

Demographic Differences in the Marital Satisfaction of Older Christian Couples in Kiambu County, Kenya

Sarah Njoroge, PhD., Anne Wambugu, PhD

Department of Counselling Psychology, Pan African Christian University, Kenya

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ABSTRACT

Demographic predictors of marital satisfaction have been the subject of ongoing research interest albeit with mixed results. The purpose of this study was to provide insights into the unique demographic patterns affecting marital satisfaction in later life, particularly within a resource-constrained and Christian-dominated context. This study employed a quantitative research design and was conducted in Kiambu-County, Kenya. Purposive sampling was used to recruit 297 participants. Data on marital satisfaction were collected using a 16-item Couple Satisfaction Index (CSI), with responses scored and aggregated to reflect overall satisfaction. Binary logistic regression was used to examine the relationship between demographic variables and marital satisfaction. Predictor variables included gender, home ownership, age at marriage (categorized), and continuous measures such as income level, years married, and education level. The regression model was statistically significant, $\chi^2(6) = 14.36$, $p < .05$ explaining 10.5% of the variance in marital satisfaction (Nagelkerke R^2). Of the predictors, only home ownership was significant ($B = 0.898$, $p < .05$, $OR = 2.455$, indicating that owning a home increased the odds of high marital satisfaction by nearly two and a half times compared to not owning a home. Other demographic factors, including gender, education, age at marriage, years married, and income, were not statistically significant ($p > .05$). The model correctly classified 75.6% of cases, with 99.3% of high marital satisfaction cases correctly predicted. The results highlight the critical role of home ownership in marital satisfaction among older Christian couples in a developing country context, emphasizing the importance of housing stability over traditional demographic predictors. Thus, the study has contributed to the broader field of marital satisfaction research by focusing specifically on older Christian couples in a resource-constrained context.

Key words: Demographic Differences, Christian Couples, Marital Satisfaction

INTRODUCTION

The concept of marital satisfaction, which refers to the subjective evaluation of a person's fulfillment in marriage, is a critical aspect of relationship dynamics, particularly as couples age (Sayehmiri et al., 2020). As individuals grow older, their experiences, roles, and expectations within marriage may change significantly, influenced by factors such as health, economic circumstances, and shifting family structures (Karimi et al., 2019; Omoro, 2018). Marital satisfaction is often measured by how content individuals feel with the quality of their relationship, including aspects like intimacy, communication, and emotional support (Haris & Kumar, 2018). These factors become even more pertinent as couples enter their later years, with age-related changes potentially influencing the quality of marital bonds.

Research on marital satisfaction among older couples has identified demographic factors such as age, gender, and economic status as significant determinants in understanding relationship dynamics (Hall, 2023). The phenomenon of "gray divorce," or the increasing rates of divorce among older adults, underscores the complexity of marital relationships in later life (Brown & Lin, 2022; Youvan, 2024). Studies show that marital satisfaction in older couples is influenced by a combination of health issues, economic stress, and changing roles within the family (Oude Mulders & Henkens, 2019). Interestingly, gender differences also potentially play a crucial role in marital satisfaction during old age, as men and women may experience and handle aging differently, with unique emotional and physical challenges (Vinick & Ekerdt, 2020).

Despite a growing body of literature on aging and marital dynamics, there is a notable gap in understanding the specific factors that contribute to marital satisfaction among older couples, especially in resource constrained contexts like Kenya. This lack of clarity is particularly evident in the mixed findings related to the influence of demographic variables such as age, gender, and economic resources on marital satisfaction. For instance, some studies report that older couples experience an increase in marital satisfaction as they age, while others suggest that the quality of marriage declines, particularly when financial or health challenges arise (Tavakol et al., 2017). Additionally, the notion of gray divorce has highlighted a troubling trend where older couples, who may have been together for decades, choose to divorce later in life, raising questions about the factors contributing to this decision (Gallagher & Stokes, 2021).

This study focused on Christian couples, as their marital relationships are often shaped by distinct religious beliefs, values, and practices that emphasize the sanctity and permanence of marriage (Sauerheber et al., 2022). Christianity places a strong emphasis on commitment, mutual love, and shared spiritual foundations as essential components of marital satisfaction (Tam et al., 2024; Emrich, 2022). Teachings such as “what God has joined together, let no one separate” (Matthew 19:6) highlight the expectation of lifelong unity, while spiritual practices like prayer, worship, and Bible study are believed to foster emotional and relational closeness (Jean, 2023). However, Christian couples are not immune to marital challenges such as financial pressures, aging-related issues, or communication breakdowns, which can impact satisfaction and stability (Uroko & Enobong, 2022). The present study was conducted among Christian couples because Christianity is the dominant religion in Kenya.

The purpose of this study was to explore the demographic differences that impact marital satisfaction among older couples, specifically focusing on how factors such as age, gender, and economic resources affect their marital experience. Given the conflicting results from previous studies on marital satisfaction in old age, this research aimed to provide a contextually clearer understanding of the factors that contribute to or hinder marital happiness during later years. By examining these factors within a resource-constrained country like Kenya, the study sought to identify unique patterns and trends that can inform both future research and practical interventions for enhancing marital satisfaction among older adults in a developing country context.

The impetus for this study stemmed from the increasing relevance of understanding marital satisfaction in the context of aging populations. As life expectancy increases and the number of older couples grows, it becomes essential to examine how aging affects the dynamics of long-term marriages. The increasing rates of gray divorce, coupled with the importance of maintaining healthy, supportive relationships in old age, make it critical to identify and address the factors that influence marital satisfaction during this life stage (Byrne & Barling, 2017). Moreover, as many societies continue to evolve in terms of gender roles and economic participation, understanding the intersection of these factors with marital satisfaction would provide valuable insights into how older couples navigate their relationships.

LITERATURE REVIEW

Demographic differences in marital satisfaction continues to elicit the interest of the scholarly world. As one of the well-researched demographic factor, gender has been found to significantly influence marital satisfaction in old age, with variations in task distribution, time allocation, health outcomes, and gender roles affecting marital dynamics (Karimi et al., 2019; Omoro, 2018; Tasew & Getahun, 2021). Research shows that men and women experience old age differently due to distinct societal expectations and roles. For instance, in some cultures, a husband's role and contributions in the household can impact a wife's marital satisfaction, with gendered power dynamics sometimes leading to dissatisfaction, particularly if a woman becomes the primary economic provider (Awuh, 2021; Byrne & Barling, 2017). Conversely, some studies suggest that a wife's career growth can positively influence the marital relationship by improving the husband's health and overall marital quality (Zang, 2020; Bozoglan, 2015). These findings emphasize the complex nature of marital satisfaction in old age, where gender differences and the shifting balance of responsibilities and expectations play a crucial role in determining marital quality (Vinick & Ekerdt, 2020; Tavakol et al., 2017). Research findings by Dobrowolska et al. (2020) indicated the existence of a significant variation in marital satisfaction between men and women, with more men reporting higher marital satisfaction than women. This was further reinforced by later empirical study by (2021) in which men were found to be nearly twice as likely as women

to report marital satisfaction (adjusted odds ratio = 1.82).

Age also potentially plays a differential role in marital satisfaction, with differing outcomes observed across life stages. Research indicates that as individuals age, their marital satisfaction tends to increase, particularly among older couples, due to better conflict resolution and a deeper sense of companionship (Tavakol et al., 2017; Vickerstaff & Horst, 2021). Conversely, middle-aged couples often report more marital issues than younger couples, suggesting that age-related challenges may initially strain marital satisfaction before it improves with increased longevity and relationship stability (Tavakol et al., 2017). Age differences between partners also influence marital satisfaction, with smaller age gaps generally leading to higher marital satisfaction (Vickerstaff & Horst, 2021). A study conducted by Seo (2022) found that both wives' age and husbands' age were significant determinants of marital satisfaction among Korean couples. However, not all studies find a positive link between age and marital satisfaction. The study by Dobrowolska et al. (2020) found a negative correlation between age and marital satisfaction. Likewise, Girma's (2020) study in Ethiopia also reported a negative and statistically significant association between age and marital satisfaction. These findings suggest that the progression of age, along with the dynamics it introduces, significantly impacts the quality of marital relationships.

Similarly, the age at which individuals marry also can have implications on their marital satisfaction. Some studies reveal that marrying at a younger age may be linked to greater marital dissatisfaction due to the challenges of growing together and the evolving expectations that come with aging (Tavakol et al., 2017). Marrying later in life, however, often results in more mature relationships, where couples have a clearer sense of their roles and expectations, leading to greater marital satisfaction (Vinick & Ekerdt, 2020). Furthermore, older marriages, often marked by accumulated experiences and mutual understanding, tend to exhibit higher levels of marital satisfaction. This is implied in the results of a meta-analysis conducted by Bühler et al. (2021) which documented a pattern whereby the results on mean levels showed that relationship satisfaction declined between ages 20 and 40, hit its lowest point around age 40, then steadily improved up to age 65, before stabilizing in late adulthood. These disparities in empirical research underscore the importance of continued research on age at which individuals enter marriage to better understand marital satisfaction trends.

Level of education has a significant influence on marital satisfaction, with higher education often correlating with greater marital contentment (. Educated individuals tend to have better communication skills, higher income potential, and more stable career trajectories, which can contribute to fewer financial stressors and better conflict resolution within marriages (Brown & Wright, 2017). Additionally, studies show that education fosters greater awareness of relationship dynamics, enhancing problem-solving abilities and promoting healthier interactions between partners (Tavakol et al., 2017). However, disparities in education levels between spouses can sometimes lead to marital dissatisfaction, as differences in intellectual engagement and social standing may introduce challenges in relationship harmony (Byrne & Barling, 2017). In this regard, couples with similar educational backgrounds often experience more mutual understanding and alignment in their life goals, contributing to a stronger sense of marital satisfaction (Karimi et al., 2019). Evidence of this, however, was disputed in the study by Dobrowolska et al. (2020) which reported a non-statistically significant association between education and marital satisfaction (($b = 0.04, p > 0.5$).

Level of income plays a crucial role in marital satisfaction, as financial stability is often associated with reduced stress and increased well-being in relationships. Higher income levels typically lead to better access to resources, greater leisure opportunities, and less financial strain, all of which contribute positively to marital quality (Tavakol et al., 2017). For instance, Bahrami et al. (2021) undertook a cross-sectional study on 770 married individuals in Gonabad City, Iran. Logistic regression analysis highlighted a significant positive association between economic status and marital satisfaction, indicating that better economic conditions increased satisfaction odds. Conversely, financial difficulties are a common source of marital conflict, with low-income couples often facing heightened stress and dissatisfaction due to worries about meeting basic needs and maintaining a desired lifestyle (Byrne & Barling, 2017). Income disparities between spouses can also create tensions, particularly when one partner earns significantly more than the other, leading to potential power imbalances or feelings of resentment (Brown & Wright, 2017). However, couples who manage their finances effectively and maintain open communication about financial matters tend to report higher marital satisfaction, regardless of income level (Karimi et al., 2019).

Home ownership is often linked to greater marital satisfaction as it provides a sense of stability, security, and long-term investment, which can reduce financial stress and enhance the couple's overall well-being (Wickrama et al., 2020). Owning a home can foster a sense of accomplishment and pride, contributing to a positive marital identity and shared goals within the relationship (Karimi et al., 2019). Conversely, renting or lacking home ownership may lead to feelings of insecurity or dissatisfaction, especially when couples struggle to establish a permanent residence or face housing instability (Abiodun et al., 2022). Additionally, home ownership can influence the couple's ability to engage in shared activities, such as home improvement projects, which can strengthen emotional bonds and intimacy (Tavakol et al., 2017). However, the pressure of maintaining a mortgage or dealing with housing-related financial burdens can also lead to marital stress and conflict, particularly when unexpected expenses arise (Byrne & Barling, 2017a). Thus, while home ownership generally supports marital satisfaction, its impact may vary based on how the couple manages the associated financial and emotional responsibilities.

The number of years a couple has been married can significantly influence marital satisfaction, with long-term marriages often characterized by a deeper sense of intimacy, shared experiences, and emotional connection (Karimi et al., 2019). Over time, couples may develop more effective communication patterns, better conflict resolution strategies, and stronger emotional bonds, contributing to higher marital satisfaction (Tavakol et al., 2017). However, research also suggests that marital satisfaction may decline during certain periods, particularly for couples who face prolonged challenges or those who experience relationship fatigue as the years go by (Wickrama et al., 2020). Marital satisfaction often follows a curvilinear pattern, where it may dip during mid-marriage but increase again as couples adjust to life changes, such as children leaving the home or retirement (Tavakol et al., 2017). The length of marriage can also impact the quality of intimacy and the ability to navigate life's transitions together, with long-standing couples showing resilience in the face of stress (Abiodun et al., 2022). Thus, the number of years married can both enhance marital satisfaction through accumulated positive experiences and present challenges as couples encounter new phases in life.

METHODOLOGY

This study utilized a quantitative research design. The target population was 176,506 members of selected church denominations in Kiambu County between the age of 50 and 69 years. To recruit participants, the research applied purposive sampling method, which involved identifying and recruit older couples, rather than relying on random sampling methods. In total, 297 married individuals participated in the study. .

Data on marital satisfaction was gathered using the Couple Satisfaction Index (CSI) developed by Funk and Rogge (2007). This is a 16-item inventory that evaluates the overall degree of happiness in relationships using a 7-point Likert scale, ranging from "perfect" (6) to "extremely unhappy" (0). Other questions addressed the extent of disagreements on issues such as time spent together, decision-making, and affection, graded on a 6-point scale from "always agree" (5) to "always disagree" (0). Additionally, participants were asked to assess how well things were going with their partner, with responses graded from "all the time" (5) to "rarely" (0). Another set of questions assessed perceptions of relationship strength, warmth, and satisfaction, as well as thoughts of quitting the relationship, graded on a 6-point scale from "completely true" (5) to "not at all true" (0). Further items clarified whether participants felt rewarded, had their needs met, and experienced marital satisfaction. Responses to questions about how often couples had fun together were graded on a scale from "more often" (5) to "never" (0). The final items explored feelings towards the relationship, including excitement versus boredom, positivity versus negativity, and loneliness versus friendship, all measured on a scale of 0 to 5. Other aspects, such as feelings of emptiness, hopefulness, and enjoyment, were also assessed to gauge overall marital satisfaction.

The collected data was scored by aggregating the responses to all 16 items. Items measured aspects such as happiness, agreement on key issues, perceptions of relationship strength, and emotional experiences like joy, hopefulness, and friendship. The total score reflected the overall degree of satisfaction in the relationship, with higher cumulative scores representing high marital satisfaction. This was then transformed into a dichotomous format using a score 3 as the cut-off point.

Binary logistic regression was employed in this study to examine the relationship between various

demographic variables and marital satisfaction. This method was chosen because the dependent variable was categorical with two outcomes (low coded as 0 vs. high coded as 1), making binary logistic regression the most appropriate statistical technique for modeling the odds of marital satisfaction occurring based on the set of predictor variables. Additionally, binary logistic regression allowed for the inclusion of both continuous and categorical demographic variables, providing flexibility in analyzing complex relationships. The use of this method was further justified by its ability to estimate odds ratios, which offer valuable insights into the strength and direction of the associations between predictors and the outcome variable. Precedence to this study are found in multiple studies investigating sociodemographic determinants of marital satisfaction across the world (Bahrami et al., 2021). Categorical variables were coded using dummy coding. Gender was coded as 0 for male and 1 for female, and Home Ownership was coded as 0 for no home ownership and 1 for home ownership. Age at Marriage was treated as a categorical variable, where those who married before the age of 25 were coded as 0 and those who married at 25 or older were coded as 1. Income Level, Years Married, and Level of Education were treated as continuous variables.

RESULTS

Demographic analysis revealed that the majority of participants were aged over 60 (71.3%). The sample was nearly evenly split by gender, with 49.7% male and 50.3% female. Most participants held a postgraduate degree (48.7%), and the majority married after the age of 25 (77.2%). In terms of years in marriage, the largest group had been married for 10-20 years (40.6%). The largest income group earned Ksh.200,000 or more (42.1%), and most participants were homeowners (65.0%). A binary logistic regression was conducted to examine the relationship between these demographic factors and marital satisfaction. Table 2 presents the output.

Table 1 Logistic Regression Results for Demographic Differences in Marital Satisfaction

Omnibus Tests of Model Coefficients					
		Chi-square	df	Sig.	
Step 1	Step	14.359	6	.026	
	Block	14.359	6	.026	
	Model	14.359	6	.026	
Model Summary					
Step 1	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square		
	202.119 ^a	.070	.105		
a. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.					
Classification Table ^a					
		Predicted			
Observed		Marital Satisfaction		Percentage Correct	
		Low	High		
Step 1	Marital Satisfaction	Low	0	47	.0
		High	1	149	99.3

Overall Percentage				75.6			
a. The cut value is .500							
Variables in the Equation							
		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a	Gender	-.082	.354	.054	1	.816	.921
	Education	.378	.271	1.938	1	.164	1.459
	Age at Marriage	.184	.434	.180	1	.672	1.202
	Years Married	.252	.231	1.191	1	.275	1.286
	Income Level	-.124	.134	.854	1	.355	.883
	Home Ownership	.898	.395	5.171	1	.023*	2.455
	Constant	-.805	1.225	.433	1	.511	.447
a. Variable(s) entered on step 1: Gender, Education, Age at Marriage, Years Married, Income Level, Home Ownership.							

The model was statistically significant, $\chi^2(6) = 14.36, p < .05$ explained 10.5% of the variance in marital satisfaction (Nagelkerke R^2). Of the predictors, only home ownership was significant ($B = 0.898, p < .05, OR = 2.455$, indicating that owning a home increased the odds of high marital satisfaction by 2.455 times compared to not owning a home. Other predictors, including gender, education, age at marriage, years married, and income, were not statistically significant ($p > .05$). The model correctly classified 75.6% of cases, with 99.3% of high marital satisfaction cases correctly predicted. However, the model did not correctly predict any cases of low marital satisfaction (0%).

The findings of the study align with some of the existing literature regarding demographic factors and marital satisfaction. Notably, home ownership was identified as a significant predictor, increasing the odds of marital satisfaction by over two times. This result is consistent with Wickrama et al. (2020), who highlighted home ownership as a source of stability and long-term investment that enhances overall marital well-being. Similarly, Karimi et al. (2019) found that owning a home fosters a sense of pride and shared achievement, contributing positively to marital satisfaction. The implication here is that home ownership may serve as a stabilizing factor that buffers couples against external economic stressors, aligning with resource-based views of marital satisfaction, which emphasize the role of shared material and emotional assets.

Contrary to expectations, the other demographic variables such as gender, age at marriage, years married, education level, and income, were not statistically significant predictors of marital satisfaction. This finding disagrees with prior research, such as Karimi et al. (2019) and Tavakol et al. (2017), which suggested that education, income stability, and years in marriage play crucial roles in relationship quality. For example, Bahrami et al. (2021) found income to be a significant factor positively influencing marital satisfaction, while Dobrowolska et al. (2020) reported gender differences with men more likely to experience higher satisfaction. The lack of significance in the current study suggests that demographic factors may operate differently within specific cultural or religious contexts, underscoring the need for theoretical models that incorporate contextual and psychosocial mediators.

The logistic regression model, although statistically significant, explained only 10.5% of the variance in marital satisfaction, with a strong bias toward correctly predicting high satisfaction but failing to predict low satisfaction. This limitation reflects the complexity of marital satisfaction and aligns with studies that

emphasize non-demographic predictors, such as emotional intimacy, communication, and shared spiritual values (Tam et al., 2024; Haris & Kumar, 2018). Thus, while demographic factors like home ownership contribute to marital satisfaction, relational and psychosocial dynamics may play a more substantial role. This calls for further integration of relationship-focused theories, such as social exchange theory and attachment theory, to provide a more nuanced understanding of marital satisfaction in older Christian couples.

CONCLUSION

This study has contributed to the broader field of marital satisfaction research by focusing specifically on older Christian couples in a resource-constrained context. It has also added to the body of knowledge about gray divorce, shedding light on the causes and implications of marital dissatisfaction in later life. By considering demographic variables such as age, gender, and economic factors, this research has provided a more nuanced understanding of marital satisfaction and its predictors in older couples, ultimately offering insights that could guide policy, support services, and relationship counseling for older adults.

The findings suggest that home ownership plays a significant role in marital satisfaction among older couples, as it increased the likelihood of high marital satisfaction by over two times compared to non-homeowners. This highlights the importance of economic and housing stability in shaping marital dynamics later in life. However, the lack of significance for other demographic variables, such as gender, education, income, age at marriage, and years married, challenges the notion that these factors substantially influence marital satisfaction in older couples. These results imply that older couples may place less importance on traditional demographic predictors, and instead, factors such as financial security or lifestyle stability may be more critical to their marital satisfaction. Further research is needed to explore the broader context of marital well-being among aging populations, including non-material factors like emotional support or relationship quality.

For marital counselors, the findings suggest that the stability provided by homeownership plays a significant role in marital satisfaction for older couples. Counselors should encourage couples to discuss and align their financial goals, emphasizing the importance of housing stability as part of long-term relationship planning. This may involve helping couples navigate decisions related to purchasing property, saving for homeownership, or creating joint financial plans that reduce stress and promote a sense of security. Additionally, although demographic factors like age, education, and income were not significant in predicting marital satisfaction, counselors should still prioritize enhancing communication, emotional intimacy, and conflict resolution skills, as these are critical elements for maintaining a fulfilling relationship over time. Premarital counsellors should underscore the importance of financial preparedness and shared goals, especially in later life. They should guide individuals and couples to discuss their expectations regarding finances, homeownership, and long-term stability. Premarital counseling should address the practical aspects of financial planning, such as savings, investments, and real estate decisions, which can help future spouses build a strong foundation.

Future research should explore the emotional, psychological, and spiritual aspects of marital satisfaction through qualitative methods, such as interviews or focus groups, which would provide deeper insights beyond what demographic data can offer. Future research should also expand the sample to include couples from a broader range of socioeconomic and religious backgrounds so as to increase the generalizability of the findings and offer a more diverse perspective. Such studies should employ mixed-method approaches to account for other influential factors like shared values, communication styles, or religious practices, thereby contributing to a more holistic view of marital satisfaction. A gender-focused analysis would be valuable to better understand the distinct experiences and challenges faced by men and women in later-life marriages. A longitudinal study can be conducted to reveal how marital satisfaction develops over time and how significant life events such as health issues or retirement impact long-term relationship dynamics.

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