

# Relationship between the Type of Retirement Transition and Marital Satisfaction in Kiambu County, Kenya

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## ABSTRACT

Retirement experience is unique for each individual and affects family dynamics, including spouses and children. It is critical to consider aspects with negative implications for retirement transition, particularly intimacy and marital conflict resolution. The primary aim of this study was to describe the potential association between different types of retirement transitions and marital satisfaction levels among individuals residing in Kiambu County, Kenya, with a view to provide insights into the impact of retirement on marital relationships within a non-western context. A descriptive-correlational study investigated the relationship between retirement transition types and marital satisfaction among 400 married individuals who had been gainfully employed. Participants were selected using stratified random sampling to ensure gender balance and represent various age groups. Data were collected through a structured questionnaire featuring predetermined questions and Likert scales, assessing retirement transition types and marital satisfaction using the Couple Satisfaction Index (CSI). Statistical analysis was conducted using SPSS Version 25 to perform cross-tabulation and descriptive statistics. Results showed that gradual transitions, especially full-time employment with a different employer, showed the highest percentage of respondents reporting high marital satisfaction. Conversely, abrupt transitions due to health issues had the lowest proportion of satisfied respondents. However, overall marital satisfaction remained consistently high regardless of post-retirement occupation, with some observable variations, underscoring the diverse pathways through which individuals navigate retirement and its implications for marital relationships. These findings underscore the complexity of retirement transitions and stress the importance of considering individual preferences and circumstances. Policymakers and therapists can utilize this understanding to make informed decisions regarding retirement planning and post-retirement engagements, aiming to enhance marital well-being in later life. Top of Form

**Keywords:** Marital Satisfaction, Post-retirement Occupation, Retirement Transition Types,

## INTRODUCTION

Retirement involves transitioning from full-time employment to either reduced working hours or non-employment activities either before or after reaching the designated retirement age (Rodríguez-Monforte et al., 2020). It has been noted that the process of retirement marks a significant life event that brings about changes in assumptions, roles, routines, and relationships due to exiting the active workforce (Moffatt & Heaven, 2017). This transition often leads to decreased economic productivity and various individual vulnerabilities (Moffatt & Heaven, 2017). The process of transitioning into retirement encompasses various forms of engagement, known as types of retirement transition (Mejía et al., 2017). For instance, Hoppman et al. (2017) observed that some older individuals: a) reduce their working hours, b) transition to part-time consultancy within the same organization, c) seek bridge employment, while d) others cease working upon reaching retirement age, either voluntarily or involuntarily. Hence, the type of retirement transition depends on the individual's planning resources and their capacity to adequately plan for retirement (Hoppmann et al.,

2017).

The retirement experience is highly personal and varies for each individual based on their unique life experiences (Chunita, 2019). However, retirement represents more than just an individual journey; it significantly impacts family dynamics, particularly spouses and their children (Blundell et al., 2016). Recent studies indicate that the retirement transition involves changes in task distribution, spousal bargaining power, time allocation within households, health outcomes, family dynamics, and gender roles (Karimi et al., 2019; Killewald, 2016; Omoro, 2018; Tasew & Getahun, 2021). Furthermore, retirement transition also requires decision-making that necessitates cooperation between spouses within a marital relationship (Brenes, 2018).

Retirement transition in recent years has unveiled complexities affecting both individual and family adjustments (Lassen & Vrangbæk, 2021). For instance, the involuntary retirement of one spouse necessitates adjustments for both the individual and the entire family (Vinick & Ekerdt, 2020). Thus, the transition into retirement represents a significant life change that impacts various spheres for both retirees and their spouses (Moffatt & Heaven, 2017). The body of literature exploring the relationship between retirement transition types and life satisfaction is extensive in the US and Europe compared to the global examination of retirement transition type and marital satisfaction (Fye et al., 2020). For instance, Mejía et al. (2017) suggest that various retirement transition types influence satisfaction with retirement transition and post-retirement life. Similarly, Hershey and Henkens (2016) assert that voluntary retirement is associated with a significant portion of life satisfaction. Mergenthaler and Cihlar (2018) noted that men who voluntarily retired but engaged in bridge employment exhibited higher marital satisfaction compared to their wives who also pursued bridge employment. In contrast, Syse et al. (2014) found that low marital quality did not predict spouses' decisions regarding voluntary retirement. Conflicts often arise among couples transitioning to retirement regarding living arrangements, financial decisions, and post-retirement activities, leading to bitterness and tension (Eismann et al., 2017; Benson & Coleman, 2016). Husbands may often assert dominance in decision-making, causing discord with wives who demand consideration of their preferences, sometimes resulting in separate living arrangements (Benson & Coleman, 2016).

The relationship between retirement transition and marital satisfaction is significant yet understudied, particularly outside Western contexts (Fye et al., 2020). It is critical to consider aspects with negative implications for retirement transition, particularly intimacy and marital conflict resolution (Abiodun et al., 2022; Brown & Wright, 2017; Byrne & Barling, 2017; Chen, 2018; Karimi et al., 2019; Tasew & Getahun, 2021; Tavakol et al., 2017; Wickrama et al., 2020). Furthermore, the definition of retirement transition has evolved with factors such as time, mode of engagement, and career choices (Lassen & Vrangbæk, 2021a). The changing trends in retirement transition types, especially in the 21st century, warrant investigation into their effects on married individuals. While numerous studies have explored retirees' financial, psychological, and physical well-being, research on the correlation between retirement transition type and marital satisfaction, particularly outside Western contexts, remains limited (Doorley & Nolan, 2019; Gallagher & Stokes, 2021). This gap in literature production provided the impetus for the present study.

## LITERATURE REVIEW

Reviewing existing empirical literature reveals a scarcity of studies on retirement transition in relation to marital satisfaction (Gallagher & Stokes, 2021). Most studies predominantly focus on examining the relationship between retirement and life satisfaction, quality of life, well-being, and psychological/cognitive wellness among retirees. For example, Horn et al. (2021) suggested that different retirement transition types influence spouses' life satisfaction, emphasizing the role of interpersonal and intrapersonal emotion regulation in individual retirement adjustment. However, they did not directly measure marital satisfaction or retirement planning in their study. Although the impact of retirement on the health of the spouse has been

extensively documented (Atalay& Zhu, 2018; Chen et al., 2021; Horn et al., 2021), Messe and Wolff (2019) found that entering retirement had a temporary positive effect on the self-reported health of the retiree but no significant effect on the spouse's health.

Additionally, studies have identified various factors contributing to spousal spillover effects in retirement transition on health concerns (Chen et al., 2021; Atalay& Zhu, 2018). Henning et al. (2021) highlighted the importance of lifestyle adjustments in facilitating retirement adaptation and maintaining mental well-being for couples. They also noted divergent outcomes in the retirement transition experiences of husbands and wives, emphasizing the need to consider their individual dynamics. Despite these findings, research examining the correlation between retirement transition and marital satisfaction among married individuals remains scarce (Fye et al., 2020).

Retirement transitions are uniquely experienced by couples and influenced by significant cultural and social factors (Chunita, 2019). Understanding the impact of retirement transition on marital satisfaction is crucial for the well-being of the older generation (Fye et al., 2020). However, there is still much to comprehend regarding unfolding patterns among older people in retirement transition, considering demographic changes, technological shifts, and socio-economic factors (Phillipson, 2019). Each type of retirement transition carries distinct dynamics, affecting individuals and their spouses differently (Mergenthaler & Cihlar, 2018). This review highlights the limited research on the relationship between retirement transition types and marital satisfaction, pointing out significant gaps in the literature.

The impact of abrupt retirement transition on marital satisfaction is hinted at in empirical evidence suggesting that sudden retirement due to unforeseen medical circumstances negatively affects military couple retirement planning, leading to shock, anxiety, worry, anger, and unpreparedness (Chunita, 2019). Abrupt retirement may cause emotional imbalance, potentially harming marital satisfaction among military couples. Khan et al. (2018) observed that individuals experiencing work burnout and related symptoms often opt for abrupt retirement as a precaution to their health, further indicating potential strains on marital relationships. The abruptness of retirement may disrupt couples' lives, leading to unpreparedness and subsequent marital strain, thereby reducing marital satisfaction.

Horn et al. (2021) argue that the interaction of intrapersonal emotions with interpersonal regulation processes among couples can trigger maladaptive intrapersonal processes, affecting disclosure processes and ultimately impacting the other spouse. This suggests that abrupt retirement transition imposes emotional demands on couples, potentially diminishing marital satisfaction. However, it's important to note that analyses and discussions using findings from military samples may not fully represent civilian populations. The present study was conducted within civilian communities in Kiambu County, Kenya.

Existing knowledge on life transitions suggests that major life changes may negatively affect couples and their families if not managed properly (Abolghasemi et al., 2022; Tavakol et al., 2017). Literature indicates that disruptions in various health spheres—physical, psychological, emotional, economic, spiritual, social, and cultural—can jeopardize couples' health and marital satisfaction (Abiodun et al., 2022; Abo lghasemi et al., 2022; Helgeson et al., 2018; Henning, 2019; Kasalova et al., 2017; Khan et al., 2018; Mirzanezhad, 2020; Sprecher, 2018; Tavakol et al., 2017). For example, Kasalova et al. (2017) found that relationship dissatisfaction can trigger anxiety disorder, which in turn affects family relationships, highlighting the potential strain caused by abrupt retirement transition on marital satisfaction.

In a qualitative study by Chunita (2019) among veterans and their spouses in the western United States, it was revealed that lack of preparedness for retirement transition took a toll on relationship quality and satisfaction among married veterans. However, this research may not fully reflect the scenario in Kiambu County, hence the present study. Additionally, Müller and Shaikh (2018) found significant negative effects of retirement transition on individual health across European countries, emphasizing the interconnectedness

between couples' well-being. Similarly, Kiecolt-Glaser and Wilson (2017) showed that compromised mental or physical health of one partner inversely affected the other and marital closeness. These findings suggest that abrupt retirement transition poses a risk to marital satisfaction due to the intricate relationship between resultant health and marital quality.

Chunita's (2019) phenomenological study revealed that military married couples struggled with retirement adjustment, with financial planning and cessation of service member employment being top concerns for military spouses. However, the association of retirement transition types with marital satisfaction among married individuals was not explored, presenting a knowledge gap that the current research aimed to address.

Literature on early employment suggests that bridge employment retirement transition may have a similar impact on retirees' marital satisfaction as abrupt retirement transition, due to shared dynamics such as layoffs and health concerns (Cutrer&Glahn, 2020; Moriki, 2017; Pananakhonsab, 2019; Spence, 2021). For instance, Zagreb et al. (2018) found that early retirement was associated with poor employee health and quality of life, which may spill over to marital quality and satisfaction, especially in the context of early retirement adjustments (Burkhalter et al., 2022).

Existing literature suggests a mixed effect of non-retirement retirement transition on retirees' quality of life, including marital satisfaction (Burkhalter et al., 2022; Gessa et al., 2017). Dingemans et al. (2017) noted that while non-retirement may meet financial needs or resolve the issue of excess free time, it can also affect retirees' health and relationships. Van den Bogaard and Henkens (2018) suggested that working after retirement negatively impacted physical and psychological health compared to full retirement, potentially affecting marital satisfaction. Conversely, Gessa et al. (2017) found health benefits in delayed retirement, implying differential impacts on quality of life. However, these studies did not explore the connection between non-retirement retirement transition and marital satisfaction, a gap addressed in the current research.

Contrary to van den Bogaard and Henkens's (2018) assertion, Lallo and Raitano (2018) revealed that self-employment after retirement had positive effects on physical and mental health. This suggests that unlike abrupt retirement, early retirement, and non-retirement, self-employment retirement transition generally enhances quality of life, which may extend to marital satisfaction. However, literature on the study of self-employment and its implications among retirees remain limited (Lassen & Vrangbæk, 2021b).

The literature suggests that unretirement retirement transition may have similar effects on marital satisfaction as abrupt retirement transition, due to similarities in circumstances such as layoffs and health issues (Cutrer&Glahn, 2020; Moriki, 2017; Pananakhonsab, 2019; Spence, 2021). Gonzales et al. (2017) found that participants who were caregivers were more likely to opt for unretirement or non-retirement, potentially due to financial responsibilities, which could lower their quality of life and marital satisfaction. Similarly, Hansson et al. (2017) noted that the type of retirement transition and personal resource capacities significantly impacted individual satisfaction with life, potentially spilling over to marital satisfaction. However, Mukku et al. (2018) cautioned that individual variations in retirement transition types may not be generalizable to all populations, emphasizing the uniqueness of individuals and marital experiences. These studies were conducted internationally, with limited comparable studies in Kenya, motivating the present research to explore unretirement patterns and their relationship with marital satisfaction among individuals aged 50 and above.

While voluntary retirement transition is a common experience in adult life, its association with marital satisfaction has not been extensively researched (Fye et al., 2020). Ang et al. (2022) found that social and emotional resources were closely linked to retirement satisfaction, but there were gaps in the measures of retirement transition and marital satisfaction, warranting further empirical inquiry. Ramos (2020) observed that voluntary retirement often brought a sense of excitement and hopefulness among transitioning individuals, recommending the importance of individual choice and family support in enhancing retirement



transition outcomes. However, these findings may not fully apply to other retirement transition types due to potential uniqueness in population, region, culture, and study design (Aggarwal & Ranganathan, 2019). Thus, the present study aims to address these gaps by examining retirement transition and marital satisfaction in Kenya.

Increased emotional intimacy afforded by voluntary retirement transition may positively impact marital satisfaction (Pasha et al., 2017). Studies have shown that emotional intimacy plays a crucial role in marital relationships, facilitating problem-solving and bonding (Abamara et al., 2018; Mirzanezhad, 2020). However, research on emotional intimacy during retirement transition often overlooks other retirement types, presenting a gap in the literature. Additionally, husband's career and participation can significantly influence marital intimacy and satisfaction, highlighting the importance of shared activities and time spent together (Pasha et al., 2017; Bozoglan, 2015).

## RESEARCH METHODOLOGY

The present study was grounded in positivism, a philosophical approach emphasizing the investigation of causal relationships between variables (Asghar, 2013; Okesina, 2020). Positivism was chosen to ensure scientific rigor, reliability, and validity in the research process (Romani et al., 2018). Accordingly, it informed the selection of research design, procedures, sampling method, and data analysis techniques. A descriptive-correlational research design was employed to establish the relationship between retirement transition types among married individuals and their marital satisfaction.

The target population comprised 176,506 members of selected church denominations in Kiambu County aged between 50 and 70 years, as sourced from the Kenya National Bureau of Statistics (2023). Data were collected from 400 married residents within this age range who had been gainfully employed. Exclusion criteria encompassed individuals in retirement transition who were single or widowed. Stratified random sampling ensured gender balance, with each gender representing 50 percent of the sample within each age group (Taherdoost, 2016).

A structured questionnaire was utilized as the data collection instrument in this quantitative study. Administered by the researcher and a research assistant, the questionnaire featured predetermined questions and Likert scales. Participants were queried on their retirement transition types, including full-time employment, part-time engagement, entrepreneurship, or other non-business-related activities.

The Couple Satisfaction Index (CSI) developed by Funk and Rogge (2007) was employed to measure marital satisfaction across various dimensions. This 16-item inventory gauged participants' happiness levels in their relationships using a 7-point Likert scale. Statistical Package for the Social Sciences (SPSS Version 25) facilitated cross-tabulation analysis and related descriptive statistics.

Enhancing respondents' confidentiality in this study was crucial for protecting their privacy and fostering honest responses. This was achieved through various strategies, including ensuring anonymity by not collecting identifying information, providing clear assurances of confidentiality, securely storing data with limited access, aggregating responses to prevent identification, obtaining informed consent, limiting access to survey data, and anonymizing data before sharing findings. These measures collectively helped build trust with participants thereby enhancing the accuracy and reliability of responses. Top of Form

## RESULTS AND DISCUSSIONS

The demographic breakdown of the respondents revealed a diverse distribution: the majority (67.1%) were below 60 years of age and were not retired, while a significant proportion (16.8%) were aged 60 years and

above, and had retired. Additionally, 12.5% of respondents were below 60 years old but retired, while 3.2% were aged 60 years and above and not retired. In terms of gender distribution, 58.8% of respondents were female, while 41.2% were male. Educational attainment varied among respondents, with 38.7% holding middle-level college education, 34.4% having postgraduate degrees, 25.1% possessing undergraduate degrees, and 1.8% completing secondary education. Employment status showed diversity as well, with 46% employed full-time, 7% part-time employed, 46% self-employed, and 1% unemployed. Marital status displayed a range of experiences, with 45.5% marrying before the age of 25 and 54.5% after 25 years, while durations of marriage varied, with 45.9% married for 0-10 years, 28.7% for 10-20 years, 19.4% for 20-30 years, and 6.1% for over 30 years. Concerning marriage types, 23.7% were in civil marriages, 25.4% in common law marriages, 11.5% in customary marriages, and the majority (45.9%) in religious or church marriages.

### Association between Retirement Transition Types and Marital Satisfaction

Cross-tabulation was employed to explore how marital satisfaction among respondents varied across different types of retirement transitions. The outcomes are illustrated in Table 1.

Table 1: Type of Retirement Transition and Marital Satisfaction Cross-tabulation

		Type of retirement								Total
		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 the same employer		
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 1 illustrates notable variations in marital satisfaction across different types of retirement transitions. Particularly, the proportion of respondents reporting high marital satisfaction was noticeably higher in gradual retirement transition types. Among these, full-time employment with a different employer had the highest percentage of respondents experiencing high marital satisfaction (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%). Conversely, abrupt retirement transitions due to health issues had the lowest proportion of respondents reporting high marital satisfaction (33.3%). Those resulting from layoffs also showed comparatively lower levels of high marital satisfaction (62.5%). These findings suggest that gradual retirement transitions may serve as protective factors for marital satisfaction. The literature associated with these findings introduces the concept of bridge employment retirement

transitions and their potential impact on marital satisfaction. These findings contradict the perspectives of Cutrer and Glahn (2020), Moriki (2017), Pananakhonsab (2019), and Spence (2021), who suggested that bridge employment has similar effects on marital satisfaction as abrupt retirement transitions. Instead, the current study supports the idea that circumstances characterizing early retirement, such as layoffs and health-related factors, play significant roles in shaping marital dynamics during retirement transitions. The notion of bridge employment retirement transitions further highlights that the nature of retirement, whether abrupt or gradual, may partly determine its impact on marital satisfaction. Factors like health, layoffs, and quality of life are emphasized as influential in shaping the dynamics of these transitions. Moreover, the literature suggests that the spillover effects on marital quality may be further exacerbated by early retirement, indicating that the adjustments required by couples during this period can be multifaceted.

**Association between Post-retirement Occupation and Marital Satisfaction**

To further shed light on the nexus between retirement transition types and marital satisfaction, a cross-tabulation analysis was performed to establish whether marital satisfaction varied by respondents’ chosen post-retirement occupation. Table 2 presents the research results.

Table 2: Post-Retirement Occupation and Marital Satisfaction Cross-tabulation

			Types of Retirement Transition							Total
			Un-disclosed	Full-time Employment 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 employment	Self-employed Business/entrepreneur	Self-employed other	
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 2 illustrates that marital satisfaction remains consistently high across various post-retirement occupations, indicating minimal variation based on the respondents’ chosen or anticipated work engagements after retirement. However, a deeper analysis reveals that full-time employment with reduced hours at a different employer exhibits the highest percentage of respondents reporting high marital satisfaction (80.0%). This contradicts the perspective of Van den Bogaard and Henkens (2018), who suggest a potential negative impact on physical and psychological health for those engaging in post-retirement work, potentially leading to decreased marital satisfaction. These disparities emphasize the need to consider multiple factors and individual differences when understanding the effects of retirement transitions.

Moreover, retirement into self-employment or business entrepreneurship demonstrates the second-highest distribution of respondents experiencing marital satisfaction (79.2%). This finding aligns with Lallo and Raitano's (2018) research, which indicates positive physical and mental health effects associated with self-employment during retirement. Despite literature suggesting otherwise, the present study in Kiambu County indicates a positive correlation between self-employment retirement and marital satisfaction.

Similarly, a significant proportion of respondents transitioning into non-work-related engagements experience high marital satisfaction in retirement (77.8%). This corresponds with the findings of Genadek et al. (2019), emphasizing shared time and activities as influential factors in marital satisfaction during retirement. This reflects the voluntary retirement transition motives described by Thilaka et al. (2020), where individuals choose to leave employment for leisure purposes rather than continuing to work.

Additionally, retirees engaging in self-employment other than business demonstrate a high level of marital satisfaction (76.2%). This suggests that opting for self-employment during retirement can impact marital satisfaction positively. This finding aligns with Ratten's (2018) perspective that couples who effectively manage their time and resources after transitioning into self-employment, not necessarily starting a business, can enjoy marital quality and satisfaction.

Furthermore, respondents transitioning into full-time employment with reduced hours at the same employer rather than retiring entirely also report high marital satisfaction (75.0%). This may be attributed to the sense of purpose and fulfillment that remaining connected to the workforce, even with reduced hours, can provide, positively affecting marital satisfaction. Moreover, continuing employment, even part-time, may contribute to ongoing financial stability, a crucial factor in marital satisfaction. This aligns with the motives of bridge employment retirement transition described by Kalenkoski and McCarty (2021), which may have differential impacts on retiree marital satisfaction compared to other retirement transition types.

Conversely, part-time employment emerges as the post-retirement occupation with the lowest proportion of respondents experiencing high marital satisfaction (63.0%). This finding may be attributed to the uncertainty associated with part-time employment, such as irregular working hours or concerns about job continuity, which could lead to feelings of instability impacting marital satisfaction.

## CONCLUSIONS AND RECOMMENDATIONS

The primary aim of this study was to describe the potential association between different types of retirement transitions and marital satisfaction levels among individuals residing in Kiambu County, Kenya, with a view to provide insights into the impact of retirement on marital relationships within a non-western context. The findings underscored the nuanced nature of retirement's impact on marital dynamics. While gradual transitions, particularly full-time employment with a different employer, are associated with higher reported marital satisfaction, this finding suggests that the perceived smoothness of the retirement process plays a significant role in shaping marital outcomes. This stresses the importance of subjective interpretations in understanding how retirees navigate this life transition and its subsequent effects on marital relationships. Furthermore, the nexus between post-retirement occupations and marital satisfaction reveals nuanced insights into the relationship between work engagements after retirement and marital dynamics. While overall marital satisfaction remains consistently high regardless of post-retirement occupation, notable variations exist across different types of work transitions. Contrary to prior beliefs, full-time employment with reduced hours at a different employer emerges as the occupation with the highest reported marital satisfaction, challenging assumptions regarding the potential negative impacts of post-retirement work on marital relationships. Additionally, self-employment, particularly in business entrepreneurship, and engagement in non-work-related activities also correlate positively with marital satisfaction, underscoring the significance of shared time and purposeful activities in post-retirement life. Conversely, part-time



employment shows the lowest proportion of respondents reporting high marital satisfaction, possibly due to concerns about job stability and irregular working hours, highlighting the importance of stability and fulfilment in post-retirement occupations for marital well-being.

The variation in marital satisfaction across different retirement transition types underscores the diverse pathways through which individuals navigate retirement and its implications for marital relationships. While full-time employment at a different employer emerges as the transition type potentially associated with the highest marital satisfaction, it is essential to explore the underlying factors contributing to this outcome. The variation in marital satisfaction across different retirement transition types epitomize the complex interplay of individual, interpersonal, and contextual factors in influencing marital dynamics during retirement.

Overall, the findings suggest that the nature of post-retirement occupations plays a crucial role in shaping marital satisfaction. Engagements that provide a sense of purpose, fulfilment, and shared activities tend to correlate positively with marital satisfaction, while those associated with uncertainty or instability may impact marital dynamics negatively. These conclusions emphasize the complexity of retirement transitions and underscore the importance of considering individual preferences, motivations, and circumstances when examining their effects on marital relationships. By understanding the nuanced interplay between post-retirement occupations and marital satisfaction, policymakers and other actors such as marriage and family therapists can make more informed decisions regarding retirement planning and post-retirement engagements to promote marital well-being in later life.

The findings of this study contribute to the existing literature on retirement transition and marital satisfaction by highlighting the need for a nuanced understanding of retirees' subjective experiences within specific cultural and socioeconomic contexts. By considering the subjective experiences of retirees within specific cultural and socioeconomic contexts, future research can provide a more comprehensive understanding of the factors contributing to marital satisfaction during retirement. Factors such as continuity of social connections, sense of purpose, and financial stability may play significant roles in shaping marital satisfaction during this transition. Further researchendeavours could explore the cultural norms, social support systems, and economic conditions that influence retirees' experiences and their subsequent impact on marital satisfaction within diverse populations. In addition, future scholars should broaden the sample beyond Kiambu County to encompass participants from diverse regions or cultural backgrounds to increase the generalizability of research results. Furthermore, the study recommends the use of more advanced inferential techniques to account for confounds.

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