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RETIREMENT TRANSITION PLANNING AND MARITAL SATISFACTION IN KIAMBU COUNTY, KENYA: A REGRESSION ANALYSIS

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Abstract:

An increase in grey divorce is being witnessed across the world. Lack of support from spouses during retirement transition can contribute to marital dissatisfaction, along with ineffective retirement planning due to limited resources and poor scheduling. Transitioning into retirement can lead to conflicts over living arrangements, financial management, and post-retirement activities, causing bitterness and tension within the marriage. This correlational study investigated the link between retirement transition planning and marital satisfaction among married individuals aged 50-70 in Kiambu County, Kenya. Data from 400 participants were collected using stratified random sampling. Retirement planning was assessed using the Process of Retirement Planning Scale (PREPS), while marital satisfaction was measured with the Couple Satisfaction Index (CSI). Both scales demonstrated validity and reliability, and data analysis was conducted using SPSS Version 25, involving exploratory analysis, correlation, and regression analysis tests. The study uncovered a positive correlation between marital satisfaction and different aspects of retirement planning such as financial preparation ($p > .05$, $r = .094$), self-efficacy ($p < .05$, $r = .158$), and perceived social support ($p < .05$, $r = .358$). Conversely, there was a statistically significant negative correlation between retirement planning anxiety and marital satisfaction ($p < .05$, $r = -.274$). Regression analysis demonstrated that collectively, the individual retirement planning variables accounted for a significant portion of the variances in marital satisfaction among the participants, $R^2 = 0.315$, $F(3)$, $p < .05$. Thus, interventions aimed at enhancing retirement planning can potentially improve marital relationships.

Keywords:

Grey Divorce, Marital Satisfaction, Retirement Transition Planning

Introduction

Married individuals aspire to age happily together, but dissatisfaction in marriage often leads to divorce or separation (Gottman & Gottman, 2017). The prevalence of unhappy marriages is contentious, and a phenomenon of grey divorce is on the rise (Anaana et al., 2019; Tang, 2020). Increased conflicts within marriage indicate dissatisfaction. Mobility is crucial for retirees' well-being, especially in the first year (Berg, 2016), and lack of support from spouses during retirement transition can lead to marital dissatisfaction. Ineffective retirement planning, stemming from limited resources and poor scheduling, contributes to this dissatisfaction (Myllyntausta et al., 2017). Couples need to assess their resources individually and as a family to prepare for retirement effectively (Musila et al., 2019).

The process of preparing for retirement among married individuals typically begins during middle age, where focus is placed on various psychological factors such as spending habits, saving patterns, dietary choices, and the quality of relationships (Kerr, 2018). Effective planning is crucial in navigating life transitions, especially those that are foreseeable like retirement (Drydakis et al., 2018). This planning involves evaluating personal resources, relationships, and implementation strategies, ensuring a smoother transition for couples both before and after retirement (Doorley & Nolan, 2019). Nonetheless, retirement transition can disrupt employment and lead to shifts in income for both men and women, influencing the type of transition, available resources, and planning approaches (Lee, 2022).

Couples transitioning into retirement often experience conflicts regarding decisions about their living arrangements, financial management, and post-retirement activities, among other concerns (Eismann et al., 2017). These disagreements can lead to feelings of bitterness, resentment, and tension within the marriage, resulting in overall dissatisfaction (Benson & Coleman, 2016). Additionally, Benson and Coleman note that in many cases, husbands assert their authority as the heads of the household and believe they should make the final decisions. Conversely, wives insist on having their preferences considered, leading to individual differences that may ultimately lead some couples to live separately, compromising marital harmony (Benson & Coleman, 2016).

When married individuals don't feel the emotional closeness of their spouses, they often seek various ways to fill their free time during retirement (Henning et al., 2021). For instance, Stockdale (2017) observed that married women resisted returning to their homeland after their husband's retirement, leading to marital conflicts and, in some cases, distant relationships. Additionally, it has been proposed that aside from addressing unfavorable pension policies, married retirees explore alternative activities by migrating (Gehring, 2017). These trends suggest that older adults may opt for unmarried relationships to safeguard their retirement lifestyle and financial stability (Allred, 2019).

Between 1990 and 2017, divorce rates for adults aged 50 and above have doubled, indicating a notable increase in marital instability and suggesting dissatisfaction among couples (Allred,

2019; Brown & Lin, 2012; Raley & Sweeney, 2020). Research highlights various factors potentially affecting marital satisfaction in later stages of marriage, leading to higher levels of discontent (Allred, 2019; Brown & Lin, 2012). Consequently, there has been a significant rise in studies examining retirement transitions among married couples in Western nations, with comparatively fewer studies conducted in Africa (Brenes, 2018, Syse et al., 2014). Against this backdrop, the current study aimed to examine the link between individual retirement planning and marital contentment among married individuals in Kiambu County, Kenya.

Literature Review

Individual retirement planning encompasses evaluating personal resources, relationships, and implementation strategies, essential for a smooth transition for couples both before and after retirement (Doorley & Nolan, 2019). Planning is deemed crucial for managing various life situations, especially in predictable circumstances like retirement (Drydakis et al., 2018), with implications extending to the couple's relationship and potentially affecting marital satisfaction.

Retirement planning has garnered recognition from stakeholders, policymakers, and researchers due to the significant economic power wielded by the aging population (Hassan et al., 2016; Seidl et al., 2021). Numerous studies indicate that retirement planning positively impacts retirees' lives by fostering realistic expectations of post-retirement changes (Liu et al., 2022; Seidl et al., 2021; Yeung & Zhou, 2017).

Contemporary research emphasizes the role of the retiree and their family as beneficiaries (Fan et al., 2022; Hirschi, 2016; Seidl et al., 2021), with the spouse being a prospective beneficiary whose quality of life, including marital satisfaction, depends on retirement planning. Pre-retirement planning, viewed as goal-driven behavior occurring months or years before retirement, involves tangible and intangible resources that contribute to positive retirement adjustment for individuals and couples (Seidl et al., 2021; Yeung & Zhou, 2017). Consequently, positive adjustment in retirement is presumed to impact marital satisfaction, a premise examined in this study within the Kenyan context.

Using a resource-based model, Yeung and Zhou (2017) defined resources as overall individual capabilities in meeting significant needs and goals, encompassing various spheres such as finances, psychological, emotional, spiritual, cognitive, physical wellness, and social support (Hoppmann et al., 2017). These resources facilitate the retirement transition process, potentially influencing marital satisfaction as they enable couples to achieve shared life goals. Additionally, there exists potential mutual regulation between these resources, with implications for marital satisfaction among retirees (Ghafoori et al., 2021).

Other studies (Fan et al., 2022; Ghafoori et al., 2021) have highlighted the importance of financial planning alongside critical aspects such as health, social life, self-efficacy, retirement confidence, and retirement anxiety (Liu et al., 2022; Ghafoori et al., 2021). This comprehensive approach has led to the development of the Pre-Retirement Planning Scale (PrePS), assessing various aspects including financial, health, psychosocial, and lifestyle factors (Seidl et al., 2021). Individual retirement planning thus encompasses both tangible material resources like finances and intangible psychosocial resources (Abdulkadir et al., 2018; Yeung & Zhou, 2017). The literature reviewed underscores the multifaceted nature of retirement transition planning and its potential impact on marital satisfaction, suggesting several avenues for advancing

research in this field. Firstly, there was a need for further exploration of the specific mechanisms through which retirement planning influences marital satisfaction, considering both tangible and intangible resource planning, such as financial stability and psychosocial support. Additionally, given the cultural and regional differences highlighted in the literature, the present study aimed to capture diverse perspectives and experiences, particularly in understudied regions like Kenya. By addressing these research gaps, the researcher sought to deepen our understanding of the complex interplay between retirement transition planning and marital satisfaction, contributing to extension of knowledge in a developing country-context.

Materials and Methods

A correlational design was employed to investigate the association between retirement transition planning among married individuals and marital satisfaction. The study targeted a population of 176,506 members belonging to selected church denominations in Kiambu County, aged between 50 and 70 years, including Catholic, Protestant, and Evangelical churches. Data were collected from a sample of 400 individuals within the specified age range in Kiambu County, with inclusion criteria comprising married residents aged 50-69 who were previously employed. Single or widowed individuals in retirement transition were excluded. Stratified random sampling was utilized to ensure adequate representation of both genders.

Quantitative data was collected, represented numerically, with retirement transition data gathered using the Process of Retirement Planning Scale (PRePS) developed by Seidl et al. (2020), a 24-item scale assessing financial, lifestyle, psychological, and health planning, along with retirement transition stages. Marital satisfaction was measured using the Couple Satisfaction Index (CSI) developed by Funk and Rogge (2007), a 16-item inventory capturing various dimensions of marital satisfaction. Both questionnaires demonstrated validity and reliability, with the PRePS validated in a sample of 1,827 Spanish employees (Seidl et al., 2020), and the CSI-16 exhibiting strong convergent validity and high reliability (Funk & Rogge, 2007; Yetka et al., 2017). Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS Version 25), facilitating exploratory analysis, correlation, and regression analysis tests.

Results and Discussion

Spearman's rank correlation was utilized to explore the connection between individual retirement planning and marital satisfaction among married individuals in Kiambu County. The findings of this analysis are presented in Table 1. The data presented in the table indicate that financial retirement planning exhibits a positive correlation with marital satisfaction, albeit not reaching statistical significance ($N= 279$, $p > .05$, $r = .094$). The literature underscores the pivotal role of financial planning in maintaining marital relationships. Heaven et al. (2015) stress the significance of individual retirement planning for sustaining marriages, while Yeung and Zhou (2017) point out the scarcity of studies integrating marital satisfaction into retirement planning discussions, a gap addressed by the current study. These findings highlight the importance of couples addressing financial aspects in their retirement planning endeavors, given its potential impact on marital satisfaction. Additionally, the association between financial planning and sleep, as proposed by Wilson et al. (2017), further emphasizes the importance of adequate sleep for marital well-being. Effective financial planning reduces retirement-related anxiety, leading to enhanced sleep quality, which, in turn, positively influences marital intimacy and satisfaction. This holistic perspective underscores the interconnected nature of various life domains.

Moreover, the table illustrates that self-efficacy in retirement planning exhibits a positive and statistically significant correlation with marital satisfaction ($N=279$, $p<.05$, $r=.158$), aligning with the findings of Abiodun et al. (2022), who conducted research demonstrating a positive association between emotional intelligence and marital satisfaction among couples. This discovery that self-efficacy in retirement planning is linked to higher marital satisfaction resonates with existing literature concerning the relationship between self-efficacy and dynamics within relationships. Effective conflict resolution, highlighted by Papp (2018), emerges as a pivotal factor shaping the quality of intimate relationships among older couples and serves as a manifestation of self-efficacy crucial for maintaining marital satisfaction. The literature on self-efficacy in conflict resolution and relationship contentment suggests that couples capable of understanding and navigating each other's emotional landscapes tend to exhibit heightened levels of intimacy and satisfaction (Abiodun et al., 2022). This study aligns with broader research highlighting the significance of self-efficacy in addressing relationship challenges and conflicts (Mirzanezhad, 2020; Wilson et al., 2017), underscoring its role in effectively managing conflicts and adapting to marital changes, particularly during significant life transitions like retirement.

Table 1 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).

Retirement planning's perceived social support displayed a statistically significant positive correlation with marital satisfaction ($N=279$, $p<.05$, $r=.358$), suggesting that an increase in social support is associated with higher marital satisfaction among married individuals in Kiambu County. This finding underscores the intertwined nature of social relationships and marital well-being, as emphasized in the literature on social support, which identifies family members and colleagues as effective sources of support (Brown et al., 2018). Hori and Kamo

(2018) further highlight the positive association between the availability of social support and happiness among married women.

On the other hand, retirement planning anxiety exhibited a statistically significant negative correlation with marital satisfaction ($N=279$, $p<.05$, $r=-.274$), indicating that increased anxiety regarding retirement planning is linked to decreased marital satisfaction among respondents. This aligns with Kasalova et al.'s (2017) findings, which suggest that marital dissatisfaction can act as a trigger for anxiety disorders among married individuals. The complexity of the relationship between anxiety and marital satisfaction is evident in Magoma-Nthite's (2022) study in South Africa, where expectations regarding retirement anxiety vary among individuals.

Physical health planning showed a positive correlation with marital satisfaction, albeit statistically insignificant ($N=279$, $p>.05$, $r=.105$). 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 the potential influence of other unexplored factors on marital satisfaction.

Overall, the study's findings provide a nuanced understanding of the relationships between various retirement planning factors and marital satisfaction, contributing to filling knowledge gaps identified in the literature. The context-specific nature of the findings from Kiambu County underscores the importance of considering cultural and regional variations in understanding the complex interplay between retirement preparedness and marital well-being. The multidimensional nature of retirement transitions emphasizes the need for comprehensive research that integrates various factors influencing the retirement planning process, aligning with broader literature highlighting the impact of financial planning, self-efficacy, social support, and anxiety on various aspects of individuals' lives.

Marital satisfaction was further regressed on the individual retirement planning transitions. Tables 2, 3 and 3 present the model summary, ANOVA, and coefficients of the analysis. The regression analysis revealed that collectively, all individual retirement planning transitions significantly influence marital satisfaction among the respondents ($R^2 = 0.315$, $F(3)$, $p < .05$), indicating that these transitions explain 31.5% of the variances in marital satisfaction. However, upon examining the coefficients, it was found that financial planning ($B=.967$, $p>.05$) had statistically insignificant explanatory power over respondents' marital satisfaction. This finding contradicts the common understanding that financial dynamics often contribute to marital conflicts (Spence, 2021), although the literature acknowledges the multifaceted nature of financial planning and its implications for marital well-being. While Heaven et al. (2015) emphasize the criticality of individual retirement planning for sustenance, stressing the importance of financial resources among couples, this study's deviation from this perspective suggests that financial planning alone may not fully account for the complexities of marital satisfaction. This observation aligns with Yeung and Zhou's (2017) noting of limited studies incorporating marital satisfaction into retirement planning, resonating with the study's aim to address this knowledge gap. Despite recognizing financial challenges in marriage, as discussed by Mirzanezhad (2020), Sillars et al. (2021) and Wilson et al. (2017), and Spence's (2021) assertion that marital conflict often stems from poorly managed areas, including finances, the

study's finding prompts further exploration of the nuanced relationship between financial planning and marital well-being specifically within the Kenyan context.

Retirement Planning-Self-Efficacy ($B=.155$, $p>.05$) exhibited statistically insignificant positive explanatory power over marital satisfaction, which supports the conclusions drawn by Ghafoori et al. (2021), who suggested that confidence in retirement planning correlates with personal and situational factors like financial planning, health, and life satisfaction. The study emphasizes that retirement planning self-efficacy did not significantly explain marital satisfaction, echoing Ghafoori et al.'s (2021) assertion regarding the interconnectedness of retirement planning confidence with various dimensions, including financial planning, health, and life satisfaction. This highlights the significance of self-efficacy in managing conflicts and relationships.

Table 2 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 3 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 4 Coefficients^a for the Regression Analysis of Marital Satisfaction and Individual Retirement Transition Planning

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
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 association between physical health planning and marital satisfaction was not statistically significant ($B=.105$, $p>.05$). This insignificance underscores the complexity of marital satisfaction, suggesting that health-related planning alone may not fully elucidate variations in satisfaction levels. This finding contradicts Tadros et al.'s (2021) assertion on the importance of physical health planning in retirement transition and its potential impact on overall well-being, including marital satisfaction. The disparity underscores the importance of considering cultural and contextual factors when examining intricate relationships.

Retirement planning perceived social support ($B=.404$, $p<.05$) significantly explained marital satisfaction, in line with Hori and Kamo's (2018) study demonstrating the positive association between social support availability and happiness, particularly among married women. This finding reinforces the relevance of perceived social support in retirement planning to marital satisfaction. Brown et al.'s (2018) research on Olympic athletes and Hori and Kamo's (2018) work further underscore the effectiveness of family members and colleagues as sources of social support. The study accentuates the specific importance of retirement planning perceived social support in enhancing marital satisfaction.

Furthermore, retirement planning anxiety ($B=-.464$, $p<.05$) significantly negatively impacted marital satisfaction, consistent with Mooney et al.'s (2017) observation that balanced time perspective in retirement planning is positively related to anxiety. The study highlights the importance of addressing anxiety through proper retirement planning, given its implications for various aspects of daily living. Asiedu et al.'s (2018) quantitative study on retirement planning anxiety among teachers in Ghana, showing increased anxiety with proximity to retirement, echoes this finding. Seeking counseling services as a preventive measure during times of anxiety aligns with the broader understanding that mental health interventions are

crucial during significant life transitions. The study underscores the potential consequences of anxiety, such as sleep disturbances, which are linked to marital performance and satisfaction (Wilson et al., 2017).

The study's findings contribute to the existing literature on the intricate relationships between retirement planning factors and marital satisfaction, highlighting the need for comprehensive research that integrates various factors influencing marital well-being. The nuanced exploration enriches our understanding of how these factors interact and influence marital satisfaction, emphasizing the importance of context-specific investigations to develop targeted interventions tailored to couples' diverse needs during retirement transitions. The broader literature underscores the interconnectedness of financial dynamics, emotional intelligence, social support, and self-efficacy in shaping marital satisfaction, emphasizing the need for holistic approaches to understanding and promoting marital well-being during significant life transitions like retirement (Wilson et al., 2017).

Conclusion

The primary aim of the study was to explore the connection between individual retirement planning and marital satisfaction among married individuals in Kiambu County, Kenya. To achieve this objective, inferential statistics such as correlation and regression modeling were employed. The findings revealed a positive correlation between marital satisfaction and various facets of retirement planning, including financial preparation, self-efficacy in retirement planning, and perceived social support for retirement planning. Conversely, a statistically significant negative correlation was found between retirement planning anxiety and marital satisfaction. Regression analysis unveiled that collectively, the individual retirement planning variables explained a sizeable share of the variances in marital satisfaction among the participants.

The positive associations observed between components of retirement planning, such as financial planning, self-efficacy, and perceived social support, resonate with extant literature, highlighting the significance of confidence, social support, and positive outlooks during life transitions. Conversely, the negative correlation with retirement planning anxiety further underscored the notion of anxiety adversely affecting adjustment. The regression analysis, indicating that retirement planning variables collectively account for a considerable portion of the variation in marital satisfaction, supports the notion that shared objectives and proactive planning significantly contribute to relationship well-being, aligning with theoretical emphasis on shared meaning and constructive relationship dynamics.

The study's alignment with extant literature on the beneficial impact of pre-retirement planning on physical, psychological well-being, and post-retirement marital satisfaction added to the existing knowledge. Furthermore, the study contributes by highlighting the role of self-efficacy in resolving relationship issues and managing marital conflicts, consistent with the findings of past research. These findings corroborate and expand existing research, underscoring the significance of various aspects of retirement planning in shaping marital satisfaction. The incorporation of cultural and contextual factors in the study's focus enriches the comprehension of retirement transition dynamics, particularly in non-western contexts.

From a practical perspective, the positive correlations between various aspects of retirement planning and marital satisfaction suggest that interventions aimed at enhancing retirement planning can potentially improve marital relationships. Professionals working with couples, such as therapists or financial advisors, could integrate discussions on retirement planning into their sessions to address potential stressors and promote proactive planning. Couples' workshops focusing on retirement preparedness could also be beneficial, providing tools and strategies to navigate the transition effectively and strengthen marital bonds.

Furthermore, the identification of retirement planning anxiety as a significant factor negatively impacting marital satisfaction underscores the importance of addressing psychological well-being during retirement preparation. Mental health professionals could offer counselling services tailored to individuals experiencing anxiety related to retirement planning, helping them develop coping mechanisms and strategies to manage stress effectively.

From a policy standpoint, recognizing the role of retirement planning in marital satisfaction suggests the need for supportive policies that facilitate effective retirement preparation. Governments could invest in educational programs and resources aimed at promoting financial literacy and retirement planning skills among the population. Additionally, employers could implement workplace initiatives focused on retirement planning, such as retirement savings plans and seminars on transition preparation, to support employees in their pre-retirement phase. In addition, addressing retirement planning anxiety also calls for policies that prioritize mental health support during life transitions. Policy makers could allocate resources to mental health services specifically tailored to individuals navigating retirement, ensuring accessibility and affordability of counselling and therapy services.

While the study identified correlations between individual retirement planning factors and marital satisfaction, conducting longitudinal studies could offer a deeper understanding of this relationship. Long-term tracking of couples from pre-retirement through different retirement stages could provide insights into the dynamic nature of marital satisfaction. Moreover, further research could delve into retirement planning anxiety, exploring its sources, coping mechanisms, and its impact on decision-making processes, potentially examining how demographic factors or life circumstances contribute to heightened retirement planning anxiety.

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