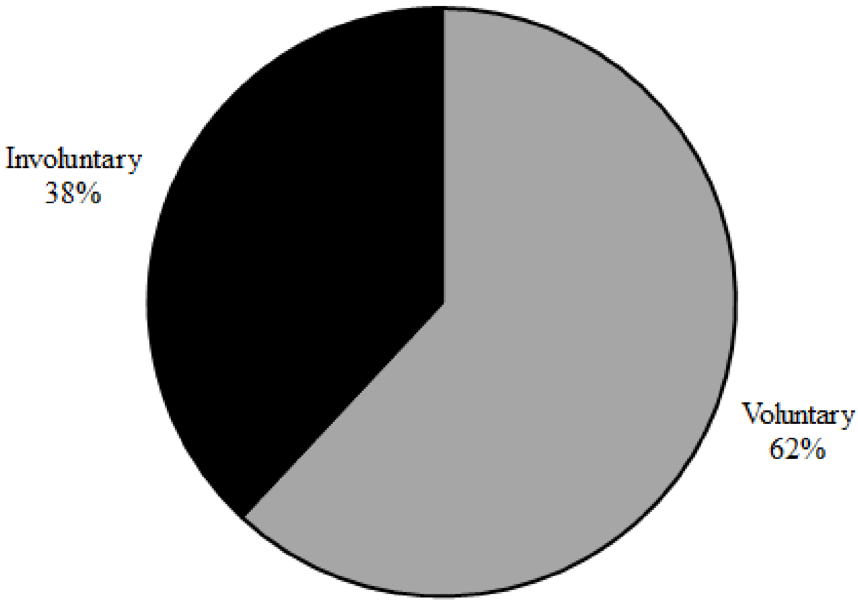
The first objective of the study was to determine types of retirement transition among married couples in selected churches in Kiambu County, Kenya. The study used descriptive analysis to explore the different retirement transition among the married couples in selected churches in Kiambu County, Kenya.

Voluntary/Involuntary Retirement

The study sought to establish whether retired respondents would consider their retirement as voluntary or involuntary. Figure 12 shows the results. It shows that 62% of the retired respondents classified their retirement as voluntary while 38% of the respondents classified theirs as involuntary. Therefore, most of the retired respondents voluntarily retired. These findings are inconsistent with Rabaté (2019) who posited that mandatory/involuntary retirement exit rate from employment increased by 10% between age 60 and 64.

Figure 12

Retirees' Type of Retirement



Retired Respondents' Retirement Type

The study sought to establish how retired respondents classified their retirement type. Figure 13 ranks the types of retirement by distribution of respondents.

Figure 13

Retired Respondents' Type of Retirement

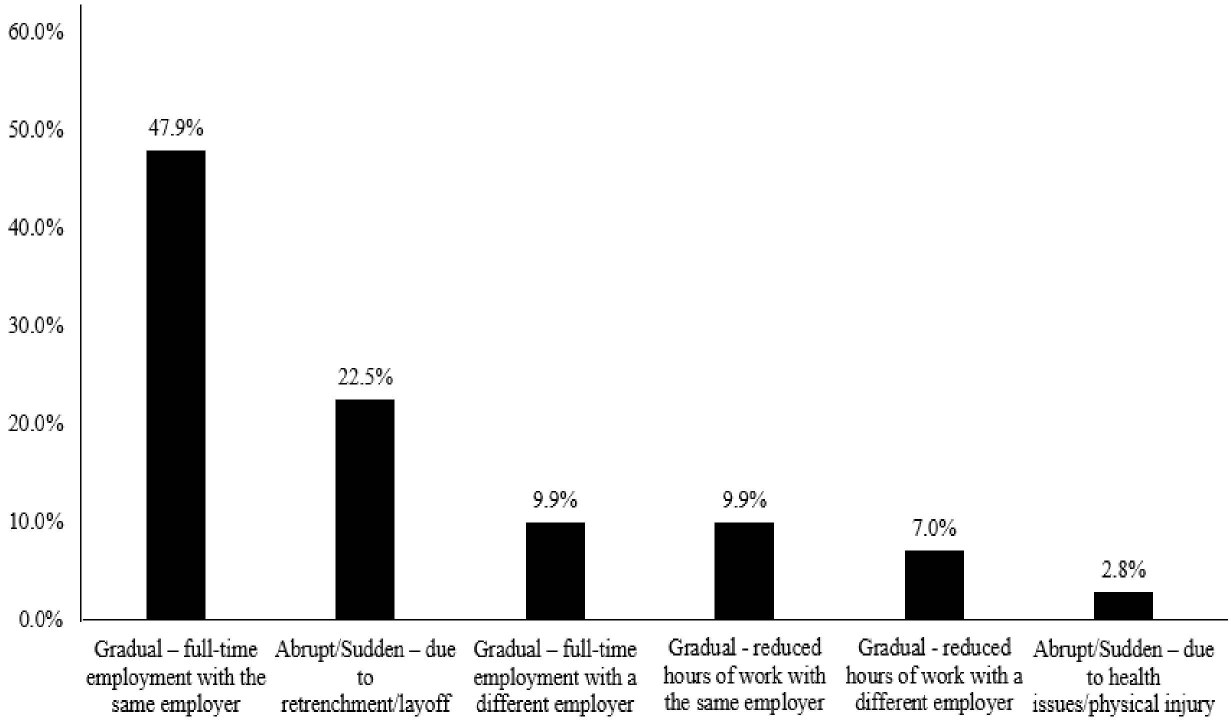


Figure 13 indicates that majority (47.9%) of the respondents' experienced gradual employment whereby they were still in full time employment with the same employer. However, 22.5% of the respondents experienced abrupt/sudden retirement due to retrenchment/layout. Some 9.9% of the respondents experienced gradual retirement whereby they were still engaged in full time employment with a different employer. Similarly, another 9.9% of the respondents experienced gradual employment, whereby they engaged in reduced hours of work with the same employer. Seven percent (7%) of the respondents reported that their retirement was gradual, entailing reduced hours of work with a different employer. Lastly, some 2.8% of the respondents experienced abrupt/sudden retirement due to health issues/physical injury. The findings affirmed Burkhalter et al. (2022) who observed that individuals who identify with gradual retirement transition opt to continue with work to balance retirement adjustment expectations and financial resources at a personal level.

Retired Respondents' Type of Engagement after Retirement

The study sought to establish what activities retirees engaged in after retirement. The finding is presented in figure 14.

Figure 14

Retired Respondents' Engagement after Retirement

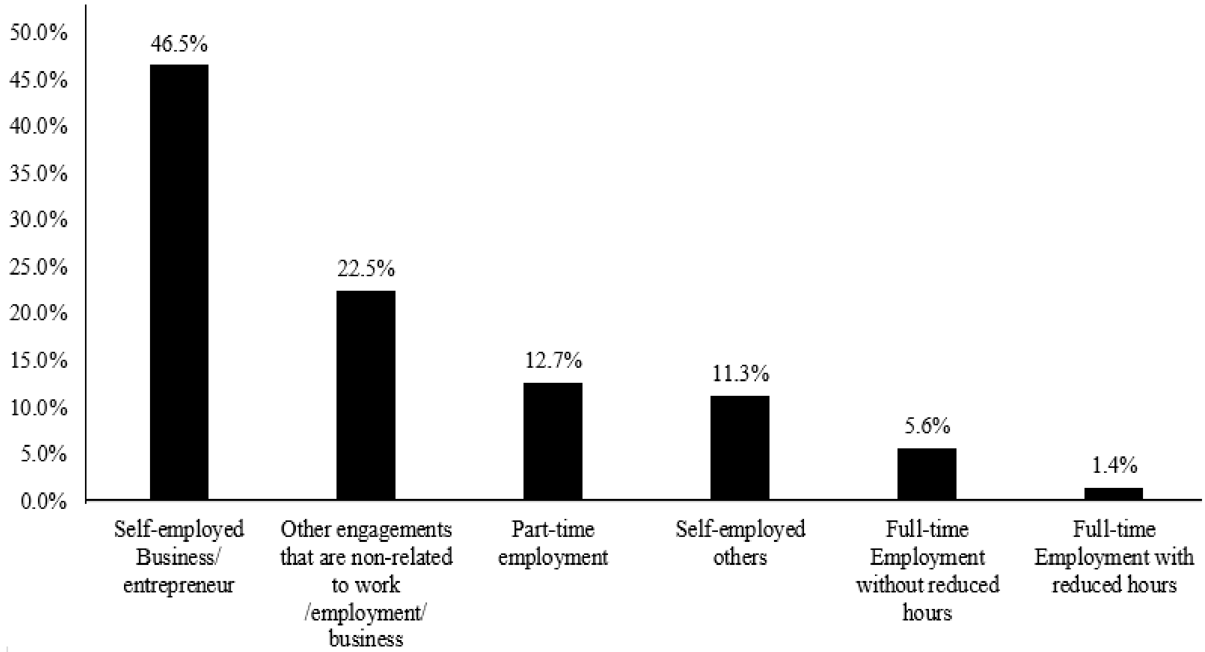


Figure 14 shows that most of the respondents (46.5%) went into self-employment (business/entrepreneur), followed by 22.5% who went into other engagements that are non-related to work/employment or business. Some 12.7% of the respondents went into part-time employment, followed by 11.3% who engaged into other types of self-employments other than business/entrepreneurship. However, 5.6% of the respondents engaged into full time employment without reduced hours, while 1.4% engaged in full time employment with reduced hours. The results suggest that majority of the respondents began business after retirement. This is in support of the study by Lassen and Vrangbæk, (2021b) identified that most self-employed older adults who worked after sixty-five years were more as compared to those earning wages in employment. This is an indication that majority of the respondents have the desire to continue working to not only meet financial obligations but also to have autonomy of their time.

Relationship between the Type of Retirement Transition and Marital Satisfaction

The third objective of the study was to examine the relationship between the type of retirement transition and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. This section presents the descriptive statistics for marital satisfaction and then proceeds to use the cross-tabulation and Chi-square analysis to analyse the relationship between the types of marital satisfaction and types of retirement transition.

Happiness in Marriage

The level to which the respondents were happy in their marriages was analyzed using descriptive statistics and the results are shown in table 17.

Table 17

Happiness in Marriage

Strata	Frequency	Percent
Extremely Unhappy	14	5.0%
Fairly Unhappy	35	12.5%
A little Unhappy	22	7.9%
Happy	89	31.9%
Very Happy	80	28.7%
Extremely Happy	28	10.0%
Perfect	11	3.9%
Total	279	100.0%

The table shows that 5.0% of the respondents were extremely unhappy in their marriages, 12.5% were fairly unhappy, 7.9% were a little unhappy in their marriages. Furthermore, the greatest majority (31.9%) were happy in their marriages, 28.7%

were very happy, 10.0% were extremely happy in their marriages and lastly, 3.9% were perfectly happy in their marriages. The finding suggests that most (74.5%) of the respondents were at least happy in their marriages. The finding is consistent with the findings of the study by Moriki (2017) who argued that happiness in marriage can be a sign of healthy retirement coping.

Agreement or Disagreement

The study assessed the agreement of disagreement among the respondents using the two sub-constructs, time spent together and making of major decisions.

Time Spent Together

The agreement of respondents in terms of the time spent together was analyzed and the output is shown in table 18.

Table 18

Time Spent Together

Strata	Frequency	Percent
Always Disagreed	7	2.5%
Almost Always Disagree	15	5.4%
Frequently Disagree	22	7.9%
Occasionally disagree	87	31.2%
Almost Always Agree	122	43.7%
Always Agree	26	9.3%
Total	279	100.0%

The table shows that 2.5% of the respondents always disagreed in their marriages, 5.4% almost always disagreed, 7.9% frequently disagreed, 31.2% occasionally disagreed, the highest majority (43.7%) almost always agreed and 9.3% always agreed in their marriages. The findings show that at least 53.0% of the respondents agreed in their relationships. Viewing the finding from the perspective posited by Gessa et al. (2017) married people who always spent their time together were more satisfied, suggests that most of the respondents were satisfied in their marriages. Similarly, Bloom et al., (2017) established from his findings that couples who shared their leisure time together enjoy a better wellbeing than those that spent alone.

Making Major Decisions

The output of the analysis of the agreement of couples in terms of major decision making is shown in table 19.

Table 19

Making Major Decisions

Strata	Frequency	Percent
Always Disagreed	6	2.2%
Almost Always Disagree	12	4.3%
Frequently Disagree	23	8.2%
Occasionally disagree	83	29.7%
Almost Always Agree	112	40.1%
Always Agree	43	15.4%
Total	279	100.0%

Table 19 shows that 2.2% of the respondents always disagreed in their major decision making, 4.3% almost always disagreed in their major decision making, 8.2% of the respondents frequently disagreed, 29.7% were occasionally disagreed, 40.1% of the respondents almost always agreed in their major decision making and lastly, 15.4% of the respondents always agreed in their major decision making. The finding suggests that the majority (55.5%) agreed in their major decision making. Looking at these findings from the view posited by Van den Bogaard and Henkens (2018) who argued that decision making is a key aspect of marital satisfactions, indicates most of the respondents were satisfied in their marriages. The results of these two constructs are in line with the study results of Mirzanezhad, (2020) and Sillars et al. (2021a) that couples agreeableness in resolving matters such as finances, major family decisions, sexual satisfaction, communication, and life transitions promoted marital satisfaction. Therefore, this revealed that the ability of couples to handle conflict was a major factor that shaped quality of intimate relationship among older couples promoting marital satisfaction.

Strength of Relationship

The respondents were asked the level to which they agreed or disagreed with the statement, “Our relationship is strong,” and their responses were analyzed and the output is shown in table 20.

Table 20

Strength of Relationship

Our relationship is strong	Frequency	Percent
Completely true	39	14.0%
Almost completely true	138	49.5%
Mostly true	43	15.4%
Somewhat true	38	13.6%
A little true	19	6.8%
Not true at all	2	.7%
Total	279	100.0%

Table 20 shows that 14% of the respondents said it was completely true that their marital relationship was strong, 49.5% of the respondents said it was almost completely true, 15.4% said it was mostly true, 13.6% said it was somewhat true, 6.8% said it was a little true, while 0.7% said it was not true at all. The finding suggests that the most of the respondents thought that their relationships were strong, which in light of the findings by Gottman and Silver (1999), who argued that the strength of relationships is a significant indicator of marital satisfaction, is a sign of low satisfaction in marriages among the respondents from Kiambu County.

Warmth of Relationship

The study also investigated the strength or the comfortable nature of the relationships between the respondents and their partners. The output for the analysis is shown in table 21.

Table 21

Warmth of Relationship

Our relationship is warm	Frequency	Percent
Completely true	42	15.1%
Almost completely true	141	50.5%
Mostly true	43	15.4%
Somewhat true	34	12.2%
A little true	14	5.0%
Not true at all	5	1.8%
Total	279	100.0%

Table 21 shows that 15.1% of the respondents said it was completely true that their marital relationship was warm, 50.5% of the respondents said it was almost completely true, 15.4% said it was mostly true, 12.2% said it was somewhat true, 5.0% said it was a little true, while 1.8% said it was not true at all. The finding suggests that most of the respondents thought that their relationships were warm and comfortable, which is in light of the findings by Gottman and Gottman (1999), who argued that the warmth of relationships is a significant indicator of marital satisfaction.

Second Thoughts in Relationships

The respondents were also asked to indicate the level which, if any they had second thoughts in their relationships. Their responses were analyzed using descriptive statistics as shown in table 22.

Table 22

Second Thoughts in Relationships

Having second thoughts in the relationship	Frequency	Percent
Completely true	21	7.5%
Almost completely true	24	8.6%
Mostly true	31	11.1%
Somewhat true	54	19.4%
A little true	74	26.5%
Not true at all	75	26.9%
Total	279	100.0%

Table 22 shows that 7.5% of the respondents said it was completely true that they were having second thoughts in the relationship, 8.6% of the respondents said it was almost completely true, 11.1% said it was mostly true, 19.4% said it was somewhat true, 26.5% said it was a little true, while 26.9% said it was not true at all. The finding suggests that the most of the respondents (53.4%) averred the statement was either a little true or not true at all, which in light of the findings by Gottman et al. (1999), who argued that lacking second thoughts in relationships is a significant indicator of marital satisfaction.

Feeling like a Team with Partner

The respondents were to respond to the statement, “I really feel like part of a team with my partner,” and the results of the analysis is shown in table 23.

Table 23

Feeling like a Team with Partner

Feeling like a team with partner	Frequency	Percent
Completely true	62	22.2%
Almost completely true	102	36.6%
Mostly true	43	15.4%
Somewhat true	36	12.9%
A little true	23	8.2%
Not true at all	13	4.7%
Total	279	100.0%

Table 23 shows that 22.2% of the respondents said it was completely true that they were feeling like a team with their partner, 36.6% of the respondents said it was almost completely true, 15.4% said it was mostly true, 12.9% said it was somewhat true, 8.2% said it was a little true, while 4.7% said it was not true at all. The finding suggests that the most of the respondents (58.8%) held that the statement was true, which in light of the findings by Gottman et al. (1999), is a significant indicator of marital satisfaction.

Reward in the Relationship

The respondents were asked to indicate how rewarding was their relationships with their partners. The results of their responses are shown in table 24.

Table 24

Reward in the Relationship

Reward in the relationship	Frequency	Percent
Never	14	5.0%
Rarely	38	13.6%
Occasionally	35	12.5%
More often than not	66	23.7%
Most of the time	81	29.0%
All the Time	45	16.1%
Total	279	100.0%

Table 24 shows that 16.1% of the respondents felt that their relationship was rewarding all the time, 29.0% said it was most of the time, 23.7% said it was more often than not rewarding, 12.5% said it was occasionally rewarding, 13.6% said it was rarely rewarding, and 5.0% said it was never rewarding. Therefore, the results suggest that most (54.8%) of the respondents believed that it was rewarding to be in their relationships with their partners. The findings, in light of the findings by Burkhalter et al. (2022), shows that most of the respondents had healthy marital adjustment.

Partners Meeting Needs

The respondents were also asked to respond to the statement, “How well does your partner meet your needs?” and their responses were as shown in table 25.

Table 25

Partners Meeting Needs

Partner meeting needs	Frequency	Percent
Never	12	4.3%
Rarely	39	14.0%
Occasionally	38	13.6%
More often than not	70	25.1%
Most of the time	89	31.9%
All the Time	31	11.1%
Total	279	100.0%

Table 25 shows that 11.1% of the respondents felt that their partner met their needs all the time, 31.9% said their needs were met most of the time, 25.1% said their needs were met more often than not, 13.6% said their needs were occasionally met, 14.0% said their needs were rarely met, and 4.3% said it their partner never met their needs. On aggregate, the results indicate that majority of the respondents felt that their partner more often than not met their needs if not most or all of the time. In accordance with the guidelines of marital satisfaction as posited by Gottman et al. (1999), this was a sign of high levels of marital satisfaction.

Meeting of Original Relationship Expectations

The respondents were asked about how much their relationships had met their original expectations. Descriptive analysis was used to analyse their responses and the output is as shown in table 26.

Table 26

Meeting of Original Relationship Expectations

Responses	Frequency	Percent
Never	16	5.7%
Rarely	40	14.3%
Occasionally	45	16.1%
More often than not	63	22.6%
Most of the time	90	32.3%
All the Time	25	9.0%
Total	279	100.0%

Table 26 shows that 9.0% of the respondents said their marriage met their original relationship expectation all the time, 32.3% said most of the time, 22.6% said more often than not, 16.1% said occasionally, 14.3% said rarely, while 5.7% said never. These findings suggests that for most of the respondents felt that their marriage met original relationship expectations met their original expectations more often than not if not most of the time or all of the time. Looking at these findings from the perspective posited by Zagreb et al. (2018) that satisfaction could also be told by how settled the respondents were, the results portend that most of the married couples from Kiambu County were satisfied with their marriages.

General Satisfaction

The study also sought to determine the general level of satisfaction of the respondents with their relationships. The output of the analysis is showed in table 27.

Table 27

Marital Satisfaction

Responses	Frequency	Percent
Never	13	4.7%
Rarely	31	11.1%
Occasionally	41	14.7%
More often than not	53	19.0%
Most of the time	87	31.2%
All the Time	54	19.4%
Total	279	100.0%

Table 27 shows 19.4% of the respondents were generally satisfied with their relationship all the time, 31.2% said most of the time, 19.0% said more often than not, 14.7% said occasionally, 11.1% said rarely, and 4.7% said never. Therefore, most of the respondents were generally satisfied with their relationships. The finding shows that marital satisfaction of the respondents was often high which agrees with Spence (2021) who reported high marital satisfaction couples in retirement age. Nonetheless, the divergence of the results could be due to the difference in the settings of the study.

Interesting/ Boring

The study also investigated how interesting or boring the relationships were boring on a scale from 1 to 5-point scale from always boring to always interesting. The findings were as shown in table 28.

Table 28

Interesting/ Boring

Strata	Frequency	Percent
Always boring	11	3.9%
Mostly boring	28	10.0%
Neither boring nor interesting	63	22.6%
Mostly interesting	111	39.8%
Always interesting	66	23.7%
Total	279	100.0%

The table shows that 3.9% of the respondents indicated that their marriage was always boring, 10.0% indicated that their marriage was sometimes boring, 22.6% indicated that the marriage was neither boring nor interesting, 39.8% indicated that the marriage was mostly interesting and lastly, 23.7% indicated that the marriage was always interesting. The results show that majority of the respondents reported that their marriage was interesting. In view of the qualifications of relationships as posited by Gottman et al. (1999), the finding shows that the most of the respondents were satisfied in their marriages.

Full/ Empty

The study also examined the fullness or emptiness of their relationships. The analysis of the respondents as given by the respondents were as shown in table 29.

Table 29

Full/Empty

Strata	Frequency	Percent
Always emptiness	18	6.5%
Mostly emptiness	21	7.5%
Neither fullness nor emptiness	71	25.4%
Mostly fullness	108	38.7%
Always fullness	61	21.9%
Total	279	100.0%

The table shows that 6.5% of the respondents indicated that they always felt emptiness, 7.5% indicated that they mostly felt emptiness, 25.4% neither felt fullness or emptiness, 38.7% indicated that they mostly felt fullness, and lastly, 21.9% indicated that they always felt fullness in their marriage. Therefore, most (60.6%) of the respondents mostly, if not always, felt fullness in their marriage. In view of the qualifications of relationships as posited by Gottman and Gottman (1999), the finding shows that the most of the respondents were satisfied in their marriages.

Friendly/Lonely

The study also investigated how friendly or lonely were the relationships were on a 5-point scale from very lonely to very friendly. The findings were as shown in table 30.

Table 30

Friendly/ Lonely

Strata	Frequency	Percent
Very lonely	23	8.2%
Sometimes lonely	24	8.6%
Neither lonely nor friendly	62	22.2%
Sometimes friendly	85	30.5%
Very friendly	85	30.5%
Total	279	100.0%

The table shows that 7.5% indicated that they felt very lonely in their marriage, 8.6% indicated that they sometimes felt lonely, 22.2% neither felt lonely nor friendly, 30.5% indicated that they sometimes felt friendly and lastly, 30.5% indicated that they felt very friendly. Therefore, most (61.0%) of the respondents held that their relationships perceived their relationship as friendly. In view of the qualifications of relationships as posited by Bergman et al. (2016), the finding shows that the most of the respondents were satisfied in their marriages.

Hopeful/ Discouraging

The study also examined the hopefulness or discouraging nature of their relationships. The analysis of the respondents as given by the respondents were as shown in table 31.

Table 31

Hopeful/ Discouraging

Strata	Frequency	Percent
Very discouraging	18	6.5%
Somehow discouraging	19	6.8%
Neither discouraging nor hopeful	57	20.4%
Somehow hopeful	91	32.6%
Very hopeful	94	33.7%
Total	279	100.0%

The table shows that 6.5% indicated that their marriage felt very discouraging, 6.8% indicated that they felt that it was somehow discouraging, 20.4% neither felt discouraged nor hopeful, 32.6% indicated that their marriage felt somehow hopeful and lastly, 33.7% indicated that they felt very hopeful about their marriage. This means that most (61.0%) of the respondents held that their relationships were friendly. These findings concur with Bergman et al. (2016), who argued that hopefulness is a sign of marital satisfaction, the finding shows that the most of the respondents were satisfied in their marriages.

Enjoyable/ Miserable

The study also investigated how enjoyable or miserable were the relationships were on a 5-point scale from very miserable to very enjoyable. The findings were as shown in table 32.

Table 32

Enjoyable/Miserable

Strata	Frequency	Percent
Very miserable	12	4.3%
Somehow miserable	14	5.0%
Neither miserable nor enjoyable	70	25.1%
Somehow enjoyable	105	37.6%

Strata	Frequency	Percent
Very enjoyable	78	28.0%
Total	279	100.0%

The table shows that 4.3% indicated that they felt very miserable, 5.0% indicated that their marriage felt somehow miserable, 25.1% indicated that they neither felt miserable nor enjoyable, 37.6% indicated that their marriage was somehow enjoyable and lastly, 33.7% indicated that their marriage was very enjoyable. Therefore, most (65.6%) of the respondents reported that their marital relationships were enjoyable. These findings affirm Gottman et al.'s (1999) theory which assert that hopefulness is a sign of marital satisfaction, the finding shows that the most of the respondents were satisfied in their marriages.

Distribution Respondents by Level of Marital Satisfaction

The study sought to establish how respondents were distributed in terms of the level of their marital satisfaction. Figure 15 presents the findings.

Figure 15

Percentage Distribution of Marital Satisfaction

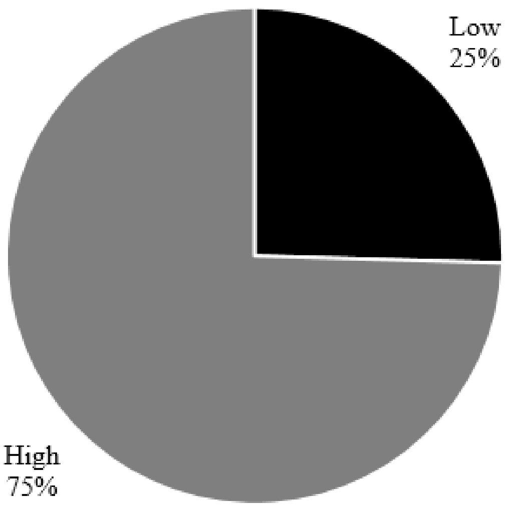


Figure 25 shows the level of marital satisfactions was high for 75% of the respondents and low for 25% of the respondents. Therefore, majority of the respondents were satisfied with their marriages. The finding suggests that most (75%) of the respondents were at least happy in their marriages. The finding is consistent with the findings of the study by Moriki (2017) who argued that happiness in marriage can be a sign of healthy retirement coping.

Relationship between Retirement Age and Marital Satisfaction

Cross-tabulation analysis was used to analyse the association between retirement age and marital satisfaction. The results of the analysis are shown in table 33.

Table 33

Cross-tabulation of Retirement Age and Marital Satisfaction

			Retirement age				Total
			Undis-closed	After 60 years	At 60 years	Before 60 years	
Distribution of Respondents by Marital Satisfaction	Low	Count	24	20	13	14	71
		% within count	29.3%	20.4%	26.5%	28.0%	25.4%
	High	Count	58	78	36	36	208
		% within count	70.7%	79.6%	73.5%	72.0%	74.6%
Total		Count	82	98	49	50	279
		% within count	100.0%	100.0%	100.0%	100.0%	100.0%

Examination of table 33 reveals marginal differences in the distribution of respondents with high marital satisfaction versus low marital satisfaction in terms of retirement age. The table while marital satisfaction was high across the different retirement ages, respondents retiring after attaining retirement age of 60 years were the majority at 79.6%, followed by those retiring at retirement age of 60 years (73.5%) and lastly, those retiring before retirement age of 60 years (72.0%). The trend suggests that the proportion of respondents whose marital satisfaction was high tended to increase with increase in retirement age. These findings agree with

Burkhalter et al. (2022) who observed that socioeconomic factors of which marital relationship is part and parcel, were at play in the trend to delay retirement.

The finding of the study, which reveals that late retirement is associated with higher marital satisfaction compared to both timely and early retirement among married individuals in Kiambu County, provides a significant insight into the relationship between retirement timing and marital well-being in this particular context. This result aligns with the view posited by Burkhalter et al. (2022), suggesting that early retirement is a negative influencer of marital satisfaction. To comprehend and discuss these findings in relation to the literature, it is imperative to delve into the contextual nuances and consider the various factors highlighted in the existing research.

The study's quantitative data, presented in the table, indicates that late retirement is associated with a higher percentage of marital satisfaction compared to both timely and early retirement. This affirms the notion that early retirement contributes to lower marital satisfaction, as suggested by some previous research such as Aggarwal and Ranganathan, (2019). In keeping with the viewpoint expressed by Burkhalter et al. (2022), the current study's result indicates that the negative influence of early retirement on marital satisfaction is consistent within the specific context of Kiambu County. This congruency between the study's finding and Burkhalter et al.'s perspective prompts an exploration of potential contextual and cultural factors that might contribute to these differences.

The chi-square test analysis was used to test for the association of the age of retirement and marital satisfaction among the respondents. The output of the analysis is shown in table 34.

Table 34

Chi-Square Analysis for Early Retirement and Marital Satisfaction

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.145[a]	3	.543
Likelihood Ratio	2.186	3	.535
N of Valid Cases	279		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 21.78.

The chi-square test result in table 34 shows that there was no statistically significant association between age at retirement and the marital satisfaction among the respondents $\chi^2(3) = 2.145$, $p > .05$. This means that whereas there was a tendency for marital satisfaction to manifest among late retirees than early retirees, retirement age was not a significant determinant of the marital satisfaction among the respondents. This contradicts the stance of the study by Zagreb et al. (2018) who found that early retirement was associated with employees with poor quality of life. The discrepancy between the current study and Zagreb et al. (2018) findings invites a deeper exploration of the dynamics surrounding early retirement, marital satisfaction, and the potential spillover effects on relationships. Their findings, associating early retirement with poor health and quality of life, set the stage for understanding potential spillover effects on marital quality and satisfaction. However, it is crucial to note that Zagreb et al. (2018) research did not specifically analyze the effect of early retirement dynamics on marital relationships, leaving room for further investigation.

The analysis of the current study's findings, in light of the literature, prompts consideration of several key aspects. First and foremost, the lack of a statistically significant association between early retirement and marital satisfaction challenges the notion that early retirement universally leads to a negative impact on marital well-being (Spence, 2021). This opens avenues for nuanced discussions on the heterogeneity of experiences among individuals undergoing early retirement transitions.

Relationship between Gender and Marital Satisfaction

Marital satisfaction and gender were cross-tabulated to compare the level of marital satisfaction by gender. Table 35 shows the output.

Table 35

Marital Satisfaction and Gender Cross-tabulation

			Gender of Respondents		
			Female	Male	Total
Marital satisfaction	Low	Count	16	32	48
		% within Gender	22.9%	25.0%	24.2%
	High	Count	54	96	150
		% within Gender	77.1%	75.0%	75.8%
Total		Count	70	128	198
		% within Gender	100.0%	100.0%	100.0%

Table 35 shows that there was minimal difference in gender proportion between male and female gender in terms of level of marital satisfaction, although there were more female respondents who experienced high marital satisfaction (77.1%) than male respondents (75.0%). These findings corroborated Canales et al. (2021) who posited that retirement transition individual experiences, perceptions, and attitudes towards retirement decisions also differ by gender. This point to gender differences in the relationship between retirement transition and marital satisfaction. Therefore, the differences in these three studies (Bozoglan, 2015; Vinick & Ekert, 2020; Zang, 2020) shows that transition to retirement had a different impact on marital satisfaction when several demographic factors considered such as age and gender. Thus, these indicates that marital satisfaction is an individual experience visa vi gender-based experience. A chi-square test was performed to establish whether the difference was statistically significant. The output is as shown in table 36.

Table 36

Chi-square Test of Association between Gender and Marital Satisfaction

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	.113[a]	1	.737
Continuity Correction[b]	.027	1	.871
Likelihood Ratio	.114	1	.736
Fisher's Exact Test			
Linear-by-Linear Association	.113	1	.737
N of Valid Cases	198		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 16.97.

b. Computed only for a 2x2 table

Table 46 shows that there was no statistically significant association between gender and marital satisfaction $\chi^2(1)$ =.113, *p*>.05. This implies that marital satisfaction did not vary significantly by gender. This means that gender did not have a moderating effect on respondents' level of marital satisfaction.

Relationship between Voluntary/Involuntary Retirement and Marital Satisfaction

A cross-tabulation analysis was performed to compare the level of marital satisfaction when retirement is either voluntary or involuntary. Table 37 shows the results.

Table 37

Voluntary/Involuntary Retirement and Marital Satisfaction

			Nature of retirement			
			Undisclosed	Involuntary	Voluntary	Total
Distribution of Respondents by Marital Satisfaction	Low	Count	24	14	33	71
		% within count	29.3%	30.4%	21.9%	25.4%
	High	Count	58	32	118	208
		% within count	70.7%	69.6%	78.1%	74.6%
Total		Count	82	46	151	279
		% within count	100.0%	100.0%	100.0%	100.0%

Table 37 shows that in terms of marital satisfaction, the proportion of respondents whose retirement was voluntary was higher at 78.1% than those whose retirement was involuntary (69.6%). These findings implies that the incidence of marital satisfaction was more likely when retirement was voluntary, although the difference was not material. In other words, the difference, although present, may not be substantial enough to definitively say that voluntary retirement is significantly more likely to lead to marital satisfaction compared to involuntary retirement. These findings agreed with Ramos (2020) that the voluntary retiring members typically approached their transition with a sense of excitement and hopefulness. However, the impact of voluntary retirement on life satisfaction reported in the study by Aggarwal and Ranganathan (2019) was contradictory to these results which is a potential of the uniqueness of population, region, culture and study design. Statistical significance was tested using Chi-square technique as shown in table 38.

Table 38

Chi-square Test of Voluntary/Involuntary Retirement and Marital Satisfaction

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.262[a]	2	.323
Likelihood Ratio	2.254	2	.324
N of Valid Cases	279		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 11.71.

Table 38 shows that there was no statistically significant association nature of retirement and the marital satisfaction among the respondents $\chi^2(2) = 2.262$, $p > .05$. These findings suggests that marital satisfaction did not vary with whether the retirement is voluntary or involuntary. It means that the nature of retirement alone may not be a reliable predictor or determinant of marital satisfaction.

Relationship Between Retirement Perception and Marital Satisfaction

Respondents were asked whether they consider themselves retirees after attaining the Kenyan stipulated age of retirement. The results were cross-tabulated with their marital satisfaction as shown in table 39.

Table 39

Retirement Perception and Marital Satisfaction Cross-tabulation

			Do you or will you consider yourself a retiree, after attaining the Kenyan Stipulated age of retirement			
			No response	No	Yes	Total
Distribution of Respondents by Marital Satisfaction	Low	Count	24	23	24	71
		% within count	29.3%	18.3%	33.8%	25.4%
	High	Count	58	103	47	208
		% within count	70.7%	81.7%	66.2%	74.6%
Total		Count	82	126	71	279
		% within count	100.0%	100.0%	100.0%	100.0%

Table 39 shows that a higher proportion (81.7%) of respondents who reported high marital satisfaction did not consider themselves as retirees after attaining the Kenyan stipulated age of retirement as compared to respondents who answered yes, which means that they considered themselves as retirees. The finding suggests that perception of retirement potentially played a role in marital satisfaction, whereby marital satisfaction was experienced among those who did not perceive themselves as retired. A Chi-square test was performed to establish whether marital satisfaction significantly varied with respondents’ perception of retirement.

Table 40

Chi-Square Tests of Retirement Perception and Marital Satisfaction

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.680[a]	2	.035
Likelihood Ratio	6.760	2	.034
N of Valid Cases	279		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 18.07.

The results in table 40 shows that a statistically significant association existed between retirement perception and the marital satisfaction of the respondents $\chi^2(2) = 6.680$, $p<.05$. The results suggest that perception of retirement significantly influenced marital satisfaction.

Relationship Between Retirement Transition and Marital Satisfaction

Cross-tabulation was conducted to establish how marital satisfaction of respondents varied across different retirement transition types. The output is presented in table 41.

Table 41

Type of Retirement Transition and Marital Satisfaction Cross-tabulation

			Type of retirement							
			Un-disclosed	Abrupt (due to health issues)	Abrupt (due to layoff)	Gradual - reduced hours of work with a different employer	Gradual - reduced hours of work with the same employer	Gradual – full-time employment with a different employer	Gradual – full-time employment with a the same employer	Total
Marital Satisfaction	Low	Count	24	2	3	14	10	5	13	71
		% within count	29.3%	66.7%	37.5%	21.5%	20.4%	18.5%	28.9%	25.4%
	High	Count	58	1	5	51	39	22	32	208
		% within count	70.7%	33.3%	62.5%	78.5%	79.6%	81.5%	71.1%	74.6%
Total		Count	82	3	8	65	49	27	45	279
		% within count	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%	100.0%

Table 41 shows that marital satisfaction did vary remarkably between abrupt and gradual retirement transition as the proportion of respondents whose marital satisfaction was high were found in the gradual retirement transition types. Specifically, the gradual retirement transition type with the highest percentage distribution of respondents whose marital satisfaction was high was full-time employment with a different employer (81.5%), followed by full-time employment with the same employer (71.1%), reduced hours of work with the same employer (79.6%), and reduced hours of work with a different employer (78.5%). The table shows that abrupt retirement transition due to health issues had the least proportion of respondents experiencing high marital satisfaction (33.3%). Abrupt retirement transition due to layoff also had a comparatively lower proportion of respondents experiencing high marital satisfaction (62.5%). The results suggest that gradual retirement transition was a protective factor to marital satisfaction.

The literature related to the finding introduces the concept of bridge employment retirement transition and its potential impact on marital satisfaction. The finding contradicts the discussions by Cutrer and Glahn (2020), Moriki (2017), Pananakhonsab (2019), and Spence (2021), who suggested that bridge employment have similar effects on marital satisfaction as an abrupt retirement transition. The current study lends credence to the notion that circumstances that characterize early retirement, such as layoffs and health-related factors, are highlighted as potential contributors to the impact on marital dynamics. The concept of bridge employment retirement transition introduces the idea that the nature of the retirement transition, whether abrupt or gradual, may partially determine its impact on marital satisfaction. Factors such as health, layoffs, and quality of life may play intricate roles in shaping the dynamics of these transitions. The literature, however, underscores that the spillover effects on marital quality may be further exacerbated by early retirement, suggesting that the adjustments required by couples during this period can be multifaceted.

Chi-square test was performed to establish whether the identified pattern was statistically significant. Table 42 shows the output.

Table 42

Chi-square test of Retirement Transition Type and Marital Satisfaction

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.136[a]	1	.077
Continuity Correction[b]	1.973	1	.160
Likelihood Ratio	2.725	1	.099
Fisher's Exact Test			
Linear-by-Linear Association	3.120	1	.077
N of Valid Cases	196		

a. 1 cells (25.0%) have expected count less than 5. The minimum expected count is 2.58.

b. Computed only for a 2x2 table

The results in table 42 suggests that no statistically significant association existed between retirement transition type and the marital satisfaction of the respondents $\chi^2(2) = 3.136$, $p > .05$. The results suggest that perception of retirement significantly influenced marital satisfaction. These findings contradict Zagreb et al. (2018) who associated early retirement transition to marital satisfaction and thus encourage a more granular exploration of the specific dynamics at play during early retirement and their implications for marital satisfaction. The analysis of the findings, enriched by relevant literature (Cutrer & Glahn, 2020; Moriki, 2017; Pananakhonsab, 2019; Spence, 2021), provides a nuanced understanding of the relationship between early retirement and marital satisfaction. The absence of a statistically significant association challenges existing assumptions and emphasizes the need for a more comprehensive exploration of the factors that influence the interplay between early retirement dynamics and marital well-being. This study contributes to the evolving discourse on retirement transitions and their implications for individuals and their relationships, paving the way for further research and nuanced discussions in the field.

The literature on early retirement, particularly the concept of bridge employment retirement transition, provides a framework for understanding the potential impact of retirement timing on marital satisfaction. The idea that bridge employment retirement transition may have similar effects on marital satisfaction as abrupt retirement transition, as discussed by Cutrer and Glahn (2020), Moriki (2017), Pananakhonsab (2019), and Spence (2021), aligns with the current study's finding, given their acknowledgement of shared dynamics and circumstances as characterizing early retirement, such as layoffs and health-related factors, are acknowledged in the literature as potential contributors to the impact on marital dynamics. The study by Zagreb et al. (2018) serves an essential function in the literature, as it associates early retirement with employees experiencing poor health and poor quality of life. While Zagreb et al.'s (2018) finding aligns with the notion of abrupt retirement having potential negative consequences, it is essential to note that it did not specifically analyse the effect of early retirement dynamics on marital relationships. This gap in the literature underscores the importance of the current study's contribution, offering insights into the specific context of Kiambu County.

The divergence in findings between the current study and existing literature may be attributed to several factors. Cultural variations, regional differences in socioeconomic conditions, and the specific nature of retirement policies and practices in Kiambu County could all play a role in shaping the relationship between retirement transition and marital satisfaction. The adjustments that couples need to make during retirement, such as changes in lifestyle, interaction space, and power relationships, as highlighted by Burkhalter et al. (2022), may vary in their impact based on the unique context of Kiambu County. The finding that late retirement is associated with higher marital satisfaction introduces the intriguing possibility that, in this particular context, the extended work experience or delayed retirement may have positive spillover effects on marital relationships. It challenges the prevailing assumption that earlier retirement necessarily leads to better marital outcomes, highlighting the need for a more nuanced understanding that considers the complex interplay of cultural, economic, and social factors.

These study findings, in relation to the literature, sheds light on the nuanced dynamics between retirement timing and marital satisfaction in Kiambu County. The divergence from the broader perspective on the negative impact of early retirement underscores the importance of considering regional and cultural variations in understanding the complex relationship between retirement transitions and marital well-being (Cutrer & Glahn, 2020). This study contributes valuable insights to the ongoing discourse on the intersection of retirement, marriage, and well-being, emphasizing the need for context-specific investigations in this field.

Relationship Between Types of Retirement Transition and Marital Satisfaction

A cross-tabulation analysis was performed to establish whether marital satisfaction varied by respondents' chosen post-retirement occupation. Table 43 presents the research results.

Table 43

Types of Retirement Transition and Marital Satisfaction Cross-tabulation

			Types of Retirement Transition							
			Un-disclosed	Full-time Employ-ment with reduced hours-same employer	Full-time Employment without reduced hours-different employer	Other engagements that are non-related to work/ employment/ business	Part-time employ-ment	Self-employed Business/ entrepreneur	Self-employed other	Total
Marital Satisfaction	Low	Count	24	4	1	6	10	21	5	71
		% within count	29.3%	25.0%	20.0%	22.2%	37.0%	20.8%	23.8%	25.4%
	High	Count	58	12	4	21	17	80	16	208
		% within count	70.7%	75.0%	80.0%	77.8%	63.0%	79.2%	76.2%	74.6%
Total		Count	82	16	5	27	27	101	21	279
		% within count	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 43 shows that marital satisfaction was high across the different post-retirement occupations, suggesting that marital satisfaction did not vary markedly by the occupation respondents engaged or planned to engage in after retirement. However, a closer examination of the findings reveals that full time employment with reduced hours – different employer had the highest distribution of respondents with high marital satisfaction (80.0%). These findings contradict the perspective of Van den Bogaard and Henkens (2018) who propose a negative effect on physical and psychological health for those working after retirement, potentially leading to reduced marital satisfaction. The differences highlight the importance of considering multiple factors and individual variations in understanding the impact of retirement transitions.

Table 43 shows that retirement into self-employed/business entrepreneur (79.2%) had the second highest distribution of respondents experiencing marital satisfaction. These findings align with Lallo and Raitano's (2018) findings that self-employment in retirement has positive physical and mental health effects. In both cases, self-employment is associated with favourable outcomes, in this case, high marital satisfaction. The results however contrasts with van den Bogaard and Henkens's (2018) assertion that working after retirement, presumably including self-employment, has a negative effect on physical and psychological health. While the literature suggests a negative impact, the present study in Kiambu County indicates a positive association between self-employment retirement and marital satisfaction.

Table 43 shows that relatively high marital satisfaction was experienced by respondents who retire into other engagements that are non-related to work/ employment/ business (77.8%). These findings are consistent with the findings reported by Genadek et al. (2019), particularly in the general theme of shared time and activities influencing marital satisfaction during the retirement transition. This reflect the motives of voluntary retirement transition, whereby Thilaka et al. (2020)

explained that individuals opt to exit employment at own accord for purposes of leisure as compared to continuing with work.

Table 43 also shows that a high proportion of respondents who retired into self-employment other than business enjoyed high marital satisfaction in their retirement (76.2%). The finding suggests that the decision to transition into self-employment during retirement can have an impact on marital satisfaction. The finding aligns with the perspective of Ratten (2018) that couples who especially manage their time and resources well after transitioning into self-employment which is not necessarily starting a business, it can enjoy marital quality and satisfaction.

The results similarly indicate that respondents who transited into full-time employment with reduced hours with the same employer rather than proceeding to retirement enjoyed high marital satisfaction (75.0%). These findings may be explained by the notion that remaining connected to the workforce, even in a reduced capacity, could contribute to a sense of purpose and fulfilment, which may positively impact marital satisfaction. Further, continuing employment, even with reduced hours, may provide ongoing financial stability, and this economic factor can play a crucial role in marital satisfaction. The financial aspect is often a significant consideration in retirement, and maintaining income levels might alleviate stressors related to financial concerns within the marital relationship. This is consistent with the motives of bridge employment retirement transition which Kalenkoski and McCarty (2021) speculated that it can have differential impact on marital satisfaction of the retiree in comparison to other retirement transition types

Table 43 indicates that the post-retirement occupation with the least proportion of respondents experiencing high marital satisfaction was part-time employment (63.0%). These findings may be due to the fact that part-time employment might be associated with a degree of uncertainty, such as irregular working hours or insecurity about the continuity of employment. This uncertainty could contribute to feelings of instability, impacting marital satisfaction.

Retirement Transition Planning

The second objective of the study was to establish the practice of individual retirement transition planning among married couples in selected churches in Kiambu County, Kenya. This section presents descriptive analysis of respondents' retirement transition planning.

Descriptive Statistics for Retirement Planning- Finances Items

The study used descriptive analysis to analyse the items for retirement planning- finances. Table 44 shows the results of the descriptive analysis. It shows the mean, median and the minimum and maximum values. It also shows the percentage distribution of respondents who disagreed verses those who agreed with each item. This was achieved by collapsing the 5-point scale into two categories whereby a score of 1 to 3 represented disagreement while a score of 4 to 5 represented agreement.

Table 44

Descriptive Statistics for Retirement Planning- Finances Items

	N	Agree	Disagree	Mean	Std. Deviation
I've thought a lot about my future finances	279	89.2%	10.8%	4.13	1.174
I often compare my current financial position with the financial position I would like to have in retirement	279	81.7%	18.3%	3.89	1.187
I have a clear understanding of financial issues for retired people	279	72.0%	28.0%	3.61	1.223
I often talk to my family about financial issues for retired people	279	66.3%	33.7%	3.23	1.251
I often talk to my friends about financial issues for retired people	279	64.2%	35.8%	3.20	1.262
I have specific goals regarding the financial position I want in retirement	279	83.2%	16.8%	3.85	1.201
It's too early for me to start thinking about my retirement finances	279	63.1%	36.9%	1.79	1.059

	N	Agree	Disagree	Mean	Std. Deviation
It’s worthwhile to make financial provisions for retirement	279	88.9%	11.1%	4.19	1.146
If I was forced to retire now, I would have enough money to cope well with retirement	279	57.0%	57.0%	2.30	1.174
By the time I retire, I will own a house without a mortgage	279	82.8%	17.2%	4.02	1.195
By the time I retire, I will have enough money to pay for any unexpected expenses	279	68.5%	31.5%	3.47	1.223
I know exactly how much money I will need to ensure the standard of living I want in retirement	279	62.7%	37.3%	3.24	1.204

Table 44 shows that a significant majority of respondents, 89.2%, have thought a lot about their future finances, indicating strong engagement with financial planning. This high level of concern suggests that most individuals are actively considering their financial future. However, 10.8% have not thought much about their future finances, highlighting a small portion of the population that may be neglecting this important aspect of financial well-being. On average most of the respondents agreed that they had thought a lot about their future finances ($\bar{x}$=4.13, σx =1.174, N=279). These findings suggests that most of the respondents were aware of their finances and actually made efforts to plan for them in their time before their retirement. These findings are consistent with the findings of the study by Scherger (2021) who reported that, financial consequence was majorly the motivating factor to the emerging flexibilities in retirement patterns.

A large portion of respondents, 81.7%, often compare their current financial status with their desired retirement status. This suggests that most individuals are actively monitoring and planning for their financial future, regularly assessing how their current situation measures up to their retirement goals. Conversely, 18.3% do not engage in this comparative analysis, potentially missing out on important insights that could help them better prepare for retirement. A moderately high mean was obtained on a 5-point scale ($\bar{x}$=3.89, σx =1.187, N=279), indicating that most of the respondents averred with the suggestions of the statement that they had often compared their then financial positions with the financial positions they would have liked to have in retirement. Viewing these findings through the lens of the study by Kiso and Hershey (2017) who emphasized the difficulties of financial planning due to the prevailing needs before one retires makes it supportive of the views posited by Fan et al. (2022) who urged that even in well-developed countries like Germany financial planning still remains challenge to the individuals who opt to retire. This is indicative of the high levels of consciousness about finances in retirement planning among married couples in selected churches in Kiambu County.

While a majority of respondents, 72.0%, feel they have a clear understanding of financial issues for retired people, a notable 28.0% do not. This indicates that nearly three out of ten individuals may lack essential knowledge about retirement financial issues, pointing to a potential area for increased financial education to help bridge this knowledge gap. On average, a moderately high mean was computed on a 5-point scale ($\bar{x}$=3.61, σx =1.187, N=279), showing that most of the respondents had clear understanding of financial issues for retired people. Viewing these findings in light of the study conducted by Swain et al. (2020) who reported that adults, who struggled financially in their working life, are prone to continue with work after retirement; is logical to surmise that most of the respondents who had retired were less likely to struggle with financial matters in their retirement because they had a significant understanding of the issues which retirees struggled with.

A substantial number of respondents, 66.3%, talk to their family about retirement financial issues, indicating that these discussions are relatively common within families. However, 33.7% do not have these conversations with their family, suggesting that one-third of respondents may not be leveraging family support and insights for their retirement planning. On average most of the respondents agreed that often talked to their families about financial issues for retired people ($\overline{x}$=3.23, σx =1.251, N=279). These findings suggests that slightly more than average number of the respondents discussed their financial issues with their families. Viewing these findings through the perspective posed by Seidl et al. (2021) who held that for most people have to cultivate the propensity to save extra savings for their retirement, makes it logically plausible to surmise that most of the respondents were less likely to have financial struggles in their days of retirement because they had talked with their families about these very issues.

Slightly fewer respondents, 64.2%, discuss retirement finances with friends compared to family. This shows that while conversations about retirement finances are still relatively common among friends, 35.8% do not engage in such discussions, potentially missing out on valuable peer perspectives and advice. The mean obtained on a 5-point scale was above average ($\overline{x}$=3.20, σx =1.262, N=279), which shows that more than half of the respondents had talked with their friends about financial issues for retired people. These findings suggests that most of the respondents are wary of the financial issues which face the retired people and are careful to end up like those who have retired before them. Viewing these findings from the angle posed by Abdulkadir et al. (2018) who held that information before and after retirement affects the level of financial planning that a person makes for before and after the retirement shows that at least more than half of the respondents will be safe when they retire because they have taken financial planning before, they retire with the gravity that it deserves.

A strong majority of respondents, 83.2%, have specific financial goals for retirement, indicating that goal-setting is a prevalent behaviour among most individuals. This high percentage reflects a proactive approach to retirement planning. However, 16.8% do not have specific financial goals, suggesting that a small but significant portion of the population may lack direction in their retirement planning. A moderately high men score was computed on a 5-point scale ($\bar{x}$=3.85, σx =1.201, N=279), suggesting that most of the respondents agreed that they had specific goals regarding the financial position they wanted in retirement. These findings are not in line with the findings of the study by Maina and Mwangi (2017) who argued that most people in Kenya have no goals about their financial positions in retirement. The variances in retirement can be attributed to the possibility of educative measures which have occurred since the researchers conducted their study. This argument is supported by a notable 63.1% of respondents who believe it is not too early to think about retirement finances, showing an awareness of the importance of early planning. On the other hand, 36.9% feel it is too early to start thinking about their retirement finances, indicating that more than one-third of individuals may delay financial planning, potentially impacting their financial readiness for retirement.

An overwhelming majority of respondents, 88.9%, believe it’s worthwhile to make financial provisions for retirement, underscoring a general consensus on the importance of retirement planning. However, 11.1% do not see the value in making these provisions, suggesting a small portion of the population may not prioritize retirement savings. On average most of the respondents strongly agreed that it was worthwhile to make financial provisions for their retirement ($\bar{x}$=4.19, σx =1.146, N=279), which suggests that they take their retirement and planning for it seriously. These findings, in light of the reports of the study by Spasova et al. (2017) who argued that the lack of planning for retirement could negatively affect the marital satisfaction of the retirees emphasizes the need for retirement planning for better chances or marital satisfaction in the retirement phase of life.

Opinions are split on current financial preparedness, with only 57.0% of respondents confident they could cope well if forced to retire now. This indicates a significant concern about current financial readiness for retirement. The other 43.0% are not confident in their ability to retire comfortably at present, highlighting a substantial portion of the population that may need to improve their financial preparedness. A very low mean was obtained on a 5-point scale ($\bar{x}$=2.30, σx =1.174, N=279), showing that they did not have enough money to cope well in case of abrupt or extenuating circumstances forcing them into retirement. These findings are consistent with the findings of the study by Murari et al. (2021) who posited that 54% of the total employees who are lower cadre employees do not save for extra pension which demonstrates that finances largely informs the retirement behaviour.

A high percentage of respondents, 82.8%, expect to own a house without a mortgage by the time they retire, reflecting strong aspirations for financial stability through property ownership. However, 17.2% do not share this expectation, suggesting that nearly one-fifth of individuals might face challenges in achieving mortgage-free home ownership by retirement. On average most of the respondents strongly agreed that by the time they would retire they shall be owning houses without mortgage ($\bar{x}$=4.02, σx =1.195, N=279). These findings suggests that financial motives are great contributing factors to the retirement patterns. These findings are consistent with the findings of the study by Swain et al. (2021) who posited that retirement planning involves a financial goal that heightens the demands to increase individual responsibilities to compensate for the loss or reduction of definite income for the retirees.

A majority of respondents, 68.5%, believe they will have enough money to cover unexpected expenses in retirement, indicating a reasonable level of confidence in their financial planning. However, 31.5% are not confident in their ability to handle unexpected expenses, reflecting some uncertainty about future financial security. The mean computed on a 5-point scale was moderately high ($\bar{x}$=3.47, σx =1.223, N=279), suggested strongly that most of the respondents were convinced that they shall have enough money to pay for any unexpected expenses by the time they shall be retiring. These findings suggest the ability to take care of one’s needs is a great contributing factor in the dynamics of their retirement. These findings supports the findings of the study by Fan et al. (2022) who argued that unforeseen expenses can affect the way retirees spend their pension and that can impact their levels of marital satisfaction.

Lastly, regarding the statement, “I know exactly how much money I will need to ensure the standard of living I want in retirement,” on average most of the respondents averred that they knew exactly how much money they would need to ensure the standard of living they would in retirement ($\bar{x}$=3.24, σx =1.204, N=279). In terms of percent, 62.7% of respondents know exactly how much money they will need for their desired standard of living in retirement. This reveals that over a third of individuals, 37.3%, lack clarity on their financial requirements, highlighting the need for better financial planning tools and resources to help individuals accurately assess their retirement needs. Viewing these findings from the findings of the study by Swain et al. (2020) reported that adults, who struggled financially in their working life, are prone to continue with work after retirement, makes it logical to surmise that most of the respondents from Kiambu county will not have financial struggles after they shall have retired because they are aware of the costs involved after retirement.

Descriptive Statistics for Retirement Planning- Finances Composite Score

A composite index was computed for items which denoted the retirement planning-finances and the distribution was analyzed as shown in table 45.

Table 45

Descriptive Statistics for Retirement Planning- Finances Composite Score

			Statistic	Std. Error
Finances Planning Composite Score	Mean		3.4107	.05130
	95% Confidence Interval for Mean	Lower Bound	3.3096	
		Upper Bound	3.5119	
	5% Trimmed Mean		3.4477	
	Median		3.5833	
	Variance		.519	
	Std. Deviation		.72009	
	Minimum		1.17	
	Maximum		4.75	
	Range		3.58	
	Interquartile Range		.79	
	Skewness		-.929	.173
	Kurtosis		.778	.345

The table shows that on a 5-point scale, the mean score for retirement planning-finances was moderately high ($\bar{x}$=3.4107, σ =.05130). These findings suggests that on aggregate, most of the respondents planned their retirement finances. The literature, as articulated by Kiso and Hershey (2017) and Fan et al. (2022) that finances are critical to every retiree as one of the major resources that helps to cater for their needs after leaving work/employment, underscores the centrality of finances in retirees' lives. Financial difficulties in retirement, particularly for those in the private, informal, or self-employed sectors, often hinder the culture of saving for emergencies. This precarious financial situation, echoed by the low pension benefits or lack thereof, as noted by Iniyavan (2019), can contribute to a lower overall quality of life during retirement. The absence of social security, as observed in various contexts such as Europe and Kenya, can lead to lifestyle adjustments that may strain marital relationships, impacting marital satisfaction significantly.

Scherger's (2021) study highlights how financial consequences serve as a major motivating factor influencing retirement patterns. The need to address financial shortages prompts individuals, especially in countries like Brazil, to opt for bridge employment. Swain et al. (2020) further revealed that individuals who faced financial struggles during their working lives are more likely to continue working post-retirement. This correlation between financial choices, retirement behaviour, and subsequent effects on marital life is significant, suggesting that the financial decisions made during retirement planning can reverberate into the post-retirement period, influencing both work life and marital satisfaction.

The study contributes to filling a knowledge gap by focusing on the Kenyan context, where pension scheme coverage is approximately 15% (Maina & Mwangi, 2017). The scarcity of social security and financial challenges accentuate the importance of understanding the interplay between retirement planning-finances and marital satisfaction in a resource-constrained environment. The findings, therefore, provide valuable insights that can inform policy interventions and financial education programs tailored to the unique challenges faced by retirees in Kenya.

Seidl et al.'s (2021) qualitative study broadens the understanding of retirement planning by introducing dimensions beyond financial considerations. Physical health, psychological/mental resources, and social resources are identified as critical factors. These dimensions, intertwined with marital satisfaction, create a more nuanced understanding of the retirement planning landscape. Marital satisfaction is posited as a potential buffer to emotional resources, and social support emerges as a protective factor for quality relationships. Consequently, the study suggests that a holistic approach to retirement planning, encompassing emotional and social dimensions, can have profound implications for marital satisfaction.

Normality Test for Retirement Planning- Finances Composite Score

Retirement planning composite score dataset was tested for normality. Figure 16 shows a histogram for retirement planning-finances. The histogram was used to test for the normality of the dataset.

Figure 16

Normality Test for Retirement Planning- Finances Composite Score

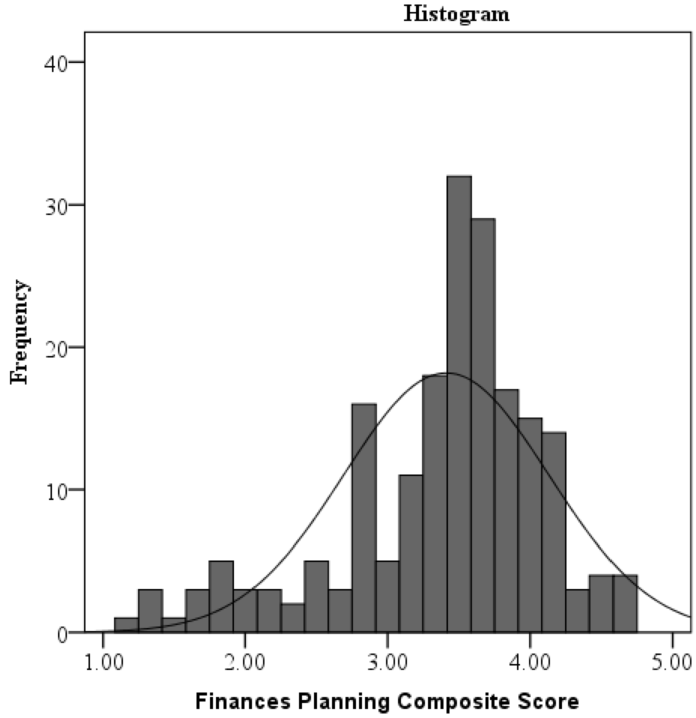


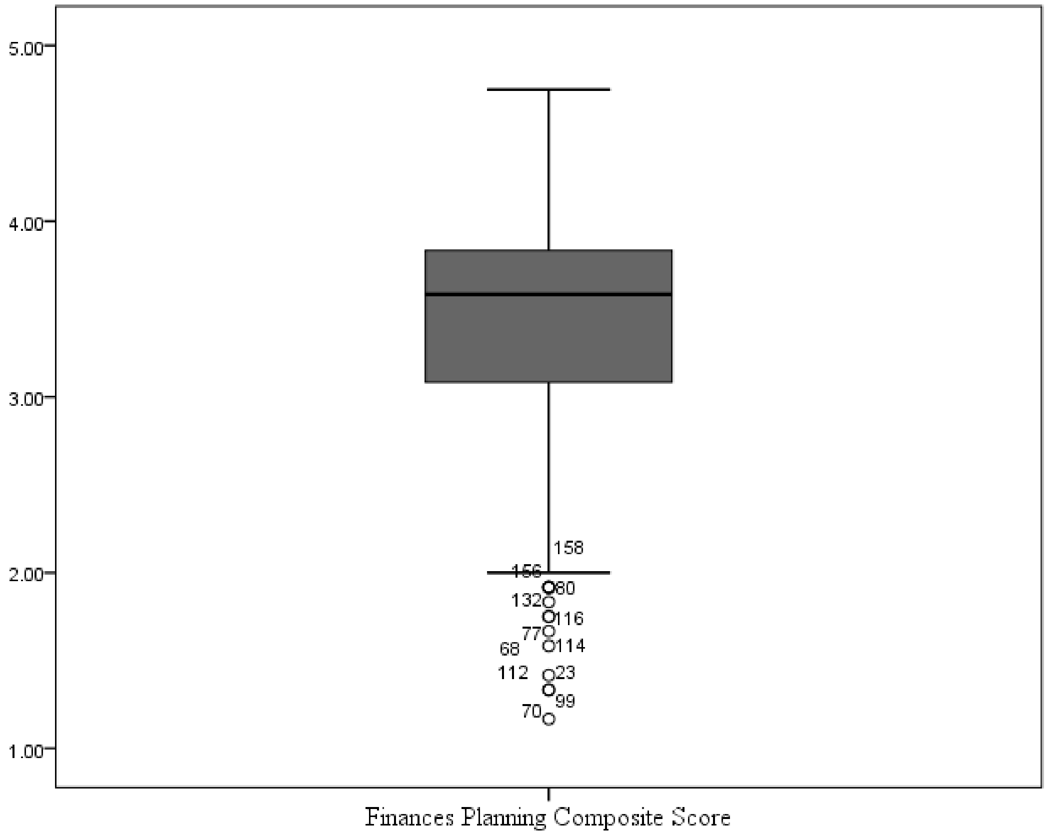
Figure 16 shows that there was a presence of non-normality in the dataset which violated the assumption normality of the dataset. The non-normality was treated using log transformation. This entailed creating a new variable using the Compute Variable function in SPSS.

Outlier Test for Retirement Planning- Finances Composite Score

Figure 17 shows a boxplot for the retirement planning-finances composite score. The boxplot was used to test for the presence of outliers in the dataset.

Figure 17

Outlier Test for Retirement Planning- Finances Composite Score



The boxplot in figure 17 indicates the existence of outliers within the dataset. This violates the assumption of outlier absence, which prompted the application of log-linear transformation to the data before analysis.

Descriptive Statistics for Retirement Planning- Self-Efficacy

The study used descriptive analysis to analyse the items for retirement planning- self-efficacy. Table 46 shows the results of the descriptive analysis. It shows the mean and standard deviation scores. It also shows the percentage distribution of respondents who disagreed verses those who agreed with each item.

This was achieved by collapsing the 5-point scale into two categories whereby a score of 1 to 3 represented disagreement while a score of 4 to 5 represented agreement.

Table 46

Descriptive Statistics for Retirement Planning- Self –Efficacy

	N	Agree	Disagree	Mean	Std. Deviation
Anticipate the financial costs of retirement	279	57.7%	42.3%	3.27	1.052
Cope with the loss of a routine work schedule	279	62.0%	38.0%	3.32	1.061
Have a meaningful social life in retirement	279	73.1%	26.9%	3.70	1.033
Take steps to prepare for living arrangements during retirement	279	70.3%	29.7%	3.66	1.026
Make a smooth adjustment to a different daily schedule (e.g., one not centred only on work)	279	74.2%	25.8%	3.67	1.058
Figure out where I will want to live in retirement	279	77.8%	22.2%	3.74	1.092
Find ways to stay involved with people you feel close to	279	78.1%	21.9%	3.79	1.016
Handle any sense of loss about leaving the workplace (e.g., missing your colleagues or the work itself)	279	72.8%	27.2%	3.63	1.106
Find people with similar interests to spend time with	279	72.4%	27.6%	3.68	1.032
Find solutions to unexpected setbacks in your retirement planning	279	74.2%	25.8%	3.63	1.0050
Manage your financial resources so that you are stable.	279	74.2%	25.8%	3.65	1.0710
Decide which living options will be best for you in retirement (e.g., stay where you live now or move to a different living arrangement)	279	72.4%	27.6%	3.73	1.1093

Table 46 shows that a slight majority of respondents, 57.7%, feel confident in their ability to anticipate the financial costs of retirement. This suggests that more than half are aware of and planning for the financial demands they will face. However, a significant 42.3% do not feel confident in this area, indicating a substantial portion of individuals who may not be adequately prepared for the financial realities of retirement. On average most of the respondents strongly agreed that they had anticipated the costs of their retirement ($\bar{x}$=3.27, σx =1.052, N=279). The finding suggests that most of the respondents were aware of their finances and actually made efforts to plan for them in their time before their retirement. These findings is consistent with the findings of the study by Scherger (2021) who reported that, financial consequence was majorly the motivating factor to the emerging flexibilities in retirement patterns pertaining to their belief in capacity to reach the financial goals.

A majority of respondents, 62.0%, believe they will be able to cope with the loss of a routine work schedule upon retirement. This reflects a reasonable level of confidence in adapting to a new daily routine. Nonetheless, 38.0% are concerned about this transition, indicating that a notable number of individuals may struggle with the absence of structured work life. A moderately high mean was obtained on a 5-point scale ($\bar{x}$=3.32, σx =1.061, N=279), indicating that most of the respondents averred with the suggestions of the statement that they would cope with the loss of routine work schedule. These findings suggests that the retirement transition includes adapting with loss of routine work schedule. These findings are consistent with the findings of the study by Ghafoori et al. (2021) who held that retirement planning confidence inter-correlated with personal and situational dimensions such as financial planning, health and life satisfaction. This reveals that the married individuals in Kiambu County are able to cope with the loss of routine work schedule, as supported by the findings of the study that majority are planning to adopt to self-employment after retirement.

A strong majority, 73.1%, are confident they will have a meaningful social life in retirement. This suggests that most individuals anticipate maintaining social connections and finding fulfilment in their social lives post-retirement. However, 26.9% are not confident in this aspect, highlighting a concern for social isolation or lack of meaningful engagement. On average, a moderately high mean was computed on a 5-point scale ($\bar{x}$=3.70, σx =1.033, N=279), showing that most of the respondents wanted to have a meaningful social life in retirement. These findings also corroborate the findings of the study by Magoma-Nthite (2022) who posited that satisfaction with social life is one of the retirement life aspects which the retirees have to consider.

A significant majority, 70.3%, have taken steps to prepare for their living arrangements during retirement, indicating proactive planning for their future housing needs. Conversely, 29.7% have not made such preparations, which could lead to potential challenges in securing suitable living conditions in retirement. On average most of the respondents took steps to prepare for living arrangements during retirement ($\bar{x}$=3.66, σx =1.026, N=279). These findings suggests that the respondents were vigilant about their retirement and took the step to prepare for it. The finding is in line with the findings of the study by Mahoney et al. (2021) who argued that retirement is a challenging phase and preparation has to be done for later self-efficacy during the retirement period.

A large portion of respondents, 74.2%, believe they will make a smooth adjustment to a different daily schedule that is not centred around work. This high level of confidence suggests that most individuals feel capable of adapting to new routines. However, 25.8% are concerned about this transition, indicating some apprehension about changes in daily structure. The mean obtained on a 5-point scale was above average ($\bar{x}$=3.67, σx =1.058, N=279), which shows that more than half of the respondents made smooth adjustment to a different schedule which was work-centred. The finding suggests that smooth adjustment was an integral part of the transition into self-efficacy, which is consistent with the findings of the study by

MacKinlay (2021), who posited that retirement transition can be facilitative in the sense that it buffers marital cohesion affected by disruptions of life transitions such as retirement, thereby leading to marital satisfaction.

A substantial majority, 77.8%, have figured out where they want to live in retirement. This indicates that most respondents have clear plans regarding their future residence. In contrast, 22.2% have not decided on their retirement living location, suggesting uncertainty or indecision about where they will reside. A moderately high men score was computed on a 5-point scale ($\bar{x}$=3.74, σx =1.092, N=279), suggesting that most of the respondents agreed that they had figured where they wanted to live in retirement. These findings are not in line with the findings of the study by Maina and Mwangi (2017) who argued that most people in Kenya have no goals about their financial positions in retirement.

The variances in retirement can be attributed to the possibility of educative measures which have occurred since the researchers conducted their study. The argument is supported by A high percentage of respondents, 78.1%, who are confident they will find ways to stay involved with people they feel close to in retirement. This reflects a strong expectation of maintaining important relationships. However, 21.9% are not confident in this area, indicating potential concerns about social disconnection. A moderately high mean score on the statement ($\bar{x}$=3.79, σx =1.059, N=279), indicating that most of the respondents found ways to stay involved with people with whom they felt close. That reveals their capacity in creating meaningful relationships. A majority, 72.8%, believe they will handle any sense of loss about leaving the workplace, such as missing colleagues or the work itself. This suggests that most respondents feel emotionally prepared for the transition out of work life. Conversely, 27.2% are concerned about this aspect, indicating that nearly a third may struggle with the emotional impact of retirement. Most of the respondents handled any sense of loss about leaving the workplace like missing their colleagues or the work itself ($\bar{x}$=3.63, σx =1.106, N=279), which suggests that they take their retirement and planning for it seriously. These findings, in light of the in light of reports of the study by Spasova et al. (2017) who argued that the lack of retirement planning self-efficacy could negatively affect the marital satisfaction of the retirees emphasizes the need for retirement planning for better chances or marital satisfaction in the retirement phase of life.

A significant majority, 72.4%, are confident they will find people with similar interests to spend time with in retirement. This suggests that most individuals anticipate building new social connections based on shared interests. However, 27.6% are not confident in this ability, highlighting concerns about finding like-minded companions. A moderately high mean score was obtained on a 5-point scale ($\bar{x}$=3.68, σx =1.1032, N=279), showing that most of the respondents found people with similar interests to spend their time with. A substantial 74.2% of respondents believe they will find solutions to unexpected setbacks in their retirement planning. This indicates a high level of confidence in problem-solving and adaptability. Conversely, 25.8% are not confident in their ability to handle setbacks, suggesting a need for better preparation or support mechanisms. A moderately high mean score was obtained ($\bar{x}$=3.63, σx =1.005, N=279). These findings suggests that unexpected outcomes of retirement can be cushioned by engaging with the different people around the retirees or the prospective retirees. These findings are consistent with the findings of the study by Swain et al. (2021) who posited that retirement planning involves a financial goal that heightens the demands to increase individual responsibilities to compensate for the loss or reduction of definite income for the retirees.

A majority, 74.2%, are confident in their ability to manage their financial resources so that they are stable in retirement. This reflects a strong sense of financial management skills. However, 25.8% lack this confidence, indicating that a significant portion of individuals may need additional financial planning assistance. The mean score obtained on a 5-point scale was moderately high ($\bar{x}$=3.65, σx =1.071, N=279). This means that most of the respondents managed their finances to ensure stability. A notable majority, 72.4%, believe they will be able to decide which living options will be best for them in retirement, whether staying in their current home or moving to a different arrangement. This indicates a good level of confidence in making future housing decisions. On the other hand, 27.6% are not confident, suggesting that more than a quarter of respondents may face difficulties in making these important decisions. The mean score was moderately high ($\bar{x}$=3.73, σx =1.1093, N=279), suggesting that this was a decision they had to take.

Descriptive Statistics for Retirement Planning Self-Efficacy Composite Score

A composite score was computed for the retirement planning self-efficacy. Descriptive analysis was used to analyse the composite scores and the output is shown in table 47.

Table 47

Descriptive Statistics for Retirement Planning- Self –Efficacy

			Statistic	Std. Error
Retirement Planning- Self-Efficacy	Mean		3.6218	.05920
	95% Confidence Interval for Mean	Lower Bound	3.5051	
		Upper Bound	3.7386	
	5% Trimmed Mean		3.6630	
	Median		3.8333	
	Variance		.690	
	Std. Deviation		.83093	
	Minimum		1.00	

		Statistic	Std. Error
	Maximum	5.00	
	Range	4.00	
	Interquartile Range	1.08	
	Skewness	-.772	.173
	Kurtosis	.419	.345

Table 47 shows the descriptive statistics for retirement planning- self-efficacy composite score. As per the results, the composite score for retirement planning- self-efficacy was above average on a 5-point scale ($\bar{x}$=3.6218, σ =.05920) with a median score of 3.8, suggesting that retirement planning- self-efficacy was high among the respondents. The finding is consistent with the analysis posited by Gathiira et al. (2019) who argued that retirement in terms of self-efficacy is an integral part of the preparation by the individuals looking to retire.

Magoma-Nthite (2022) establishes self-efficacy as a key factor in successful retirement planning. Ghafoori et al. (2021) broadens this concept, linking retirement planning confidence with personal and situational dimensions, including financial planning, health, and life satisfaction. Their findings suggest that higher confidence levels positively correlate with better adaptation to post-retirement life. This adaptation, as posited by the study, may translate into positive adjustments in marital life, leading to increased marital satisfaction.

The literature, as articulated by Karimi et al. (2019b) and Mahoney et al. (2021), recognizes spirituality as a significant aspect of self-efficacy that supports marital and retirement adjustments. Spirituality, characterized by a connection with a higher being, serves as a coping strategy during major life transitions, including retirement. It has been found to buffer marital cohesion disrupted by life transitions, leading to increased marital satisfaction (Abolghasemi et al., 2022; Atalay et al., 2019; Gathiira et al., 2019).

The concept of spirituality is underscored in counseling programs, especially in the context of retirement planning. Studies suggest that spirituality contributes to achieving retirement goals, life satisfaction, and marital satisfaction (Gathiira et al., 2019; Khan et al., 2018; Thuku et al., 2016; Vordzorgbe et al., 2018). This underscores the interconnectedness of psychological and spiritual aspects in the retirement journey, where a sense of spiritual purpose can enhance one's ability to navigate the challenges of post-retirement life, positively influencing marital satisfaction.

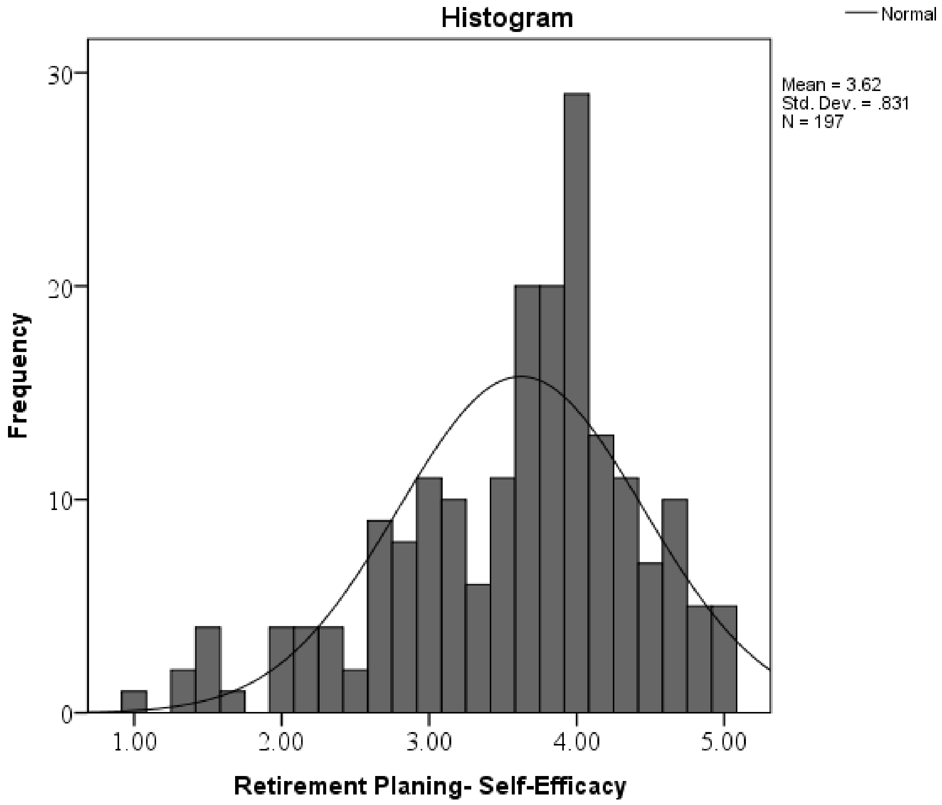
The study builds on these ideas on self-efficacy, testing the postulation that spirituality plays a role in marital satisfaction during retirement years. Using religious participation as a proxy for spirituality, the research compares the marital satisfaction between participants and non-participants. This approach aligns with existing studies showing correlations between religious activities, spirituality, and retirement planning as a construct of self-efficacy and social support (Anderson et al., 2015; Maobe, 2020; Oudman, 2020).

Normality Test for Retirement Planning- Self Efficacy Composite Score

The normality of the retirement planning self-efficacy composite score distribution was assessed using a histogram, depicted in Figure 18. Visual inspection of the figure indicates that the scores did not exhibit a normal distribution.

Figure 18

Normality Test for Retirement Planning- Self –Efficacy Composite Score



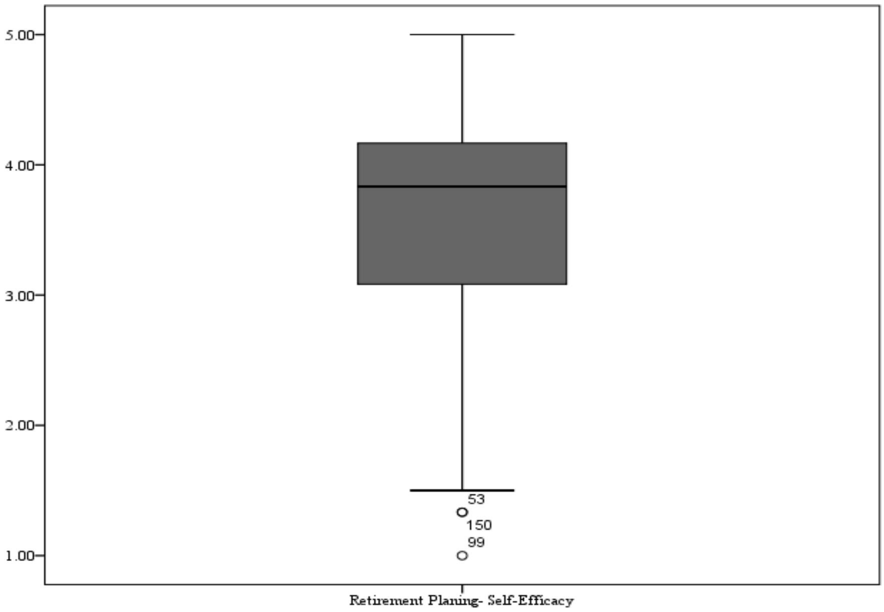
The findings depicted in Figure 18 indicate a dispersion of scores, with the data clustering towards both the lower and upper extremes of the 5-point scale. This observation suggests variability among the participants, with some scoring high and others low on retirement planning self-efficacy. The negative skewness indicates that a majority of the scores fell above the mean value obtained. This means that most of the respondents had a high retirement self-efficacy, implying that they had strong belief in their ability to effectively plan for, manage, and enjoy their retirement. This is consistent with Syse et al.'s (2014) observation that found high scores of self-efficacies among married retirees.

Outlier Test for Retirement Planning- Self-Efficacy Composite Score

The research aimed to determine the presence of outliers in the distribution of the retirement planning self-efficacy composite score. A boxplot was employed for this purpose, illustrated in Figure 19. Examination of the figure reveals the existence of outliers within the dataset. Consequently, the assumption of outlier absence was not satisfied, necessitating log-transformation using the transform command in SPSS.

Figure 19

Outlier Test for Retirement Planning- Self –Efficacy Composite Score



Descriptive Statistics for Retirement Planning- Perceived Social Support Items

The study used descriptive analysis to analyse the items for retirement planning- perceived social support items. Table 48 shows the results of the descriptive analysis. It shows the mean and median scores. It also shows the percentage distribution of respondents who disagreed verses those who agreed with each item. This was achieved by collapsing the 5-point scale into two categories whereby a score of 1 to 3 represented disagreement while a score of 4 to 5 represented agreement.

Table 48

Descriptive Statistics for Retirement Planning- Perceived Social Support Items

	N	Agree	Disagree	Mean	Std. Deviation
My partner and I often talk about the roles we would like to have in retirement	279	68.5%	31.5%	3.27	1.256

	N	Agree	Disagree	Mean	Std. Deviation
My partner and I often talk about how we would like to spend our time in retirement	279	70.6%	29.4%	3.39	1.247
My partner and I often talk about where we would like to live in retirement	279	75.6%	24.4%	3.58	1.250
My partner and I make all our financial decisions about retirement together	279	61.6%	38.4%	3.06	1.367
My family really tries to help me.	279	75.6%	24.4%	3.57	1.126
My family gives me the emotional help and support I need from them.	279	77.8%	22.2%	3.72	1.064
I can talk about my problems with my family.	279	77.8%	22.2%	3.66	1.125
My family is willing to help me make decisions.	279	78.1%	21.9%	3.73	1.085
I can count on my friends when things go wrong.	279	55.2%	44.8%	3.92	1.271
I have friends with whom I can share my joys and sorrows.	279	76.7%	23.3%	3.66	1.060
I can talk about my problems with my friends.	279	61.6%	28.4%	3.12	1.284
I have a community of support in my Church/club/Neighborhood	279	72.4%	27.6%	3.53	1.150

Table 48 shows that a majority of respondents, 68.5%, often talk with their partner about the roles they would like to have in retirement. This suggests that most couples are engaged in discussions about their future responsibilities and expectations. However, 31.5% do not have these conversations, indicating that nearly a third of couples may need to communicate more about their retirement roles. A moderately high mean was obtained on a 5-point scale ($\bar{x}$=3.51, σx =1.256, N=279). The finding suggests that the community and people around the respondents took their retirement planning with a lot of weight, which strongly indicates that they are most likely to have health marital adjustment, as was posited by Sprecher (2018) that participation of each partner for the sake of their spouse (spousal), their marriage (marital), and society (communal) creates teamwork environment supportive to the process of marital adjustment.

A substantial 70.6% of respondents often talk with their partner about how they would like to spend their time in retirement. This reflects a high level of engagement in planning for shared activities and interests. On the other hand, 29.4% do not engage in these discussions, suggesting that there is room for improvement in communication about future leisure and activities. A high mean was obtained on aggregate on a 5-point scale ($\bar{x}$=3.39, σx =1.247, N=279), showing that most of the respondents and their partners talked about how they would like to spend their time in retirement. This suggests that they had social support in matters of their retirement. The finding is consistent with the study findings by Lamarche and Rolison (2021) who stated that retirement transition was one of a major life transition that individuals heavily relied on their spouses to adjust and cope with the changes in life.

A significant majority, 75.6%, often talk with their partner about where they would like to live in retirement. This indicates that most couples are proactive in planning their future living arrangements. However, 24.4% do not have these conversations, highlighting a quarter of couples who may face uncertainties about their retirement residence. On average, most of the respondents on average talked about with their spouses often about where to live in their retirement ($\bar{x}$=3.58, σx =1.250, N=279). The finding suggests that most of the respondents had strong perceived social support for their retirement purposes. The finding is consistent with the results of the study by Müller & Shaikh (2018), who argued that a spouse not only should influence their partner's timing of retirement but should also be involved in the retirement goal setting and its implementation. Hence, both partners would take ownership and responsibility of creating the life they would like after retirement.

A majority, 61.6%, make all their financial decisions about retirement together with their partner. This suggests that most couples collaborate on financial planning.

Nonetheless, 38.4% do not make these decisions jointly, indicating that a significant portion of couples may not be fully aligned in their financial planning efforts. A slightly above average mean was obtained on a 5-point scale ($\bar{x}$=3.06, σx =1.367, N=279), indicating that together with their partners more than half of the respondents made their financial decisions with their partners. The finding suggests that most of the respondents had a reinforced social support for their retirement. The finding is consistent with the results of the study by Atalay et al. (2019) who argued that partners' supports are a vital aspect of the retirement planning, which would translate to their marital satisfaction.

A substantial 75.6% of respondents feel that their family really tries to help them. This indicates a strong perception of family support. Conversely, 24.4% do not feel this way, suggesting that about a quarter of respondents may perceive a lack of effort from their family in providing help. Most of the respondents thus agreed that their families really tried to help them ($\bar{x}$=3.57, σx =1.126, N=279). These findings suggests that most of the respondents had a strong perceived social support for their retirement. The finding is in line with the findings of the study by Yeung and Zhou (2017), who posited that retirement planning includes social support as a resource an individual receives through various relationships in their lives.

A significant 77.8% of respondents feel they receive the emotional help and support they need from their family. This suggests that most individuals feel well-supported emotionally by their family. However, 22.2% do not feel this support, highlighting that nearly a quarter of respondents may lack emotional backing from their family. A moderately high mean was obtained on a 5-point scale ($\bar{x}$=3.72, σx =1.064, N=279), showing that most of the respondents were received emotional support they need from their families. The finding is consistent with the findings of the study by Asiedu et al. (2018) who highlighted the significance of building communities and participating in psycho-education as key coping strategies for retirees to effectively plan for retirement. Therefore, revealing the existence of family as support system among the married individuals in Kiambu County.

A substantial 77.8% of respondents can talk about their problems with their family, indicating strong communication and support within families. On the other hand, 22.2% do not feel comfortable discussing their problems with their family, suggesting that a notable minority may face barriers to open communication. The study obtained a high mean scale ($\bar{x}$=3.66, σx =1.125, N=279), showing that the respondents talked about their problems with their families, indicating that they had strong social supports. The finding is in line with the findings of the study by Le et al. (2018) who demonstrated that when a spouse cares for the welfare of their partner, family member or someone else in the community, this had a positive influence on the marital relationship and well-being of the relationship with others.

A significant 78.1% of respondents feel their family is willing to help them make decisions. This reflects a high level of perceived support in decision-making. However, 21.9% do not feel this way, indicating that about one-fifth of respondents may lack decisional support from their family. Most of the respondents on average agreed that their families were willing to help them make decisions ($\bar{x}$=3.73, σx =1.085, N=279). The finding is a strong suggestion that most of the respondents on aggregate had a strong social support. Viewing the finding from the lens posited by Lamarche and Rolison (2021) that the interdependency factor among married individuals especially in the later years of life is of essence to their marital satisfaction, shows that they had positive effects on the marital satisfaction.

Only 55.2% of respondents feel they can count on their friends when things go wrong. This indicates that just over half have reliable friends for support in difficult times. Conversely, 44.8% do not feel this support, highlighting a significant portion who may lack dependable friendships. A high mean was obtained on a 5-point scale ($\bar{x}$=3.92, σx =1.271, N=279). The finding suggests that there was a strong perceived social support among the respondents. A majority, 76.7%, have friends with whom they can share their joys and sorrows. This suggests that most respondents have close friendships that provide emotional support. However, 23.3% do not have such friends, indicating that nearly a quarter may lack meaningful connections for sharing personal experiences. Thus, most of the respondents agreed that they had friends with whom they could share their joys and sorrows ($\bar{x}$=3.66, σx =1.060, N=279), which shows they are well-supported socially.

A majority, 61.6%, can talk about their problems with their friends. This reflects a reasonable level of comfort in discussing personal issues with friends. On the other hand, 38.4% do not feel this comfort, suggesting that a significant portion of respondents may struggle to confide in their friends. On average, most of the respondents averred that they could talk about their problems with their friends ($\bar{x}$=3.12, σx =1.284, N=279). A substantial 72.4% of respondents feel they have a community of support in their church, club, or neighborhood. This indicates that most individuals feel a sense of community support. However, 27.6% do not feel this way, highlighting that over a quarter may lack a supportive community network. Thus, most of the respondents agreed that they had a community in their Church/club or neighbourhood ($\bar{x}$=3.53, σx =1.150, N=279).

Collectively, these findings suggest that most of the respondents had a strong sense of perceived social support for their retirement. The finding is consistent with study findings by Kiecolt-Glaser and Wilson (2017) who suggested that the interdependency factor among married individuals especially in the later years of life is of essence to their marital satisfaction. Furthermore, the findings also corroborate with the findings of the study by Le et al. (2018) who demonstrated that when a spouse cares for the welfare of their partner, family member or someone else in the community, this had a positive influence on the marital relationship and well-being of the relationship with others.

Descriptive Statistics for Retirement Planning- Perceived Social Support Composite Score

Table 49 shows the retirement planning- perceived social support among the married couples in selected churches in Kiambu County.

Table 49

Descriptive Statistics for Retirement Planning- Perceived Social Support Composite Score

			Statistic	Std. Error
Retirement Planning- Perceived Social Support	Mean		3.4405	.05817
	95% Confidence Interval for Mean	Lower Bound	3.3257	
		Upper Bound	3.5552	
	5% Trimmed Mean		3.4810	
	Median		3.6154	
	Variance		.667	
	Std. Deviation		.81647	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		.96	
	Skewness		-.821	.173
	Kurtosis		.791	.345

Table 49 shows the retirement planning- perceived social support composite score. As per the results, the composite score for retirement planning- perceived social support was moderately high on a 5-point scale ($\bar{x}$=3.4405, σ =.05817) with a median score of 3.6, suggesting that retirement planning- perceived social support were high among the respondents. These findings are consistent with the findings of the study by Lamarche and Rolison (2021) who held that retirement transition was one of a major life transition that individuals heavily relied on their spouses to adjust and cope with the changes in life.

Yeung and Zhou (2017) underline the importance of social support as a resource for individuals in retirement planning. This support, encompassing various relationships, aids in easing challenges during the transition. Schmidt-Hertha and Rees (2017) conceptualize social support as an individual's judgment on met expectations from specific resources, people, or systems. This support serves as a protective factor, potentially mitigating challenges and enhancing marital satisfaction during the retirement transition. Empirical evidence, as noted by Brown et al. (2018), suggests that retirees are more likely to seek social support when it is accessible and adequate. The importance of developing a social support base through effective retirement planning programs, engagement in counselling, and religious activities is emphasized (Barbosa et al., 2016; Gathiira et al., 2019; Kilika, 2019; Anderson et al., 2015).

Asiedu et al. (2018) stressed the significance of building communities and participating in psycho-education as key coping strategies for retirees to effectively plan for retirement. This underscores the potential benefits of an active community life in facilitating adjustments required during the retirement transition, thereby preserving marital satisfaction. The interdependency factor among married individuals, particularly in later years, is highlighted in the literature as crucial to marital satisfaction (Lamarche & Rolison, 2021; Kiecolt-Glaser & Wilson, 2017). This underscores the importance of spousal support throughout the retirement transition process.

Le et al. (2018) demonstrated that when a spouse cares for the welfare of their partner, family member, or someone else in the community, it positively influences marital relationships and well-being. Lamarche and Rolison (2021) assert that spouses play a critical role in retirement transition, influencing not only the timing of retirement but also goal setting and implementation. This shared responsibility is vital in creating a fulfilling life after retirement, attending to within-family spill-over, and maintaining marital satisfaction.

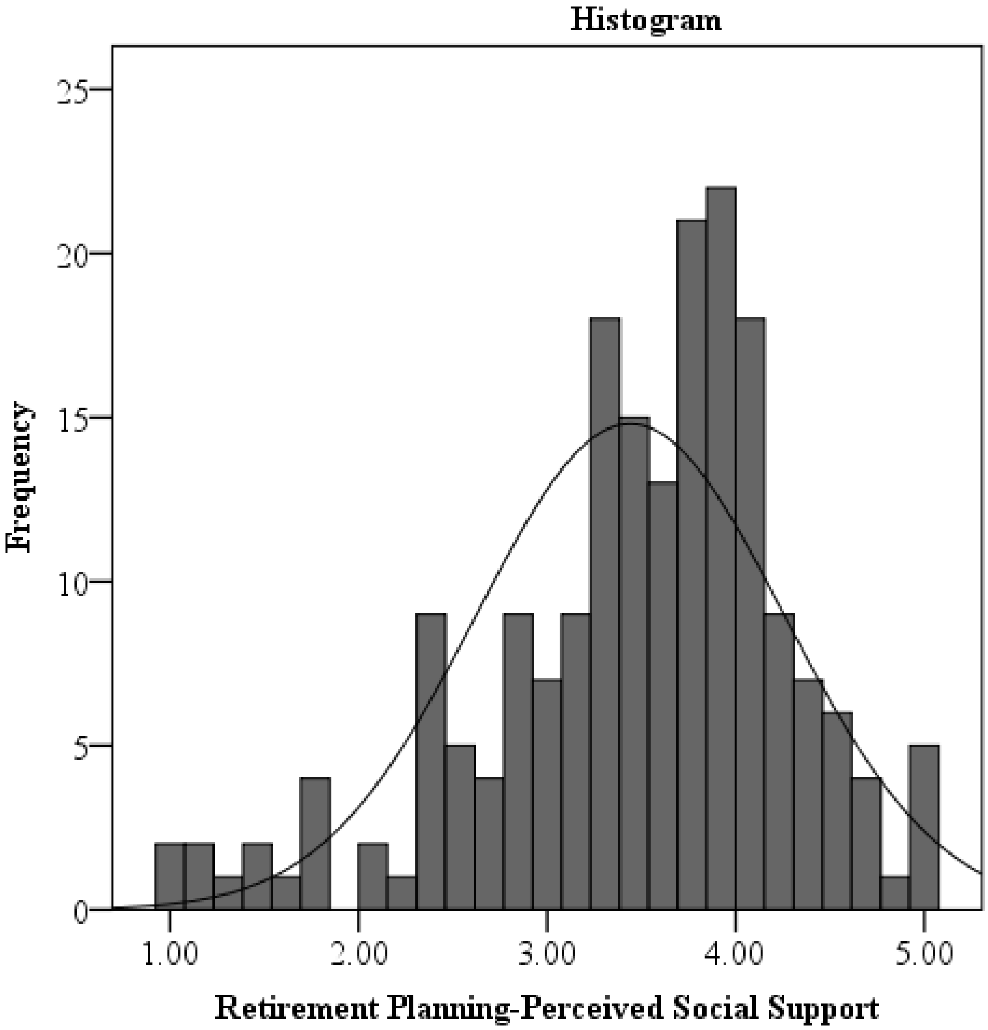
Communal support from religious communities, such as Churches, is highlighted as a facilitative factor (Maobe, 2020). Church attendance is considered a spiritual activity that promotes hope for the future and lowers depressive symptoms in retirees (Opsahl et al., 2019). The present study contributes by focusing on the contribution of social support accruing from religious participation to marital satisfaction, filling a knowledge gap in the existing literature. Hill et al. (2017) suggest that coaching services benefit couples in the retirement transition, addressing financial and non-financial distress. The importance of creativity in psychosocial counselling and awareness programs is emphasized, deterring the deterioration of marital satisfaction during one’s retirement years.

Normality Test for Retirement Planning- Perceived Social Support Composite Score

The normality of the retirement planning perceived social support composite score distribution was assessed using a histogram, depicted in Figure 20. Visual inspection of the figure indicates that the scores did not follow a normal distribution. The findings presented in Figure 20 indicate a spread of scores, with the data clustering towards the middle and upper extremes of the 5-point scale. This observation suggests that some study participants perceived retirement planning social support as average, while others perceived it as high. The negative skewness suggests that the majority of the scores fell below the mean value obtained.

Figure 20

Normality Test for Perceived Social Support Composite Score

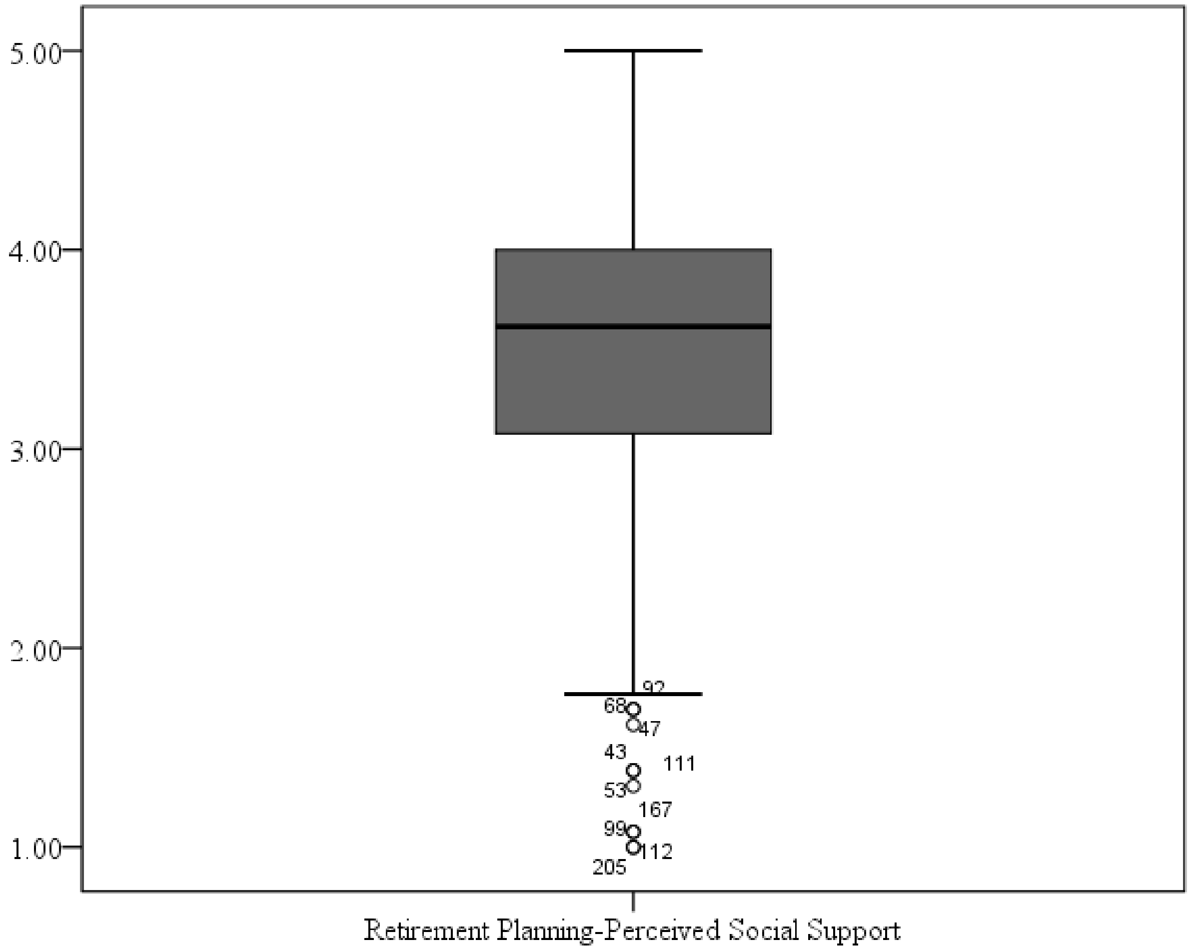


Outlier Test for Retirement Planning- Perceived Social Support Composite

The research aimed to determine the presence of outliers in the distribution of the retirement planning perceived social support composite score. A boxplot was employed for this purpose, as illustrated in Figure 21. Examination of the figure indicates the absence of outliers within the dataset. This indicates that the assumption of no outliers was satisfied, and thus, log transformation was not necessary to address this violation.

Figure 21

Outlier Tests for Perceived Social Support Composite Score



Descriptive Statistics for Retirement Planning- Anxiety Items

Table 50 outlines the items concerning retirement planning-anxiety, showcasing the mean and standard deviation scores for each item on a 5-point scale. It also shows the percentage distribution of respondents who disagreed verses those who agreed with each item. This was achieved by collapsing the 5-point scale into two categories whereby a score of 1 to 3 represented disagreement while a score of 4 to 5 represented agreement. This section provides descriptive statistics for retirement planning items reported by married couples in Kiambu County, Nairobi, Kenya.

Table 50

Descriptive Statistics for Retirement Planning-Anxiety Items

	N	Agree	disagree	Mean	Std. Deviation
I am uncomfortable thinking about retirement	279	50.5%	49.5%	2.50	1.376
I am concerned that my retirement goals may change after I start planning for retirement.	279	53.4%	46.6%	2.71	1.246
I am concerned that my financial needs may change after I decide on a retirement direction	279	59.9%	40.1%	2.95	1.220
I often feel discouraged about having to make retirement decisions	279	41.2%	58.8%	2.25	1.063
I have been putting off planning for retirement because it makes me feel anxious	279	36.9%	63.1%	2.16	1.012
I'm worried that I won't have enough financial resources to survive in retirement	279	47.3%	52.7%	2.51	1.185
I'm feeling uncertain about whether retirement will be a positive experience	279	47.0%	53.0%	2.52	1.132
Retirement feels like it's coming too fast to prepare for it adequately	279	50.5%	49.5%	2.51	1.223
I'm nervous about being able to figure out what I'll do in retirement	279	43.4%	56.6%	2.37	1.156

Table 50 shows that 50.5% of respondents feel uncomfortable thinking about retirement, while 49.5% do not. This indicates a nearly even split, suggesting that half of the respondents' experience discomfort when contemplating their retirement. This discomfort may stem from uncertainty or anxiety about the future, highlighting the need for increased support and resources to help individuals feel more at ease with their retirement planning. A low mean was computed on a 5-point scale ($\bar{x}$=2.50, σx =1.376, N=279). The finding suggests that the level of retirement planning anxiety among the respondents was low.

A slight majority, 53.4%, are concerned that their retirement goals may change after they start planning for retirement. Conversely, 46.6% do not share this concern. This indicates that more than half of the respondents are worried about the stability and longevity of their retirement plans, suggesting a need for flexible planning strategies that can adapt to changing circumstances. Thus, most of the respondents on average disagreed that they were not concerned that their retirement goals may change after they started planning for retirement ($\bar{x}$=2.71, σx =1.246, N=279), indicating that the retirement planning among the respondents was low. The findings were supported by the study of Mooney et al., (2017) which posited that the individuals who had adequately planned for their retirement reported less anxiousness.

A majority of respondents, 59.9%, are concerned that their financial needs may change after deciding on a retirement direction. Meanwhile, 40.1% do not share this concern. This indicates that nearly six out of ten respondents are worried about potential shifts in their financial requirements, emphasizing the importance of building adaptable financial plans that can accommodate unforeseen changes. A low mean was obtained on a 5-point aggregate scale ($\bar{x}$=2.95, σx =1.246, N=279), showing that most of the respondents were not concerned that their financial needs changed after they decided on a retirement direction. These findings suggests that the level of retirement planning anxiety was low among the respondents.

Only 41.2% of respondents often feel discouraged about having to make retirement decisions, while a larger 58.8% do not feel this discouragement. This suggests that most individuals feel capable and motivated to make retirement decisions, though a significant minority may find the process disheartening, indicating a need for supportive resources to boost confidence in decision-making. A low mean was obtained on a 5-point scale ($\bar{x}$=2.25, σx =1.063, N=279), showing that most of the respondents did not feel discouraged about having to make retirement decisions, which meant that they had low levels of retirement planning anxiety. A notable 36.9% of respondents have been putting off planning for retirement because it makes them feel anxious, while a majority of 63.1% do not procrastinate for this reason. This indicates that anxiety is a significant barrier to retirement planning for over a third of respondents, highlighting the need for stress-reducing strategies and guidance to help alleviate this anxiety. On average most of the respondents disagreed that they had not been putting off planning retirement because it made them feel anxious ($\bar{x}$=2.16, σx =1.012, N=279). The findings corroborated with study findings by Asiedu et al., (2018) results showed that anxiety levels increased as individuals neared retirement due to lack of planning.

A near-even split is observed, with 47.0% feeling uncertain about whether retirement will be a positive experience and 53.0% not sharing this uncertainty. This indicates that nearly half of the respondents have doubts about their retirement experience, pointing to the need for more positive and realistic retirement planning to help build confidence in a fulfilling retirement. A low mean was computed on a – point scale showing that most of the respondents did not feel uncertain about whether retirement would be a positive experience ($\bar{x}$=2.52, σx =1.012, N=279). The data shows an even split, with 50.5% feeling that retirement is coming too fast to prepare adequately, while 49.5% do not feel rushed. This suggests that half of the respondents feel pressured by the impending arrival of retirement, indicating a need for better time management and planning resources to help individuals prepare more comfortably. On average most of the respondents disagreed that the retirement was approaching too fast to prepare for adequately. Nonetheless, low anxiety levels can be explained according to the findings of Magoma-Nthite (2022) revealed that even though there was lack of structured guidelines on retirement planning, some individuals reported not feeling anxious but rather looked forward to retirement.

A significant 43.4% of respondents feel nervous about being able to figure out what they'll do in retirement, while a majority of 56.6% do not share this nervousness. This indicates that a substantial portion of individuals feel uncertain about their post-retirement activities, highlighting the need for guidance and planning tools to help them envision and prepare for a fulfilling retirement lifestyle.

Collectively, these findings suggest very strongly that retirement planning anxiety was low among the respondents. These findings corroborate the findings of the study by Mooney et al. (2017) who posited that individuals who planned for their retirement reported less anxiety. Furthermore, as per the findings of the study by Khan et al. (2018) who posited that anxiety was one of the highly rated psychosocial health concerns that caused individuals to opt for early retirement, these findings can be used to argue that the married couples in selected churches in Kiambu County had healthy marital adjustment because they had low levels of retirement planning anxiety. Lastly, the finding is consistent with the findings of the study by Kasalova et al. (2017) who performed an empirical review on retirement planning anxiety between 1990 and 2017 and found that marital dissatisfaction acted as a trigger and precipitating agent for anxiety disorder among married individuals.

Descriptive Statistics for Retirement Planning- Anxiety Composite Score

An aggregate score was computed for the retirement planning-anxiety dataset and analyse using descriptive statistics. Table 51 shows the descriptive analysis for the retirement planning anxiety. It shows the mean, standard deviation, skewness and kurtosis.

Table 51

Descriptive Statistics for Retirement Planning-Anxiety Composite Score

			Statistic	Std. Error
Retirement Planning Anxiety	Mean		2.6748	.11640
	95% Confidence Interval for Mean	Lower Bound	2.4432	
		Upper Bound	2.9064	
	5% Trimmed Mean		2.6481	
	Median		2.5000	
	Variance		1.111	
	Std. Deviation		1.05406	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.69	
	Skewness		.292	.266
	Kurtosis		-.843	.526

Table 51 shows that on aggregate, the anxiety associated with retirement planning was low among the married couples in selected churches in Kiambu County, Kenya ($\bar{x}$=2.6748, σx =0.11640). The finding strongly suggests that most of the respondents did not experience anxiety while planning for their retirement, a finding which when viewed in the perspective of the results posited by Kasalova et al. (2017) that retirement planning anxiety can be associated with marriage dissatisfaction among couples portends that most of the married couples in Kiambu County were satisfied with their marriages. In addition, the findings corroborates with Magoma-Nthite (2022) reported that even though there was lack of structured guidelines on retirement planning, some individuals reported not feeling anxious but rather looked forward to retirement.

Retirement planning involves preparing for both known and unknown eventualities, contributing to anxiety among individuals (Abdulkadir et al., 2018; Mooney et al., 2017). The unpredictability of the future, as highlighted by Mooney et al. (2017), can be a significant source of anxiety during retirement planning. Balancing time perspective was noted as positively related to anxiety in retirement planning, emphasizing the psychological challenges associated with contemplating the future. Studies, such as the one conducted by Khan et al. (2018), highlighted anxiety as a prevalent psychosocial health concern leading individuals to opt for early retirement. The assumption is that some individuals experiencing anxiety might not have adequately planned for their retirement (Mooney et al., 2017). This interplay between psychological well-being, retirement planning, and anxiety underscores the complex nature of the transition into retirement.

Kasalova et al. (2017) conducted an empirical review spanning from 1990 to 2017, finding that marital dissatisfaction acted as a trigger and precipitating agent for anxiety disorders among married individuals during retirement planning. While these studies did not explicitly connect retirement planning anxiety to marital satisfaction, the implication is that unaddressed anxiety during retirement planning might lead to behaviours that compromise marital satisfaction. The present study bridged this knowledge gap by directly testing the relationship between retirement planning anxiety and marital satisfaction among married individuals in Kenya. The findings indicate that, despite the potential for anxiety in retirement planning, the overall level of anxiety is low among married individuals in Kiambu County. This suggests that the majority of respondents have successfully managed or mitigated anxiety during their retirement planning, contributing to a positive marital satisfaction outlook.

Understanding the link between retirement planning anxiety and marital satisfaction is crucial for developing interventions and support systems. It is evident from the literature that adequately planned retirement and balanced time perspectives are associated with lower anxiety (Mooney et al., 2017). Addressing anxiety through effective retirement planning programs, counselling, and interventions could potentially contribute to higher marital satisfaction. The present research attempts to examine the interaction between retirement planning, anxiety, psychosocial health, and marital satisfaction. The interconnected nature of these variables underscores the need for a holistic approach to retirement planning that considers not only the financial aspects but also the psychological and relational dimensions.

The findings from Kiambu County suggest a positive relationship between retirement planning anxiety and marital satisfaction among married individuals. The low average level of anxiety implies that the majority of respondents have successfully navigated the challenges of retirement planning without significant psychological distress. By addressing anxiety through comprehensive retirement planning programs and support systems, there is the potential to enhance not only the financial preparedness of individuals but also their overall psychosocial well-being, contributing to higher levels of marital satisfaction.

This study provides valuable insights into the complex dynamics of retirement planning and its impact on marital satisfaction, offering a foundation for future research and interventions in the context of Kenyan couples.

Normality Test for Retirement Planning- Anxiety Composite Score

Retirement planning-anxiety composite score was analyzed using descriptive statistics to investigate the normality of the data. Figure 22 is a histogram showing the normality of retirement planning-anxiety composite score.

Figure 22

Normality Test for Retirement Planning-Anxiety Composite Score

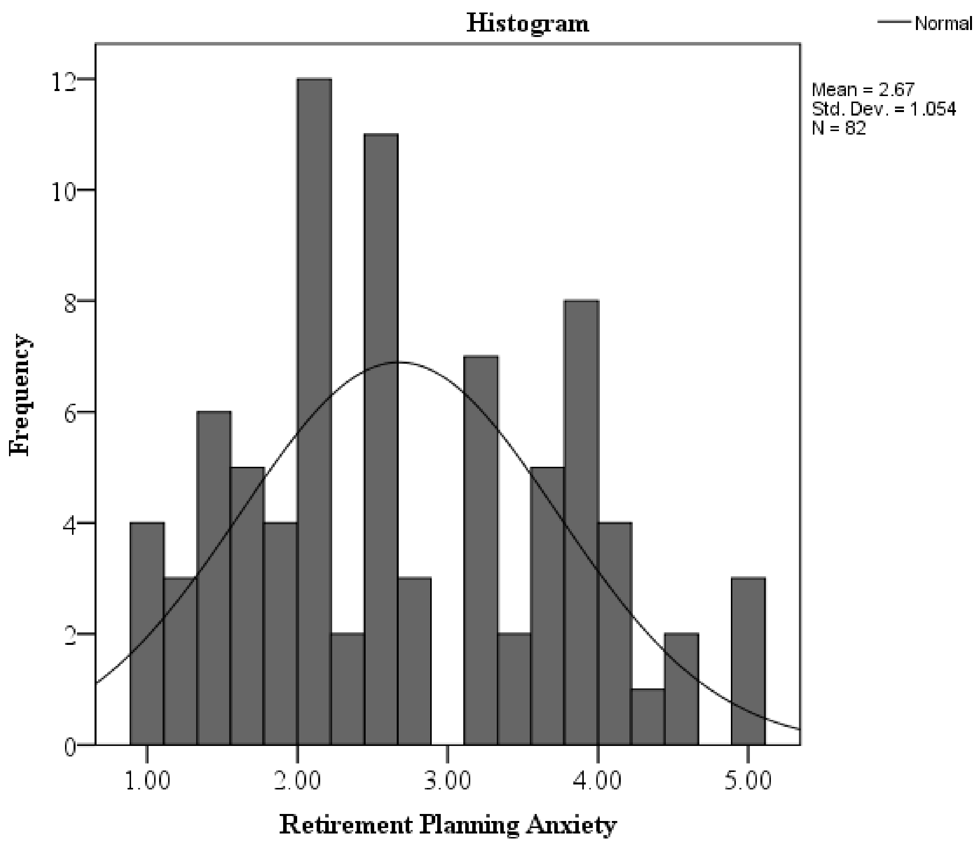


Figure 22 shows that retirement planning-anxiety composite score data had abnormalities especially towards the left end of the data. The presence of the abnormalities violated the assumption of absence of abnormality and this was corrected using log transformation.

Outlier Test for Retirement Planning- Anxiety Composite Score

Descriptive statistical analysis was used to analyse the retirement planning-anxiety composite score for outliers. Figure 23 is a boxplot showing the results of the outlier test for the retirement planning-anxiety composite score data.

Figure 23

Boxplot for Retirement Planning-Anxiety Composite Score

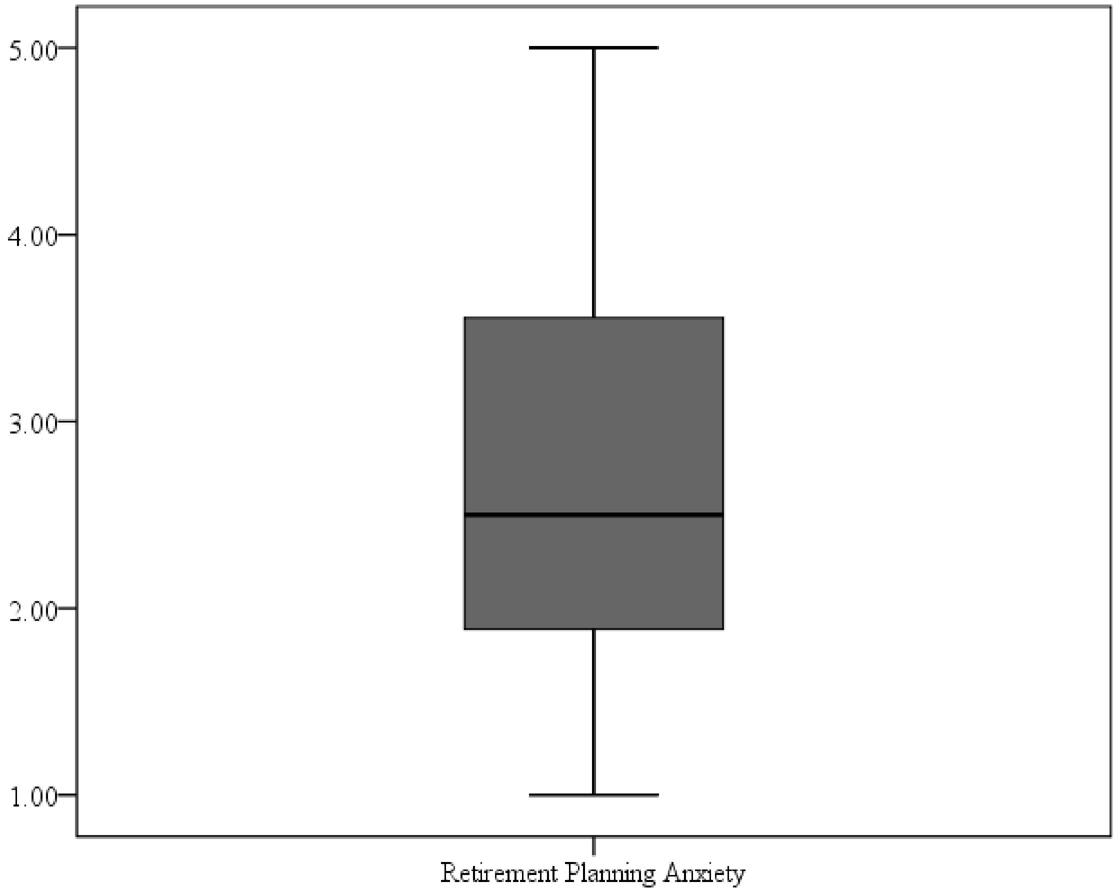


Figure 23 illustrates the existence of outliers in the data for retirement planning-anxiety composite scores, particularly towards the lower end of the spectrum. This presence of outliers contravened the assumption of outlier absence, necessitating correction through log-linear transformation.

Descriptive Statistics for Physical Health Planning Items

The descriptive statistics for physical health planning items is presented in table 52. The table shows the mean and standard deviation scores for each item on a

5-point scale from 1=strongly disagree to 5=strongly agree. It also shows the percentage distribution of respondents who disagreed verses those who agreed with each item. This was achieved by collapsing the 5-point scale into two categories whereby a score of 1 to 3 represented disagreement while a score of 4 to 5 represented agreement.

Table 52

Physical Health Planning Item Statistics

Item	N	Agree	Disagree	Mean	Std. Deviation
My partner and I often talk about our future health	279	72.4%	27.6%	3.51	1.2110
I think my state of health will allow me to work as long as I want.	279	77.8%	22.2%	3.711	1.2382
I anticipate my health condition to be good when I retire.	279	78.1%	21.9%	3.782	1.1729

Table 52 indicates that significant majority of respondents, 72.4%, often talk with their partner about their future health. This suggests that most couples engage in discussions about their health expectations and potential challenges they may face together. However, 27.6% of respondents do not have these conversations, indicating that there is room for improvement in communication about health-related matters within some relationships. A moderately high mean score was obtained ($\bar{x}$=3.51, σx =1.211, N=279). This means that respondents tended to discuss and plan for their future health, indicating a certain degree of awareness and proactive engagement in physical health planning within the marital relationship.

The data shows that 77.8% of respondents believe their state of health will allow them to work as long as they want, while 22.2% do not share this belief. This indicates that the majority of respondents are confident in their health's ability to support their desired work longevity, suggesting a positive outlook on their physical well-being's impact on their careers. A moderately high mean score was obtained on a 5-point scale ($\bar{x}$=3.711, σx =1.2382, N=279). This suggests that respondents were generally optimistic about their health allowing them to work for an extended period after attaining retirement age.

A significant majority, 78.1%, anticipate their health condition to be good when they retire. This indicates that most individuals have optimistic expectations about their health status in retirement. However, 21.9% do not share this anticipation, suggesting some uncertainty or concern about health-related challenges in retirement. A moderately high mean score was computed on a 5-point scale ($\bar{x}$=3.711, σx =1.2382, N=279). This means that respondents were generally confident about their health condition in retirement, which potentially influenced their retirement transition planning for future physical health.

Descriptive Statistics for Physical Health Planning Composite Score

A composite score was computed to generate an aggregate measure of physical health planning dimension of individual retirement transition planning practices. Table 53 presents the descriptive statistics.

Table 53

Descriptive Statistics for Physical Health Planning Composite Score

			Statistic	Std. Error
Physical Health Planning	Mean		3.6684	.06813
	95% Confidence Interval for Mean	Lower Bound	3.5340	
		Upper Bound	3.8027	
	5% Trimmed Mean		3.7389	
	Median		4.0000	
	Variance		.914	
	Std. Deviation		.95624	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.00	
	Skewness		-1.102	.173
	Kurtosis		.855	.345

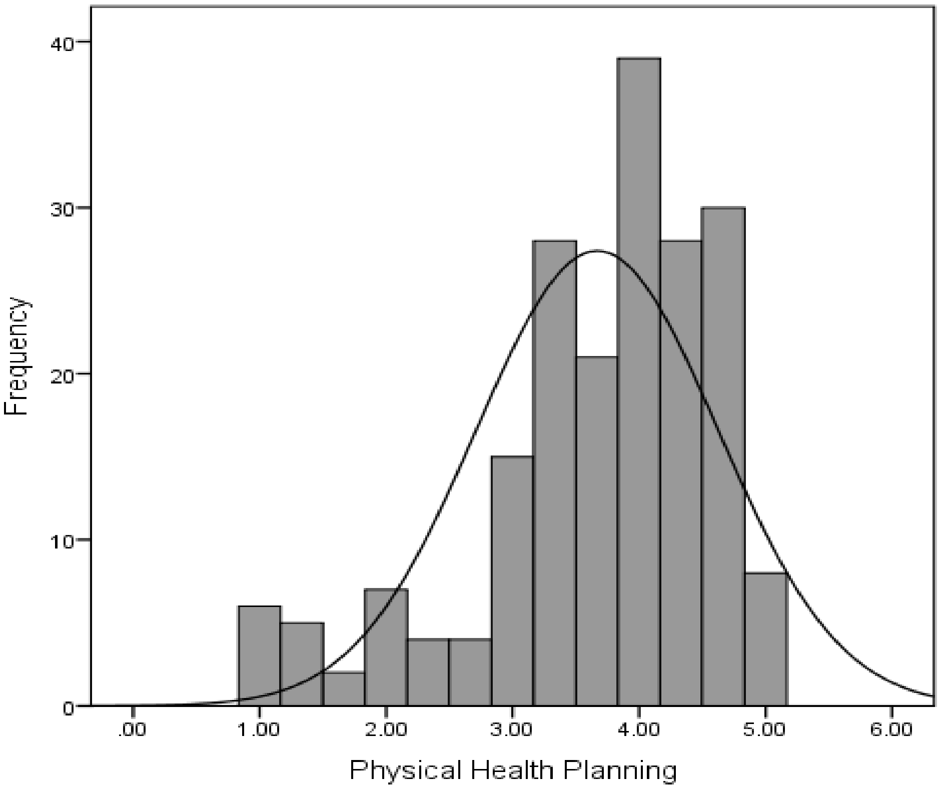
Table 53 shows that a moderately high composite score was obtained on a 5-point scale on the practice of physical health planning ($\bar{x}$=3.6684, σx =.95624, N=279), suggesting that respondents were generally actively taking steps to prepare for their health needs during the transition to retirement.

Normality of Physical Health Planning

The normality of the distribution of physical health planning composite score was checked using a histogram as shown in Figure 24.

Figure 24

Physical Health Planning Histogram



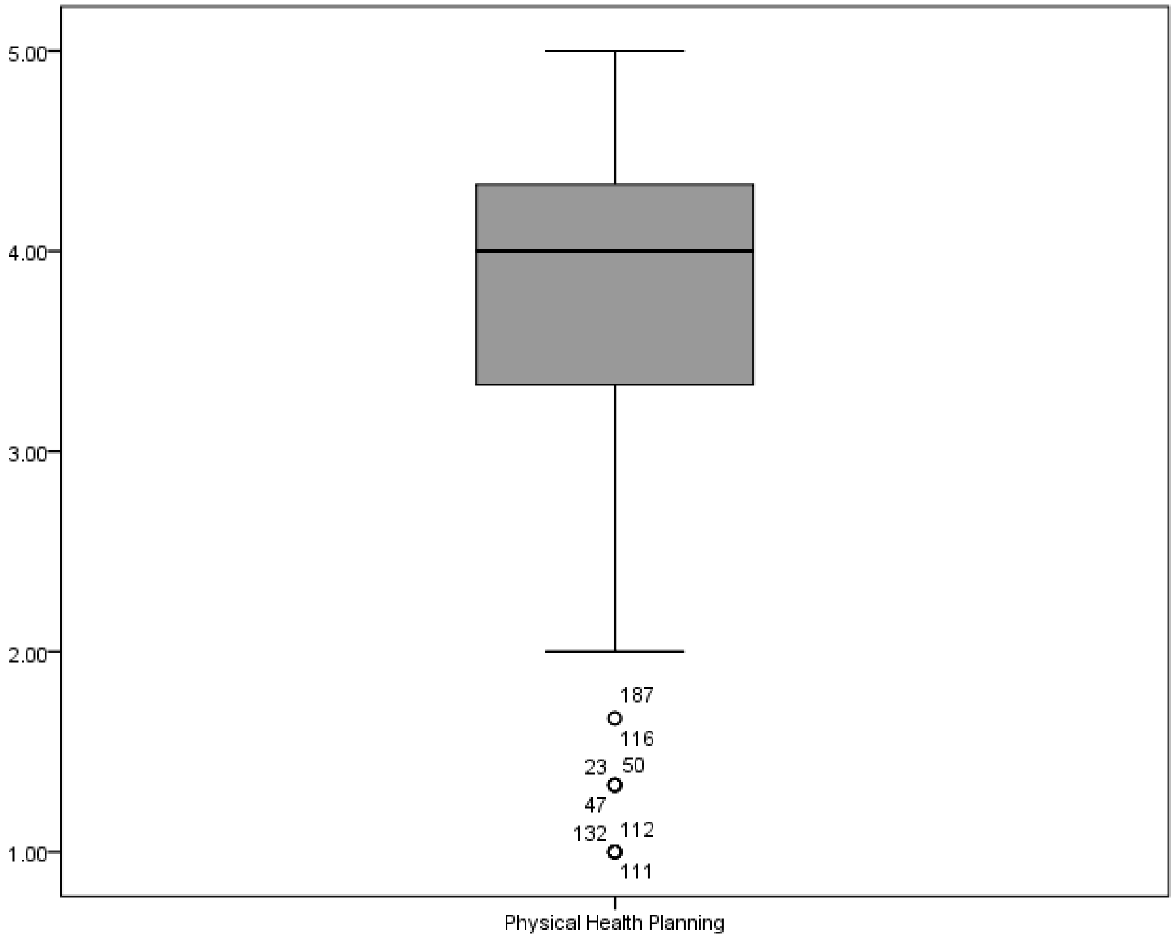
I visual inspection of Figure 24 shows that the distribution of the composite score was skewed to the left. This means that majority of the scores ranged between 3 and 5, suggesting that most of the respondents made plans for their physical health after retirement. Physical health planning is a crucial facet of retirement planning, intimately connected to well-being during the post-work years (Berli et al., 2021; Tadros et al., 2021). It involves anticipating healthcare costs by budgeting for insurance and medical expenses, making lifestyle choices that promote ongoing health, and considering long-term care needs. The state of one's physical health influences the timing of retirement and may allow for extended working or part-time engagements (Neppl et al., 2021). When individuals prioritize their physical health through activities like regular exercise, a balanced diet, and sufficient sleep, they often experience improved mood and reduced stress (Berli et al., 2021). This emotional stability can positively influence marital satisfaction, as individuals are better equipped to handle the ups and downs of a relationship (Min et al., 2020).

Outlier Test of Physical Health Planning

The distribution of physical health planning composite score was checked using boxplot as shown in Figure 25.

Figure 25

Physical Health Planning Boxplot



A visual inspection of figure 25 reveals the presence of outliers. This means that the requirement of no outliers was not fulfilled, thus the data was log-transformed using the transform command in SPSS.

Individual Retirement Planning in Relation to Marital Satisfaction

The Last objective of the study was to investigate the relationship between individual retirement planning and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. Correlation and regression analyses were performed. This section presents the results and discussion of the correlation and regression analyses.

Correlation Analysis for Marital Satisfaction and Individual Retirement Planning

Spearman's rank correlation was used to investigate the relationship between the individual retirement planning and marital satisfaction among the married couples in selected churches in Kiambu County. The output of the analysis is shown in table 54.

Table 54

Correlation Analysis for Marital Satisfaction and Individual Retirement Planning

Spearman's rho		1
1. Marital satisfaction	Correlation Coefficient	1.000
	Sig. (2-tailed)	.
	N	279
2. Finances Planning	Correlation Coefficient	.094
	Sig. (2-tailed)	.188
	N	279
3. Retirement Planning Self-Efficacy	Correlation Coefficient	.158*
	Sig. (2-tailed)	.026
	N	279
4. Retirement Planning Perceived Social Support	Correlation Coefficient	.358**
	Sig. (2-tailed)	.000
	N	279
5. Retirement Planning Anxiety	Correlation Coefficient	-.274*
	Sig. (2-tailed)	.013
	N	279
6. Physical Health Planning	Correlation Coefficient	.105
	Sig. (2-tailed)	.142
	N	279

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Table 54 shows that financial retirement planning had a positive but non-statistically significant correlation with marital satisfaction (N= 279, >.05, r = .094). The literature emphasizes the critical role of financial planning in sustaining marriages. Heaven et al. (2015) underscores the importance of individual retirement planning for sustenance. Yeung and Zhou (2017) note the scarcity of studies incorporating marital satisfaction into the retirement planning equation, highlighting a knowledge gap filled by the current study. The result emphasizes the need for couples to address financial aspects in their retirement planning, as it can have cascading effects on marital satisfaction. Moreover, the link between financial planning and sleep, as suggested by Wilson et al. (2017), reinforces the idea that adequate sleep is essential for marital performance. Proper financial planning reduces retirement anxiety, leading to improved sleep quality, which, in turn, positively affects marital intimacy and satisfaction. This holistic perspective underscores the interconnectedness of various life domains.

Furthermore, the table also shows that self-efficacy retirement planning was positively and statistically significantly correlated with marital satisfaction (N= 279, p<.05, r = .158), a finding which corroborates the findings of the study by Abiodun et al. (2022) who carried out a study that showed a positive relationship between emotional intelligence and marital satisfaction among couples. The finding that self-efficacy in retirement planning is positively correlated with marital satisfaction resonates with existing literature on the relationship between self-efficacy and relationship dynamics. The ability of couples to handle conflict management, as emphasized by Papp (2018), is a major factor shaping the quality of intimate relationships among older couples. Effective conflict resolution, a manifestation of self-efficacy, is crucial for maintaining marital satisfaction. The literature on self-efficacy in conflict resolution and relationship satisfaction indicates that couples who can understand and navigate each other's emotional worlds demonstrate higher levels of intimacy and satisfaction (Abiodun et al., 2022). The study aligns with the broader literature that highlights the importance of self-efficacy in managing relationship issues and conflicts (Mirzanezhad, 2020; Wilson et al., 2017). It underscores the role of efficacy in resolving conflicts and adapting to changes in marriage, especially during significant life transitions like retirement.

The notion that efficacy in conflict resolution has consequences in both work and marriage settings (Mirzanezhad, 2020; Wilson et al., 2017) emphasizes the broad impact of self-efficacy on various aspects of individuals' lives. The study's emphasis on the role of couple collaboration in making critical decisions aligns with Lamarche and Rolison's (2021) findings on the positive effects of cognitive interdependence in retirement planning. It emphasizes the need for couples to work together in planning their future, enhancing their well-being in both pre- and post-retirement phases.

Retirement planning perceived social support also had a statistically significant positive association with marital satisfaction (N= 279, p<.05, r =.358). The finding suggests that an increase in the social support increased marital satisfaction among couples in selected churches in Kiambu County. The positive association between retirement planning perceived social support and marital satisfaction reinforces the interconnectedness of social relationships and marital well-being. The literature on social support highlights its significance in marital satisfaction, with family members and colleagues being identified as effective sources of support (Brown et al., 2018). Hori and Kamo (2018) note that the availability of social support is positively associated with happiness among married women.

Retirement planning anxiety had statistically significant negative correlation with marital satisfaction (N= 279, p<.05, r =-.274), which means that an increase in retirement planning anxiety led to a decrease in marital satisfaction among the respondents. The findings are consistent with the findings of the study by Kasalova et al. (2017) on retirement planning anxiety between 1990 and 2017 which found that marital dissatisfaction acted as a trigger and precipitating agent for anxiety disorder among married individuals. The inverse correlation between retirement planning anxiety and marital satisfaction aligns with the findings of Kasalova et al. (2017), indicating that retirement planning anxiety can act as a trigger for anxiety disorders among married individuals. The relationship between anxiety and marital dissatisfaction is complex, as evident in the conflicting findings of Magoma-Nthite's (2022) study in South Africa. The expectation of anxiety due to retirement planning varies, and individuals may either perceive anxiety as a stressor or look forward to retirement without anxiety.

Physical health planning was positively correlated to marital satisfaction albeit to a statistically insignificant degree (N= 279, >.05, r = .105). Despite the weak correlation, the positive association suggests that individuals engaging in physical health planning during retirement may experience slightly higher marital satisfaction. However, the lack of statistical significance and the relatively small magnitude of the correlation indicate that other unexplored factors may play significant roles in marital satisfaction.

The study's findings, when considered in relation to the literature, provide a nuanced understanding of the relationships between retirement planning factors and marital satisfaction. Financial retirement planning, self-efficacy, perceived social support, and retirement planning anxiety all play distinctive roles in shaping marital well-being. The interconnectedness of these factors emphasizes the need for holistic approaches to retirement planning that consider not only financial aspects but also emotional, social, and psychological dimensions (Kasalova et al., 2017).

The study contributes to filling knowledge gaps identified in the literature, particularly regarding the incorporation of marital satisfaction into the equation of retirement planning. The contextual specificity of the findings, drawn from Kiambu County in Kenya, underscores the importance of considering cultural and regional variations in understanding the complex interplay between retirement preparedness and marital well-being. The literature supports the study's findings by highlighting the broader impact of financial planning, self-efficacy, social support, and anxiety on various aspects of individuals' lives, including sleep quality, emotional regulation, and overall well-being. The multidimensional nature of retirement transitions and their implications for marital satisfaction underscores the importance of comprehensive research that integrates various factors influencing the retirement planning process.

Regression Analysis of Individual Retirement Planning and Marital Satisfaction

Marital satisfaction was regressed on the individual retirement planning transitions. Tables 55, 56 and 57 present the model summary, ANOVA, and coefficients of the analysis.

Table 55

Model Summary for the Regression Analysis of Marital Satisfaction and Individual Retirement Transition Planning

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.464[a]	.315	.205	8.71648

a. Predictors: (Constant), Retirement Planning Anxiety, Finances retirement planning, Self-efficacy, Social support

Table 56

ANOVA[a] for the Regression Analysis of Marital Satisfaction and Individual Retirement Transition Planning

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3741.282	3	1247.094	15.283	.000[b]
	Residual	15748.505	193	81.598		
	Total	19489.787	196			

a. Dependent Variable: Marital Satisfaction Composite Score
b. Predictors: (Constant), Retirement Planning-Perceived Social Support, Finances Planning Composite Score, Retirement Planning- Self-Efficacy

Table 57

Coefficients for the Regression Analysis of Marital Satisfaction and Individual Retirement Transition Planning

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	27.919	3.771		7.403	.000
	Finances Planning Composite Score	.981	1.015	.071	.967	.335
	Retirement Planning-Self-Efficacy	.143	.921	.012	.155	.877
	Physical Health Planning	.105	.989	.087	1.078	.142
	Retirement Planning-Perceived Social Support	4.935	.887	.404	5.561	.000
	Retirement planning anxiety	-4.300	-.919	-.464	-4.686	.000

a. Dependent Variable: Marital Satisfaction Composite Score

The regression result shows that collectively, all the individual retirement planning transitions had significant influence on the marital satisfaction among the respondents ($R^2 = 0.315$, F (3), $p < .05$). The finding shows that the individual retirement transitions explained 31.5% of the variances of the marital satisfaction among respondents. An examination of the coefficients revealed that financial planning (B=.967, p>.05), had statistically insignificant explanatory power over the marital satisfaction of the respondents. The finding is consistent by the study by Lawrence et al. (2019) who established a positive relationship between marital happiness, better health and longevity among couples.

The study indicates that financial planning had statistically insignificant explanatory power over marital satisfaction. These findings contradict the broader understanding that financial dynamics often contribute to marital conflicts (Spence, 2021). However, the literature acknowledges the multifaceted nature of financial planning and its implications for marital well-being.

Heaven et al. (2015) stresses the criticality of individual retirement planning for sustenance, highlighting the importance of financial resources among couples. The study's divergence from this perspective may indicate that financial planning alone does not account for the complexities of marital satisfaction. Yeung and Zhou's (2017) observation of limited studies incorporating marital satisfaction into retirement planning resonates with the study's emphasis on filling this knowledge gap.

Financial challenges in marriage, as discussed by Mirzanezhad (2020), Sillars et al. (2021a), and Wilson et al. (2017), are acknowledged, emphasizing the need to consider financial dynamics in understanding marital satisfaction. Spence's (2021) assertion that marital conflict emanates from poorly managed areas, including finances, supports the idea that financial planning should play a significant role in predicting marital satisfaction. The finding prompts further exploration of the nuanced relationship between financial planning and marital well-being in the Kenyan context.

Retirement Planning- Self-Efficacy (B=.155, p>.05) had a statistically insignificant positive explanatory power over the marital satisfaction, which corroborates the findings of the study by Ghafoori et al. (2021) who posited that retirement planning confidence inter-correlated with personal and situational dimensions such as financial planning, health and life satisfaction. The study suggests that retirement planning self-efficacy had statistically insignificant positive explanatory power over marital satisfaction. These findings aligns with Ghafoori et al.'s (2021) proposition that retirement planning confidence inter-correlates with various dimensions, such as financial planning, health, and life satisfaction. The study underscores the importance of self-efficacy in conflict resolution and relationship management.

Kiecolt-Glaser (2018) links marital conflict to poor health, emphasizing the role of couples seeking marital counselling for conflict resolution. The positive relationship between emotional intelligence and marital satisfaction, as shown by

Abiodun et al. (2022), further supports the idea that efficacy in understanding and managing emotions enhances intimacy and satisfaction. The broader literature, including the work of Wu and Wang (2022) on job dissatisfaction and work-family conflicts, highlights the repercussions of conflicts in both work and marriage settings. The study's finding emphasizes the importance of conflict resolution skills in the context of retirement transition, indicating that self-efficacy plays a pivotal role in shaping marital satisfaction.

Physical health planning was not significantly associated with marital satisfaction (B=.105, p>.05). The lack of significance in the physical health planning variable emphasizes the intricate nature of marital satisfaction, suggesting that health-related planning alone may not be sufficient to explain variations in satisfaction levels. These findings contradict the existing literature by Tadros et al. (2021) that highlights the importance of physical health planning in retirement transition and its potential impact on overall well-being, including marital satisfaction. The discrepancy between the study's findings and the existing literature emphasizes the importance of considering cultural and contextual factors when examining complex relationships.

Retirement planning perceived social support (B=.404, p<.05) had statistically significant explanatory power on the marital satisfaction. The finding is consistent with the study by study by Hori and Kamo (2018) who revealed that the availability of social support had a positive association with happiness among married women than in men. The study finds that retirement planning perceived social support had a statistically significant explanatory power over marital satisfaction. This aligns with existing research that emphasizes the intricate relationship between social support and marital well-being.

Brown et al.'s (2018) study on Olympic athletes' retirement transitions highlights the effectiveness of family members and colleagues as sources of social support. Hori and Kamo (2018) demonstrate a positive association between the availability of social support and happiness, particularly among married women. The study adds to this discourse by emphasizing the specific relevance of retirement planning perceived social support to marital satisfaction. Davoodvandi et al. (2018) link social support to couples' emotional connectedness, emphasizing intentional communication to reduce marital conflicts. The study aligns with Horn et al.'s (2019) findings that positive humour in marriage serves as an emotion regulation strategy, contributing to increased marital satisfaction. Abiodun et al.'s (2022) work on emotional intelligence further supports the notion that understanding and responding to partners' emotions positively impact marital satisfaction.

Lastly, retirement planning anxiety (B=-.464, p<.05) had negative statistically significant explanatory power on marital satisfaction. The finding is consistent with the study by Mooney et al. (2017) observe that in retirement planning balanced time perspective positively related to anxiety. In addition, individuals who had adequately planned for their retirement reported less anxiety (Mooney et al., 2017). The retirement planning therefore is a determinant of marital satisfaction among the married couples in Kiambu County, Kenya. The study finds that retirement planning anxiety had a negative statistically significant explanatory power on marital satisfaction. This aligns with Mooney et al.'s (2017) observation that balanced time perspective in retirement planning positively relates to anxiety. The study highlights the importance of addressing anxiety through proper retirement planning, as it has implications for various facets of daily living.

Asiedu et al.'s (2018) quantitative study on retirement planning anxiety in teachers in Ghana, showing increased anxiety with proximity to retirement, resonates with the finding. Seeking counseling services as a preventive measure, identified by individuals in times of anxiety, aligns with the broader understanding that mental health interventions are crucial during significant life transitions. Magoma-Nthite's (2022) qualitative study in South Africa, where some individuals looked forward to retirement without anxiety, introduces a contrasting perspective. The study emphasizes the potential consequences of anxiety, such as sleep loss, which Wilson et al. (2017) link to marital performance and satisfaction.

The study's findings align with and contribute to existing literature on the complex relationships between retirement planning factors and marital satisfaction. The nuanced exploration of financial planning, self-efficacy, perceived social support, and retirement planning anxiety in the Kenyan context enriches our understanding of how these factors interact and influence marital well-being. The study's identification of statistically significant and insignificant relationships between these factors and marital satisfaction prompts further research to delve into the intricacies of these dynamics. The call for context-specific investigations, considering cultural perceptions and regional variations, is essential for developing targeted interventions that cater to the diverse needs of couples during retirement transitions.

The broader literature related to the study's findings emphasizes the interconnectedness of financial dynamics, emotional intelligence, social support, and self-efficacy in shaping marital satisfaction. The multifaceted nature of marital conflicts and the importance of effective conflict resolution strategies emerge as recurrent themes in the literature, underscoring the need for holistic approaches to understanding and promoting marital well-being during significant life transitions like retirement (Wilson et al., 2017).

The study identified different retirement transition types, including voluntary and involuntary retirements, as well as abrupt and gradual transitions. These variations in retirement situations align with Schlossberg's Transition Theory’s emphasis on the importance of the situation in influencing how individuals deal with change. The cross-tabulation analysis revealed that there was a statistically significant association between retirement perception (voluntary or involuntary) and marital satisfaction. This suggests that the specific circumstances surrounding retirement can influence individuals' marital satisfaction.

The study provided insights into the self-variable by examining factors such as retirement age and retirement planning self-efficacy. The majority of respondents retired earlier than 60 years, and retirement planning self-efficacy was found to be above average.

While the study did not find a statistically significant association between age at retirement and marital satisfaction, it is essential to consider individual differences and psychological resources that may impact how individuals perceive and navigate retirement. The study assessed perceived social support in retirement planning and found it to be moderately high among respondents. This aligns with Schlossberg et al.’s (1995) emphasis on the importance of available resources and support during transitions. The findings suggest that individuals with higher perceived social support in retirement planning may experience higher levels of marital satisfaction.

In light of the Gottman Couple Theory, the findings from the study can be analyzed in terms of how the Sound Relationship House (SRH) components align with the retirement transition experiences of the participants. The high level of marital satisfaction reported by 75% of the respondents may be influenced by the aspects of Friendship and Intimacy within the SRH. This dimension emphasizes emotional connection, shared experiences, and positive interactions between partners. A strong emotional bond and companionship contribute to resilience, helping couples adapt to changes during the retirement transition.

The study highlighted that marital satisfaction varied remarkably between abrupt and gradual retirement transitions. Effective conflict management, a component of the SRH, is crucial during the retirement transition, where couples may experience new sources of stress and potential conflicts. The ability to navigate disagreements constructively enhances coping responses, aligning with Schlossberg's coping strategies.

The study revealed that the level of anxiety associated with retirement planning was low among the respondents. Maintaining a positive perspective, a key tenet of the SRH, is associated with higher levels of marital satisfaction. This positive outlook contributes to overall satisfaction, as individuals and couples approach the retirement transition with optimism and resilience. The dimension of Cultivating Shared Fondness and Admiration emphasizes positive affect, which was identified as one of the contributing factors to marital satisfaction. Couples who can maintain shared positive experiences and express fondness for each other are likely to have higher levels of satisfaction during the retirement transition.

Chapter Summary

This chapter has presented and discussed the findings of the study. Inferential results showed that marital satisfaction was positively correlated to finances retirement planning, self-efficacy retirement planning, and social support but negatively correlated to retirement planning anxiety. Retirement transition planning explained 31.5% of the variances of the marital satisfaction among respondents. The major findings, conclusions, and recommendations of the study are presented in the next chapter.

CHAPTER FIVE: SUMMARY, IMPLICATIONS, RECOMMENDATIONS, AND CONCLUSION

Introduction

The overarching purpose of the study was to investigate the relationship between retirement transition and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. The study utilized correlation design to statistically establish the relationship between the types of retirement transition among married people. This section brings the study to an end, encapsulating the study's results and delving into their implications for both theory and practical application. It offers recommendations based on the study's findings and draws conclusions derived from the research, providing a comprehensive conclusion to the chapter.

Summary of Key Findings

The first objective of the study was to determine types of retirement transition among married couples in selected churches in Kiambu County, Kenya. The study established that 62% of the retired respondents classified their retirement as voluntary while 38% of the respondents classified theirs as involuntary. Majority (47.9%) of the respondents' experienced gradual employment whereby they were still in full time employment with the same employer. However, 22.5% of the respondents experienced abrupt/sudden retirement due to retrenchment/layout. Some 9.9% of the respondents experienced gradual retirement whereby they were still engaged in full time employment with a different employer. Similarly, another 9.9% of the respondents experienced gradual employment, whereby they engaged in reduced hours of work with the same employer. Seven percent (7%) of the respondents reported that their retirement was gradual, entailing reduced hours of work with a different employer. Lastly, some 2.8% of the respondents experienced abrupt/sudden retirement due to health issues/physical injury. Most of the respondents (46.5%) went into self-employment (business/entrepreneur), followed by 22.5% who went into other engagements that are non-related to work/employment or business. Some 12.7% of the respondents went into part-time employment, followed by 11.3% who engaged into other types of self-employments other than business/entrepreneurship. However, 5.6% of the respondents engaged into full time employment without reduced hours, while 1.4% engaged in full time employment with reduced hours.

The second objective of the study was to examine the relationship between the type of retirement transition and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. The study established that the level of marital satisfactions was high for 75% of the respondents and low for 25% of the respondents. Cross-tabulation analysis revealed marginal differences in the distribution of respondents with high marital satisfaction versus low marital satisfaction in terms of retirement age. While marital satisfaction was high across the different retirement ages, respondents retiring after attaining retirement age of 60 years were the majority at 79.6%, followed by those retiring at retirement age of 60 years (73.5%) and lastly, those retiring before retirement age of 60 years (72.0%). There was no statistically significant association between age at retirement and the marital satisfaction among the respondents $\chi^2(3) = 2.145$, $p > .05$. However, in terms of marital satisfaction, the proportion of respondents whose retirement was voluntary was higher at 78.1% than those whose retirement was involuntary (69.6%); though there was no statistically significant association nature of retirement and the marital satisfaction among the respondents $\chi^2(2) = 2.262$, $p > .05$. A higher proportion (81.7%) of respondents who reported high marital satisfaction did not consider themselves as retirees after attaining the Kenyan Stipulated age of retirement. A statistically significant association existed between retirement perception and the marital satisfaction of the respondents $\chi^2(2) = 6.680$, $p < .05$. Marital satisfaction did vary remarkably between abrupt and gradual retirement transition as the proportion of respondents whose marital satisfaction was high were found in the gradual retirement transition types. Nonetheless, the gradual retirement transition type with the highest percentage distribution of respondents whose marital satisfaction was high was full-time employment with a different employer (81.5%).

The third objective of the study was to establish the practice of individual retirement transition planning among married couples in selected churches in Kiambu County, Kenya. The results showed that the mean score for retirement planning-finances was moderately high ($\bar{x}$=3.4107, σ =.05130), suggesting that on aggregate, most of the respondents planned their retirement finances. The composite score for retirement planning- self-efficacy was above average on a 5-point scale ($\bar{x}$=3.6218, σ =.05920), suggesting that retirement planning- self-efficacy was high among the respondents. Similarly, the composite score for retirement planning- perceived social support was moderately high on a 5-point scale ($\bar{x}$=3.4405, σ =.05817), suggesting that retirement planning- perceived social support were high among the respondents. The anxiety associated with retirement planning was low among the respondents ($\bar{x}$=2.6748, σx =0.11640).

The Last objective of the study was to investigate the relationship between individual retirement planning and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. A positive correlation was obtained between marital satisfaction and financial planning (N= 279, >.05, r = .094), self-efficacy in retirement planning (N= 279, p<.05, r = .158), and retirement planning perceived social support (N= 279, p<.05, r =.358). However, retirement planning anxiety had statistically significant negative correlation with marital satisfaction (N=

279, p<.05, r =-.274). Regression results revealed that all the individual retirement planning transitions had significant influence on the marital satisfaction among the respondents (R^2 = 0.315, F (3), p < .05). The finding shows that the individual retirement transitions explained 31.5% of the variances of the marital satisfaction among respondents.

Implications

The results of this study, as outlined in the preceding section, have several practical and theoretical implications. This subsection delves into the primary implications of the study.

Practical Implications

The practical implications of the study are presented in this sub-section in line with the specific objectives as follows:

Objective 1: To identify the various forms of retirement transition types experienced by married couples in selected churches in Kiambu County, Kenya. The identification of distinct types of retirement transitions, including voluntary and involuntary retirements, as well as various employment patterns post-retirement, underscores the need for tailored interventions and support mechanisms. Policymakers can use this information to design targeted programs addressing the diverse needs of retirees, with a particular focus on those experiencing abrupt retirements due to factors like retrenchment or health issues. Employers can benefit from understanding the prevalent retirement pathways to develop flexible and supportive workplace policies that accommodate different retirement scenarios. Additionally, support services and community resources can be better aligned to assist retirees in their chosen post-retirement endeavours, such as self-employment or part-time engagements.

Objective 2: To examine the relationship between the type of retirement transition and marital satisfaction among married couples in selected in Kiambu County, Kenya. Despite high overall marital satisfaction, the nuanced analysis reveals that voluntary retirement and the perception of retirement significantly influence marital well-being. The finding that a majority of those with high marital satisfaction did not perceive themselves as retirees after reaching the stipulated retirement age underscores the subjective nature of retirement experiences. Policymakers, employers, and support services can leverage these insights to develop targeted interventions that consider the individual's perception of retirement and the voluntary nature of the transition. Emphasizing gradual retirement transitions, particularly full-time employment with a different employer, can be a key focus for promoting marital satisfaction during this life phase. By tailoring strategies to the unique characteristics of retirement transitions, stakeholders can enhance the overall well-being of married individuals in Kiambu County.

Objective 3: To establish the practice of individual retirement transition planning among married couples in selected churches in Kiambu County, Kenya. The moderately high mean scores for retirement planning-finances, retirement planning-self-efficacy, and retirement planning-perceived social support indicate a positive trend in retirement preparedness among the respondents. This suggests that there is a recognition of the importance of financial planning, self-efficacy, and social support in the retirement transition process. The low anxiety associated with retirement planning is encouraging, highlighting a potential resilience and confidence among individuals in managing this life phase. These results underscore the significance of promoting comprehensive retirement education and support programs that focus not only on financial aspects but also on enhancing self-efficacy and fostering social support networks. Such interventions can contribute to more effective and less stressful retirement transitions, ultimately benefiting the overall well-being of individuals in Kiambu County as they navigate this critical life transition.

Objective 4: To investigate the relationship between individual retirement planning and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. The positive correlations found between marital satisfaction and financial planning, self-efficacy in retirement planning, and perceived social support underscore the importance of comprehensive retirement preparedness in fostering positive marital outcomes. Particularly, the significant negative correlation between retirement planning anxiety and marital satisfaction highlights the need for targeted interventions to alleviate anxiety during the retirement planning process. The regression results indicating that individual retirement planning factors collectively explain 31.5% of the variance in marital satisfaction emphasize the substantial impact of proactive planning on overall marital well-being. Policymakers, employers, and support services can utilize these findings to advocate for and implement holistic retirement education and planning programs that address financial aspects, self-efficacy, and social support, while also prioritizing strategies to manage and reduce retirement-related anxiety.

Theoretical Implications

The research conducted in Kiambu County, Kenya, has theoretical implications that contribute to the broader understanding of retirement transitions, individual planning, and marital satisfaction within a sociocultural context.

Objective 1: To identify the various forms of retirement transition types experienced by married couples in selected churches in Kiambu County, Kenya. The research aligns with Schlossberg's Transition Theory and Gottman's Sound Relationship House Theory. Schlossberg's framework is reflected in the study's identification of diverse retirement experiences, coping strategies, and the role of social support. The findings illustrate individual responses to retirement, encompassing voluntary and involuntary retirements, gradual and abrupt transitions, and various post-retirement choices. In the context of Gottman's theory, the study emphasizes the importance of shared meaning and positive perspectives during retirement transitions, as couples negotiate life dreams and face diverse challenges. The need for couples to turn toward each other for support, especially during abrupt changes or health-related issues, is evident.

Objective 2: To examine the relationship between the type of retirement transition and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. The significant association between respondents' perception of their retirement status and marital satisfaction aligns with Schlossberg's emphasis on subjective experiences during transitions. Notably, gradual transitions, specifically full-time employment with a different employer, are linked to the highest reported marital satisfaction, consistent with Schlossberg's notion of smoother adjustments during such transitions. In the context of Gottman's theory, the findings underscore the importance of positive perspectives and shared experiences, highlighting those subjective interpretations of retirement circumstances impact marital satisfaction more than objective factors like retirement age or the nature of retirement.

Objective 3: To establish the practice of individual retirement transition planning among married couples in selected churches in Kiambu County, Kenya. The findings align with Schlossberg's emphasis on self-efficacy, as most of the respondents exhibited above-average confidence in retirement planning, potentially contributing to smoother transitions. The moderate perceived social support levels underscore the importance of interpersonal networks in coping with retirement changes. In the context of Gottman's theory, the study indirectly addresses shared meaning through couples engaging in retirement financial planning, fostering a positive perspective and potentially promoting collaborative decision-making. In sum, the study suggests that confidence, social support, and shared commitment play crucial roles in the retirement planning process, affirming concepts from both Schlossberg's and Gottman's theoretical frameworks.

Objective 4: To investigate the relationship between individual retirement planning and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. The positive correlations found between aspects of retirement planning such as financial planning, self-efficacy, and perceived social support, and marital satisfaction align with both Schlossberg's Transition Theory and Gottman's Sound Relationship House Theory, emphasizing the role of confidence, social support, and positive perspectives during life transitions. The negative correlation with retirement planning anxiety further underscores Schlossberg's concept of anxiety impacting adjustment negatively. The regression analysis indicating that retirement planning variables collectively explain a substantial portion of the variance in marital satisfaction supports the idea that shared goals and proactive planning contribute significantly to relationship well-being, aligning with Gottman's emphasis on shared meaning and positive relationship dynamics.

How Objectives Were Met

The study sought to meet four specific objectives. This section explains how each objective was met.

Retirement Transition Types

The first objective of the research was to identify the various forms of retirement transition types experienced by married couples in selected churches in Kiambu County, Kenya. Utilizing descriptive analysis, the study delved into the diverse retirement transitions within the married population of Kiambu County.

Descriptive statistics determined the different types of transition including retirement, state of health, retirement age, level of income and retirement or non-retirement as the major types of retirement among the respondents. The findings revealed that a significant proportion of retired participants considered their retirement to be voluntary, while others categorized it as involuntary. Among the retirement experiences, a considerable number of respondents underwent a gradual employment transition while still being employed by the same company. Conversely, some experienced an abrupt retirement due to factors such as retrenchment or layoffs. A portion of the respondents continued working in a full-time capacity with a different employer, while others reduced their working hours with their current employer. A few participants gradually reduced their working hours with a different employer, and a small percentage experienced abrupt retirement due to health issues or physical injury. Following their retirement, the majority of respondents ventured into self-employment, such as starting their own businesses or entrepreneurial activities. A significant portion pursued activities unrelated to work, business, or employment. Some opted for part-time employment, and a notable percentage engaged in various forms of self-employment other than traditional business or entrepreneurship. A smaller group continued to work full-time without reducing their hours, while a few chose full-time employment with reduced hours.

The study findings reveal that the forms of retirement transition include considerations of financial aspects, with a significant proportion of retirees engaging in self-employment and pursuing various economic activities post-retirement. This resonates with Fan et al. (2022), Iniyavan (2019), and Maina and Mwangi (2017), who discuss the economic realities confronting retirees in Kenya such as low pension benefits, and limited social security coverage, especially for those in the private sector, informal sector, and self-employed, which underpins retirement transition types. The lack of social security and low pension benefits could lead to lifestyle adjustments that may impact marital satisfaction. The study findings reveal that a significant number of retirees transitioned into self-employment, starting their own businesses or entrepreneurial activities after retirement. This suggests that financial planning extends beyond traditional retirement savings to include strategies for income generation in the post-retirement phase.

Relationship Between the Type of Retirement Transition and Marital Satisfaction among Married Couples in Selected Churches in Kiambu County, Kenya

The third objective of the study was to examine the relationship between the type of retirement transition and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. Cross-tabulation analysis and chi-square techniques were deployed to establish whether and how marital satisfaction varied by retirement transition types. The findings revealed that a majority of respondents reported high marital satisfaction, with a smaller percentage indicating low satisfaction. Notably, while there were no statistically significant associations between retirement age and marital satisfaction or the nature of retirement (voluntary or involuntary) and marital satisfaction, a significant relationship was identified between how respondents perceived their retirement status and their marital satisfaction. Those who did not consider themselves retirees after reaching the Kenyan stipulated retirement age reported higher marital satisfaction. Furthermore, marital satisfaction varied across different retirement transition types, with full-time employment with a different employer being the gradual transition type associated with the highest percentage of respondents reporting high marital satisfaction.

The study found no statistically significant associations between retirement age, nature of retirement (voluntary or involuntary), and marital satisfaction, aligning with previous research by Horn et al. (2021). However, the study did identify a significant relationship between respondents' perception of their retirement status and marital satisfaction. Those not considering themselves retirees reported higher satisfaction, offering a nuanced view beyond age or voluntariness. The study aligns with existing literature on the complex relationship between unretirement and marital satisfaction, especially considering the financial responsibilities associated with caregiving (Gonzales et al., 2017). The study has thus significantly enriched the literature on retirement transition and marital satisfaction by providing insights into the diverse experiences of retirees in a specific cultural and socioeconomic context. The findings align with and extend existing perspectives, emphasizing the need for tailored research in different regions and populations to comprehensively understand the impact of retirement transition on marital satisfaction.

Individual Retirement Transition Planning

The second objective of the study was to establish the practice of individual retirement transition planning among married couples in selected churches in Kiambu County, Kenya. Again, descriptive statistical analysis of composite scores for different retirement transition metrics yielded interesting data. On average, a substantial portion of the respondents engaged in retirement financial planning. Moreover, respondents displayed above-average levels of self-efficacy in retirement planning, indicating a high degree of confidence in this aspect. Additionally, there was a moderate level of perceived social support concerning retirement planning among the respondents. Finally, the respondents generally reported low levels of anxiety associated with retirement planning.

In line with the literature (Fan et al., 2022; Iniyavan, 2019), the study underscores the financial difficulties that retirees may face, which can result in lower overall quality of life during retirement. Financial strain, particularly for those with low pension benefits or no social security, may lead to marital strain, affecting marital satisfaction. This aligns with the idea that financial well-being is interconnected with marital satisfaction. The study's recognition of the importance of self-efficacy in retirement planning aligns with Ghafoori et al.'s (2021) discussion of self-efficacy's inter-correlation with financial planning, health, and life satisfaction. The study extends this by testing the postulation that self-efficacy may positively impact marital satisfaction during retirement. The study's exploration of social support, including spousal support, community engagement, and religious participation, aligns with literature emphasizing the role of social support in retirement planning. References to Asiedu et al. (2018), Brown et al. (2018), and Le et al. (2018) support the study's focus on social support as a protective factor in managing life changes during retirement.

Individual Retirement Planning in Relation to Marital Satisfaction

The Last objective of the study was to investigate the relationship between individual retirement planning and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. Inferential statistics employed to achieve this objective was correlation and regression modelling. The results indicated that a positive correlation existed between marital satisfaction and various aspects of retirement planning, including financial planning, self-efficacy in retirement planning, and perceived social support for retirement planning. Conversely, there was a statistically significant negative correlation between retirement planning anxiety and marital satisfaction. The regression analysis revealed that the individual retirement planning variables collectively explained 31.5% of the variances in marital satisfaction among the participants.

The study aligns with Yeung and Zhou (2017), emphasizing the positive impact of pre-retirement planning on physical, psychological wellness, and marital satisfaction after retirement. The study contributes to the literature by emphasizing the role of self-efficacy in resolving relationship issues and managing marital conflicts, aligning with the findings of Mirzanezhad (2020) and Wilson et al. (2017). The findings corroborate and extend existing research, emphasizing the importance of various aspects of retirement planning in influencing marital satisfaction. The inclusion of cultural and contextual considerations in the study's focus enriches the understanding of retirement transition dynamics in non-western settings.

Recommendations

The study makes recommendations to relevant stakeholders as follows:

Community Organizations

Community organizations should design programs that cater to the unique needs of individuals based on factors such as health, income, and retirement age. These programs could include workshops, counselling services, and resources that address the specific challenges and opportunities associated with different types of retirement transitions. By providing tailored support, individuals can better navigate the complexities of retirement, leading to improved overall marital well-being. Religious organizations should enrich the pre-marital counseling program by including aspects of retirement transition planning to enhance long term marital satisfaction.

Financial Institutions

The positive correlation between financial retirement planning and marital satisfaction underscores the importance of robust financial planning initiatives. Financial institutions should develop and promote financial literacy programs. These programs should empower individuals with the knowledge and skills needed to make informed financial decisions during retirement. Additionally, efforts should be made to make financial planning resources accessible and culturally relevant to the population in Kiambu County.

Support Groups

Given the significant role of social support in marital satisfaction, support groups can facilitate the formation of social support networks for individuals going through the retirement transition. These networks can serve as platforms for sharing experiences, providing emotional support, and offering practical advice.

Community Leaders

These should play a key role in promoting the importance of social connections during retirement and encouraging the establishment of supportive communities. By strengthening social ties, individuals can navigate the challenges of retirement with a sense of belonging and mutual support.

Employers

These should collaborate with other government agencies, and non-profit organizations to ensure that individuals receive ongoing and accessible education on all facets of retirement planning. By empowering individuals with the knowledge and skills needed for effective retirement planning, the overall marital satisfaction of couples can be positively influenced.

Areas for Further Research

Despite the insightful findings of this study, there still remain gaps that could be explored to improve the marital satisfaction among the married couples in Kiambu County, Kenya. This study identified the following areas for further study: First, the findings from this study provide valuable insights into retirement transitions among married individuals in Kiambu County, Kenya. However, further research could delve deeper into the cultural factors that shape retirement experiences in this specific context. Examining cultural norms, values, and expectations related to retirement within the community could offer a nuanced understanding of how cultural influences impact individuals' decisions, attitudes, and behaviours during the transition to retirement. Second, the study identified a correlation between individual retirement planning factors and marital satisfaction. To gain a more comprehensive understanding of this relationship, conducting longitudinal studies would be beneficial. Long-term tracking of couples from pre-retirement through various stages of retirement could provide insights into the dynamic nature of marital satisfaction.

The third suggestion shows that, while the study briefly touches upon retirement planning anxiety, further research could provide a more in-depth exploration of this phenomenon. Understanding the specific sources of anxiety related to retirement planning, coping mechanisms employed by individuals, and the impact of anxiety on decision-making processes would be valuable. Additionally, research could investigate whether certain demographic factors or life circumstances contribute to heightened retirement planning anxiety. The Fourth area that may warrant future studies include the finding that, different types of retirement transitions, including those related to health, income, and retirement age. Further research could adopt an intersectional approach to explore how multiple social categories (e.g., gender, socioeconomic status, and educational background) intersect and influence retirement experiences.

Conclusion

The study has contributed to the body of knowledge by to investigating the relationship between retirement transition and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. The study achieved this through four main objectives. It determined the types of retirement transition among married couples in selected churches in Kiambu County, Kenya. It also established the practice of individual retirement transition planning among married couples in selected churches in Kiambu County, Kenya. It examined the relationship between the type of retirement transition and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. Lastly, it investigated the relationship between individual retirement planning and marital satisfaction among married couples in selected churches in Kiambu County, Kenya. The identification of various transition types, including those related to health, income, and retirement age, underscores the complexity of retirement experiences within this specific demographic. The positive correlations found between individual retirement planning factors-financial planning, self-efficacy, perceived social support, and low retirement planning anxiety-and marital satisfaction highlight the interconnectedness of these aspects. These findings emphasize the need for tailored support programs that consider the unique needs of individuals during the retirement transition. The study contributes to the existing literature by integrating Schlossberg's Transition Theory and Gottman Couple Theory, offering a more holistic understanding of retirement experiences and their impact on marital relationships. However, areas for further study, including cultural influences, longitudinal examinations, in-depth exploration of retirement planning anxiety, and intersectionality considerations, suggest avenues for future research to deepen our understanding of this critical life transition.

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APPENDIX A: CONSENT FORM

Introduction: My name is Sarah Njoroge. I am a post-graduate student conducting research for the award of a Doctor of Philosophy Degree in Marriage and Family Therapy at Pan Africa Christian University.

Purpose of the Study: This study aims to learn more about the relationship between retirement transition and marital satisfaction.

Confidentiality: To enhance your confidentiality the privacy, I will not ask for your name. All the information you write in the questionnaire is strictly confidential and will only be used for this research study.

Risks and benefits: The study carries no known risk. Since no expenses shall be incurred by the respondents, there will be no monitory compensation.

Statement of Informed Consent: I understand that participation in this study is voluntary and that I am free to withdraw my consent to participate at any time. Refusal to participate or withdraw will involve no penalty or benefits. I have been given the opportunity to ask questions about the research and received answers concerning the areas I do not understand. I willingly consent to participate in this research.

____

____

Signature of Respondent
Date

____

____

Signature of Researcher
Date

APPENDIX B: QUESTIONNAIRE FOR NON-RETIREES

Section A:

Please fill in your answers in the spaces provided.

1. **Please indicate your age bracket**.

❑ Less than 60 and transitioning toretirement ❑Past 60 and transitioning to retirement

2. **What is your Gender?** Male ❑ Female ❑

3. **Which religious faith do you identify with?** ❑ Christian ❑ non-Christian

4. **If Christian, which denomination is your Church?**
   Catholic ❑ Protestant ❑ Evangelical ❑ Others ❑

5. **Does your Church have a Retirement Program/Ministry?**
   Yes ❑ No ❑

6. **What is your highest level of education? (Tick one)**
   None ❑
   Primary education ❑
   Secondary education ❑
   Middle-level College ❑
   Undergraduate degree ❑
   Postgraduate degree ❑

7. **What is the nature of your occupation?**
   Full-time Employed ❑ Part-time Employed❑ Self-employed ❑ Unemployed ❑

8. **What is your spouse's nature of occupation?**
   Full-time Employed ❑ Part-time Employed ❑ Self-employed ❑ Unemployed ❑ Retired ❑

9. **How old were you when you got married?** ❑ Less than 25 Years ❑ Past 25 years

10. **How old was your spouse when you got married?** ❑ Less than 25 Years ❑ Past 25 years

11. **For how long have you been married?** ❑ 0-10 years ❑ 10-20years ❑ 20-30 years ❑over 30 years

12. What type is your marriage?

Religious/Church marriage ❑ Civil marriage ❑ Customary marriage ❑ Common law (cohabiting/come we stay) marriage ❑

Section B:

1. Using the scale below, please indicate the extent to which you agree or disagree with each of the following statements.

	Strongly Disagree ①	**Disagree** ②	**Unsure** ③	**Agree** ④	**Strongly Agree** ⑤
I think my state of health					
I anticipate my health					

Projected Retirement Year

2. **At what age do you plan to officially retire?** ❑ Before 60 years ❑ Past 60 years

Income

3. **Please select which income bracket best describes your current level of income (approximately)**

Less than 10k ❑ 10k -15k ❑ 15k - 25k ❑ 25k -50k ❑ 50k -100k ❑ 100k -150k ❑

150k - 200k ❑ 200k or more ❑

Home Ownership

4. **Are you a homeowner or a co-homeowner?** Yes ❑ No ❑

5. **Are you currently servicing any mortgage or bank loan?** Yes ❑ No ❑

Current Career

6. **What is your current occupation or job title?**

- -

TYPE OF RETIREMENT

a) **Are you considering retiring BEFORE, AT, or AFTER attaining the Kenya law stipulated retirement age of 60 years?**

❑Before (60 years) ❑At (60 years) ❑After (60 years)

b) **Would you say that to retire at age 60 will be your choice/voluntary (i.e., entirely up to you or not)?** Voluntary ❑ Involuntary ❑

c) **Will you consider yourself a retiree, after attaining the Kenyan Stipulated age of retirement (60years old)** Yes ❑ No ❑

d) **What category do you foresee in your retirement (past 60 years of age)?**

❑Abrupt/Sudden – due to retrenchment/layoff
❑Abrupt/Sudden – due to health issues/physical injury
❑Gradual – full-time employment with the same employer
❑Gradual – full-time employment with a different employer
❑Gradual - reduced hours of work with the same employer
❑Gradual - reduced hours of work with a different employer

e) **What type of retirement (past 60 years of age) do you plan to adopt?**

After retirement, I plan to continue working:

❑Full-time Employment without reduced hours
❑Full-time Employment with reduced hours
❑Part-time employment
❑Self-employed Business/entrepreneur
❑Self-employed other
❑Other engagements that are non-related to work/employment/business

RETIREMENT TRANSITION (Non-Retired Respondents)

A. Retirement Planning

This section asks about three different aspects of retirement planning: retirement finances, retirement planning self-efficacy, retirement planning anxiety, and retirement perceived social support. Please respond to these statements even if you never expect to retire or if you are not working for pay.

Retirement Planning – Finances

The following are statements that some people make about their future finances. Please indicate how true these statements are for you. (Please tick one box per line)

KEY: 1=Strongly disagree; 2=Disagree; 3=Unsure; 4=Agree; 5=Strongly agree

	1	2	3	4	5
1. I’ve thought a lot about my future finances					
2. I often compare my current financial position with the financial position I would like to have in retirement					

3. I have a clear understanding of financial issues for retired people					
4. I often talk to my family about financial issues for retired people					
5. I often talk to my friends about financial issues for retired people					
6. I have specific goals regarding the financial position I want in retirement					
7. It's too early for me to start thinking about my retirement finances					
8. It's worthwhile to make financial provisions for retirement					
9. By the time I retire, I will own a house without a mortgage					
10. I know exactly how much money I will need to ensure the standard of living I want in retirement					
11. If I was forced to retire now, I would have enough money to cope well with retirement					

Retirement-Planning Self-Efficacy

The following is a list of activities involved in planning for retirement. Please indicate how much confidence you have in your ability to do each one successfully.
Use the 0 to 5 scale to indicate your degree of confidence.
KEY **1**=No confidence at all; **2**= Very little confidence; **3**=Moderate confidence; **4**= Much confidence **5**= Complete confidence

	1	**2**	**3**	**4**	**5**
1. Anticipate the financial costs of retirement					
2. Cope with the loss of a routine work schedule					
3. Have a meaningful social life in retirement					
4. Take steps to prepare for living arrangements during retirement					
5. Make a smooth adjustment to a different daily schedule (e.g., one not centred only on work)					
6. Figure out where you will want to live in retirement					
7. Find ways to stay involved with people you feel close to					

8. Handle any sense of loss about leaving the workplace (e.g., missing your colleagues or the work itself)					
9. Find people with similar interests to spend time with					
10. Find solutions to unexpected setbacks in your retirement planning					
11. Manage your financial resources so that you do not run out of money					
12. Decide which living options will be best for you in retirement (e.g., stay where you live now or move to a different living arrangement)					

Retirement Planning Anxiety

Instructions: Read each statement carefully and indicate how well it describes you, using the disagree/agree scale to select your answer.

KEY:

1=Strongly disagree; **2**=Disagree; **3**=Unsure; **4**=Agree; **5**=Strongly agree

	1	**2**	**3**	**4**	**5**
1. I am uncomfortable thinking about retirement					
2. I am concerned that my retirement goals may change after I start planning for retirement.					
3. I am concerned that my financial needs may change after I decide on a retirement direction					
4. I often feel discouraged about having to make retirement decisions					
5. I have been putting off planning for retirement because it makes me feel anxious					
6. I’m worried that I won’t have enough financial resources to survive in retirement					
7. I’m feeling uncertain about whether retirement will be a positive experience					
8. Retirement feels like it’s coming too fast to prepare for it adequately					
9. I’m nervous about being able to figure out what I’ll do in retirement					

Retirement Planning: Perceived Social Support

The following are statements that some people make about planning with their spouse or partner. Please indicate how true these statements are for you.

KEY:
1=Strongly disagree; **2**=Disagree; **3**=Unsure; **4**=Agree; **5**=Strongly agree

	1	**2**	**3**	**4**	**5**
1. My partner and I often talk about our future health					
2. My partner and I often talk about the roles we would like to have in retirement					
3. My partner and I often talk about how we would like to spend our time in retirement					
4. My partner and I often talk about where we would like to live in retirement					
5. My partner and I make all our financial decisions about retirement together					
6. My family really tries to help me.					
7. My family gives me the emotional help and support I need from them.					
8. I can talk about my problems with my family.					
9. My family is willing to help me make decisions.					
10. I can count on my friends when things go wrong.					
11. I have friends with whom I can share my joys and sorrows.					
12. I can talk about my problems with my friends.					
13. I have a community of support in my Church/club/Neighbourhood					

B. MARITAL SATISFACTION

This section asks about one's satisfaction in their relationship.

1. Please, indicate the degree of happiness, all things considered, of your relationship.

Extremely Unhappy	Fairly Unhappy	A Little Unhappy	Happy	Very Hap	Extremely Happy	Perfect
0	1	2	3	4	5	6

Most people have disagreements in their relationships. Please indicate below the approximate extent of agreement or disagreement between you and your partner for each item on the following list.

	Always Agre	Almost Alwa	Occasionally Disagree	Frequently Disagree	Almost Always Disagre	Always Disag
2. Amount of time spent together	5	4	3	2	1	0
3. Making major	5	4	3	2	1	0

	All the Time	Most of the Time	More often than	Occasion ally	Rarely	Never
4. Our relationship is strong	0	1	2	3	4	5
5. I have a warm and comfortable relationship	0	1	2	3	4	5
6. I have had second thoughts about this	0	1	2	3	4	5
7. I really feel like part of a team with my partner	0	1	2	3	4	5
	Not at all True	A little True	Somewhat True	Mostly True	Almost Complet	Completely True
8. How rewarding is your relationship with	0	1	2	3	4	5
9. How well does your partner meet your	0	1	2	3	4	5
10. To what extent has your relationship met your original	0	1	2	3	4	5
11. In general, how satisfied are you with	0	1	2	3	4	5

For each of the following items, select the answer that best describes *how you feel about your relationship.* Base your responses on your first impressions and immediate feelings about the item.

12.	INTERESTING	5	4	3	2	1	0	BORING
13.	FULL	5	4	3	2	1	0	EMPTY
14.	FRIENDLY	5	4	3	2	1	0	LONELY
15.	HOPEFUL	5	4	3	2	1	0	DISCOURAGING
16.	ENJOYABLE	5	4	3	2	1	0	MISERABLE

APPENDIX C: QUESTIONNAIRE FOR RETIREES

Section A:

Please fill in your answers in the spaces provided.

1. **Please indicate your age bracket**.

   ❑ Less than 60 and retired ❑Past 60 and retired

2. **What is your Gender?** Male ❑ Female ❑

3. **Which religious faith do you identify with?** ❑ Christian ❑ non-Christian

4. **If Christianity, which denomination is your Church?**
   Catholic ❑ Protestant ❑ Evangelical ❑ Others ❑

5. **Does your Church have a Retirement Program/Ministry?** Yes ❑ No ❑

6. **What is your highest level of education? (Tick one)**
   None ❑
   Primary education ❑
   Secondary education ❑
   Middle-level College ❑
   Undergraduate degree ❑
   Postgraduate degree ❑

7. **What is your occupation?**
   ❑Full-time Employed ❑Part-time Employed ❑Self-employed ❑ Unemployed ❑Retired

8. **What is your spouse's occupation?**
   ❑Full-time Employed ❑ Part-time Employed ❑Self-employed ❑ Unemployed ❑Retired

9. **How old were you when you got married?** ❑ Less than 25 Years ❑ Past 25 years

10. **How old was your spouse when you got married?** ❑ Less than 25 Years ❑ Past 25 years
11. **For how long have you been married?** ❑ 0-10 years ❑ 10-20years ❑ 20-30 years ❑over 30 years

12. **What type is your marriage?**

❑Religious/Church marriage ❑Civil marriage ❑Customary marriage
❑Common law (cohabiting/come we stay) marriage

Section B:

13. Using the scale below, please indicate the extent to which you agree or disagree with each of the following statements.

	Strongly Disagree ①	Disagree ②	Unsure ③	Agree ④	Strongly Agree
I think my state of health will allow me					
Even in my retirement my					

Projected Retirement Year

14. **At what age did you officially retire?** ❑ Before 60 years ❑ Past 60 years

15. **At what age had you planned to retire?** ❑ Before 60 years ❑ Past 60 years
16. **How many years have you been retired?** ❑0-5 years ❑ 5 -10 years ❑ over 10 years

Income

17. **Please select which income bracket best describes your level of income at your retirement.**
❑Less than 10k ❑10k -15k ❑15k - 25k ❑ 25k -50k❑50k -100k ❑100k - 150k ❑ 150k - 200k ❑200k or more

.

Home Ownership

18. **Are you a homeowner or a co-homeowner?** Yes ❑ No ❑

19. Are you currently servicing any mortgage or a bank loan? Yes ❑ No ❑

<u>Current Career</u>

20. If you are retired and still working after retirement, what is your current occupation or job title?

- -

If you are retired and NOT working, what is your current engagement?

- -

21. <u>Type of Retirement</u>

a) Did you retire BEFORE, AT, or AFTER attaining the Kenya law stipulated retirement age of 60 years?

❑ Before (60 years) ❑ At (60 years) ❑ After (60 years)

b) Would you say that to retire was your choice/voluntary (i.e., entirely up to you or forced to)? Voluntary ❑ Involuntary ❑

c) I do not consider myself a retiree, although I have officially retired according to the Kenyan Stipulated age of retirement (above 60 years old). Yes ❑ No ❑

d) Which category would you classify your retirement? (Choose one)

❑Abrupt/Sudden – due to retrenchment/layoff
❑Abrupt/Sudden – due to health issues/physical injury
❑Gradual – full-time employment with the same employer
❑Gradual – full-time employment with a different employer
❑Gradual - reduced hours of work with the same employer
❑Gradual - reduced hours of work with a different employer

e) What type of retirement transition have you adopted?

After retirement, I consider myself as working: (Choose one)

❑Full-time Employment without reduced hours
❑Full-time Employment with reduced hours
❑Part-time employment
❑Self-employed Business/entrepreneur
❑Self-employed other
❑Other engagements that are non-related to work/employment/business

RETIREMENT TRANSITION (Retired Respondents)

C. Retirement Planning

This section asks about three different aspects of retirement planning: retirement finances, retirement lifestyles, and retirement roles. Please respond to these statements even if you never expect to retire or if you are not working for pay. We are sorry that some questions seem repetitive, but it is important that you answer all the questions that apply to you.

Retirement Planning – Finances

The following are statements that some people make about their future finances. Please indicate how true these statements are for you. (Please tick one box per line)

Key

1=Strongly disagree; 2=Disagree; 3=Unsure; 4=Agree; 5=Strongly agree

Before I retired:	①	②	③	④	⑤
1. I thought a lot about my future finances.					
2. I often compared my financial position with the financial position I would have wanted in retirement.					
3. I had a clear understanding of financial issues for retired people.					
4. I often talked to my family about financial issues for retired people.					
5. I often talked to my friends about financial issues for retired people.					
6. I had specific goals regarding the financial position I wanted in retirement.					
7. I thought it was too early for me to start thinking about my retirement finances before my actual retirement.					
8. It was worthwhile to make financial provisions for retirement before retiring.					
9. By the time I retired, I owned a house without a mortgage/loan.					
10. By the time I retired, I had sufficient income to ensure the standard of living I wanted in retirement.					
11. By the time I retired, I had enough money to pay for any unexpected expenses.					

Retirement-Planning Self-Efficacy

The following is a list of activities involved in planning for retirement. Please indicate how much confidence you have in your ability to do each one successfully.
Use the 0 to 5 scale to indicate your degree of confidence.
1=No confidence at all; 2= Very little confidence; 4=Moderate confidence; 4= Much confidence; 5= Complete confidence

	①	②	③	④	⑤
1. I anticipated the financial costs of retirement.					
2. I am coping with the loss of a routine work schedule.					
3. I have a meaningful social life in retirement.					
4. I took steps to prepare for living arrangements during retirement.					
5. I made a smooth adjustment to a different daily schedule (e.g., one not centred only on work)					
6. I have figured out where I wanted to live after retirement.					
7. I have found ways to stay involved with people I feel close to.					
8. I handle any sense of loss about leaving the workplace (e.g., missing your colleagues or the work itself)					
9. I have found people with similar interests to spend time with.					
10. I have found solutions to unexpected setbacks in my retirement planning.					
11. I have managed my financial resources so that I do not run out of money.					
12. I decided which living options will be best for me in retirement (e.g., staying where I live now or moving to a different living arrangement).					

Retirement Planning Perceived Social Support
The following are statements that some people make about planning with their spouse or partner. Please indicate how true these statements are for you.
KEY 1=Strongly disagree; 2=Disagree; 3=Unsure; 4=Agree; 5=Strongly agree

	1	2	3	4	5

1. My partner and I discuss our health as retirees.					
2. My partner and I discuss our roles as retirees.					
3. My partner and I discuss how we spend our time as retirees.					
4. My partner and I are comfortable with where we live as retirees.					
5. My partner and I made all our financial decisions on retirement together.					
6. My family really tries to help me as a retiree.					
7. My family gives me the emotional help and support I need from them.					
8. I can talk about my problems with my family.					
9. My family is willing to help me make general life decisions.					
10. I can count on my friends when things go wrong.					
11. I have friends with whom I can share my joys and sorrows.					
12. I can talk about my retirement problems with my friends.					
13. I have a retirement community of support (Church/club/Neighbourhood).					

Retirement Planning Anxiety

Instructions: Read each statement carefully and indicate how well it describes you, using the disagree/agree scale to select your answer.
KEY1=Strongly disagree; 2=Disagree; 3=Unsure; 4=Agree; 5=Strongly agree

	1	2	3	4	5
1. I wish I had planned better for my retirement beforehand.					
2. I am concerned that my retirement goals have changed from my initial plan.					
3. I am concerned that my financial needs have changed after I decided on a retirement direction.					
4. I often feel discouraged about having to change my initial retirement plans.					
5. I have been putting off some of my initial plans for retirement because it makes me feel anxious.					
6. I am worried that I will not have enough financial resources to survive as a retiree.					
7. I am feeling uncertain about my future as a retiree.					
8. Retirement felt like it came too fast to prepare for it adequately.					
9. I am nervous about being able to figure out what I'll do in the days to come as a retiree.					

B. MARITAL SATISFACTION

This section asks about one's satisfaction in their relationship.

1. Please indicate the degree of happiness, all things considered, of your relationship.

Extremely Unhappy	Fairly Unhappy	A Little Unhappy	Happy	Very Happy	Extremely Happy	Perfect
0	1	2	3	4	5	6

Most people have disagreements in their relationships. Please indicate below the approximate extent of agreement or disagreement between you and your partner for each item on the following list.

	Always Agree	Almost Alwa	Occasionally Disagree	Frequently Disagree	Almost Alway	Always Disa
2. Amount of time spent	5	4	3	2	1	0
3. Making major decisions	5	4	3	2	1	0

	All the Tim	Most of the Time	More often than Not	Occasio n ally	Rarely	Never
4. Our relationship is strong	0	1	2	3	4	5
5. I have a warm and comfortable relationship	0	1	2	3	4	5
6. I have had second thoughts about this	0	1	2	3	4	5
7. I really feel like part of a team with my partner	0	1	2	3	4	5

	Not at all True	A little True	Somewhat True	Mostly True	Almost Complet ely True	Completel y True
8. How rewarding is your relationship with your partner?	0	1	2	3	4	5
9. How well does your partner meet your	0	1	2	3	4	5
10. To what extent has your relationship met your original expectations?	0	1	2	3	4	5
11. In general, how satisfied are you with your relationship?	0	1	2	3	4	5

For each of the following items, select the answer that best describes *how you feel about your relationship.* Base your responses on your first impressions and immediate feelings about the item.

12.	INTERESTING	5	4	3	2	1	0 BORING
13.	FULL	5	4	3	2	1	0 EMPTY
14.	FRIENDLY	5	4	3	2	1	0 LONELY
15.	HOPEFUL	5	4	3	2	1	0 DISOURAGING
16.	ENJOYABLE	5	4	3	2	1	0 MISERABLE

.

APPENDIX D: PERMISSION TO USE PREPS

Njoroge, Sarah Wangare (PMFT/12990/0/19)
<sarah.njoroge@students.pacuniversity.ac.ke>

Jack Noone sent you a message on ResearchGate
1 message

Jack Noone via ResearchGate <no-reply@researchgatemail.net> Mon, Nov 7, 2022 at 2:57 AM
To: Sarah Njoroge <sarah.njoroge@students.pacuniversity.ac.ke>

ResearchGate

Jack sent you a message

Jack Noone
UNSW Sydney

Hi Sarah,

Yes you are very welcome to use the scale. One of my colleagues translated the scale to Spanish - let me know if you would like me to connect you to her.

Also, do feel free to write to me any time: j.noone@unsw.edu.au

Reply on ResearchGate

APPENDIX E: PERMISSION TO USE CSI-16

PAN AFRICA CHRISTIAN PAC UNIVERSITY

Njoroge, Sarah Wangare (PMFT/12990/0/19)
<sarah.njoroge@students.pacuniversity.ac.ke>

Ronald D Rogge sent you a message on ResearchGate
1 message

Ronald D Rogge via ResearchGate <no-reply@researchgatemail.net> Mon, Nov 7, 2022 at 2:29 AM
To: Sarah Njoroge <sarah.njoroge@students.pacuniversity.ac.ke>

ResearchGate

Ronald sent you a message

Ronald D Rogge
University of Rochester

You absolutely have my permission! Best of luck with your study!

Ron

Reply on ResearchGate

APPENDIX F: CERTIFICATE OF ETHICAL CLEARANCE

Certificate of Ethical Clearance

Pan Africa Christian University

Thika Road Campus | Valley Road Campus

INSTITUTIONAL SCIENTIFIC ETHICSREVIEW COMMITTEE

(ISERC)

This Certificate is awarded to

SARAH WANGARE NJOROGE(PMFT/12990/0/19)

For the research titled

RELATIONSHIP BETWEEN RETIREMENT TRANSITION AND MARITAL SATISFACTION AMONG MARRIED PEOPLE IN KIAMBU COUNTY, KENYA

Ref/PAC/ISERC/25/6/23

having complied with PAC University Institutional Scientific Ethics Review Committee's guidelines and Standard Operating Procedures for ethical clearance.

This Certificate is issued subject to compliance with the following requirements:

i. Before commencing the study, you are required to obtain a Research License from the NationalCommission for Science, Technology and Innovation (NACOSTI) as well as other institutional clearances as and where needed.

ii. Only approved documents including research instruments and informed consent forms will beused.

iii. All changes including amendments and/or deviations are to be submitted for review andclearance by PAC University Institutional Scientific Ethics Review Committee before use.

iv. Any expected or unexpected changes that may increase the risks to study participants or affectthe integrity of the study must be reported in writing to PAC University Institutional Scientific Ethics Review Committee within two days.

v. Any request for renewal or approval must be submitted to PAC University Institutional ScientificEthics Review Committee at least four weeks prior to the expiry of this Certificate and must be accompanied by a comprehensive progress report to support the renewal.

Date of issue	29/6/2023	Expiry date	29/6/2024

DR.JANE KINUTHIA

Secretary PAC_ISERC

APPENDIX F: PAC UNIVERSITY RESEARCH AUTHORISATION

PAN AFRICA CHRISTIAN
PAC
UNIVERSITY

P.O. Box 56875 - 00200
Nairobi, Kenya
Lumumba Drive, Roysambu
off Kamiti Rd, off Thika Rd
Tel: 0734 400694/0721 932050
Email: enquiries@pacuniversity.ac.ke
website: www.pacuniversity.ac.ke

30TH June, 2023

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

RE: RESEARCH AUTHORIZATION & ETHICS CLEARANCE LETTER FOR NJOROGE SARAH WANGARE REG. NO: PMFT/12990/0/19

Greetings! This is an introduction letter for the above named person a final year student at Pan Africa Christian University (PAC University), pursuing Doctor of Philosophy in Marriage and Family Therapy.

She is at the final stage of the programme and she is preparing to collect data to enable her finalize on the dissertation. The dissertation title is ***"Relationship between Retirement Transition and Marital Satisfaction among Married People in Kiambu County, Kenya."***

We kindly request that you allow her obtain a research permit so as to proceed and collect data from selected Married People in Kiambu County, Kenya.

Kind Regards,

PAN AFRICA CHRISTIAN UNIVERSITY
REGISTRAR
P.O. Box 56875 - 00200
TEL: 0721 932050 0734 400694
NAIROBI, KENYA

Dr. Lilian Vikiru
Registrar Academic Affairs
Pan Africa Christian University
Lumumba Drive, Roysambu, off Kamiti Rd, off Thika Rd
P.O Box 56875-00200, Nairobi, Kenya
Tel: +254 721-932050/726-595863/734-400694
Email: registrar.aa@pacuniversity.ac.ke
Website: www.pacuniversity.ac.ke

APPENDIX G: NACOSTI PERMIT

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: 425353

Date of Issue: 25/July/2023

RESEARCH LICENSE

This is to Certify that Ms.. Sarah Wangare Njoroge of Pan Africa Christian University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Kiambu on the topic: RELATIONSHIP BETWEEN RETIREMENT TRANSITION AND MARITAL SATISFACTION AMONG MARRIED PEOPLE IN KIAMBU COUNTY, KENYA for the period ending : 25/July/2024.

License No: NACOSTI/P/23/27850

425353

Applicant Identification Number

Director General
NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Verification QR Code

NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.

See overleaf for conditions