SOCIOMETRY | RESEARCH ARTICLE

The overlay between demographic characteristics, spirituality and retirement planning, Kenya expose

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Abstract: The subject of spirituality comes at a time when people are asking many questions about life and what the future holds, especially around the pandemic COVID-19. Given that spirituality as a concept has not earned one standard definition, and while not confusing it to wellbeing nor misery, a broad and multidimensional scale of spirituality developed and empirically tested by Gomez and Fisher was found suitable for this study. In this scale, spirituality is defined as one’s relationship with God, the environment, others, and self. This paper studies the relationship between demographic characteristics and spirituality while exploring the connection between spirituality and retirement planning. Using empirical data drawn from a population of 332 university and church workers from the Western region of Kenya, a robust analysis was done on the overlay of the variables. There were no significant differences based on gender, incomes, and marital status on spirituality, however, the older workers, and pastors held higher scales of spirituality than the university faculty. A modest but yet positive link was established between spirituality and retirement planning with a Pearson correlation of $r = .468$, setting an agenda for further research to explore this link.

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PUBLIC INTEREST STATEMENT

The subject of spirituality comes at a time when people are asking many questions about life and what the future holds, especially around the pandemic COVID-19. Spirituality, in this case, is one’s relationship with God, the environment, and others. Fewer studies have explored its role in retirement planning. Retirement, a phase characterized by the exit from active employment can be happy and rewarding if well planned for. However, lower levels of retirement planning are reported globally. This paper using primary data from Kenya explores the overlaying link between demographic profiles, spirituality, and retirement planning. The findings indicate a weak link between demographic profiles and retirement planning, but a positive moderate relationship ($r = .468$) between spirituality and retirement planning. This means spiritual people plan for retirement to a tune of 46.8%. The paper concludes with recommendations and sets an agenda for further research to explore the connection between spirituality and retirement planning.
1. Introduction
The thought of spirituality and retirement planning might seem incongruent for many. Nevertheless, unlike the modernist philosophical movement where reason was valued over the existence of the supernatural, to the point of declaring “God is dead” postmodernism attitudes have embraced spirituality. According to Gomez and Fisher (2003), spirituality is broad-based and is perceived as the relationships that people hold with God, the environment/community, others, and self. In the words of Frankl (1985) “Ultimately, a man should not ask what the meaning of his life is, but rather must recognize that it is he who is asked. In a word, each man is questioned by life; and he can only answer to life by answering for his own life; to the life, he can only respond by being responsible.” These words though not expressly linking spirituality to life’s meaning, the implications are inherent. The words cohere to the tenets of spirituality which argue for connections to oneself and the ability to undertake self-examination in the search for life’s answers and purpose.

The postmodernist attitudes have increased interest in the spirituality construct at both individual, and community levels. People are increasingly seeking fulfillment from spiritual matters and the discussion on spirituality is gaining interest in scientific academic corridors and national debates (Jacobs, 2013; Jankowski, 2002; Valenkamp, 2008). To join in this debate, and using a survey approach, the researcher collected empirical data on demographic characteristics, spirituality, and retirement planning from university workers and pastors from the Western region of Kenya. The participants were randomly selected to participate in the study. The return rate was 332 out of the 500 distributed questionnaires. The questions asked on spirituality focused on personal aspects of spirituality, communal- the relation with other people, and the transcendence aspect of spirituality which emphasizes one’s connection with a Divine God. Descriptive and inferential statistics inclusive of Means, T-test, ANOVA, and Correlation were used to analyze data.

Individual interests in spirituality led us to wonder whether it affects people’s retirement planning. Global statistics indicate retirement planning is low (Lusardi, 2019). Retirement is considered as a period succeeding one’s active employment. This phase poses several challenges to retirees and while several studies have been done to predict factors of retirement planning, a few studies have focused on the role of spirituality in this phase of life. Retirement planning, in this case, is the arrangement of one’s financial resources to secure a comfortable future after active employment. Low levels of retirement planning are reported in Kenya. According to Maobe (2017), the low levels are accentuated by low levels of financial literacy and personal savings behavior, characterized by a lack of saving and living for the present. This study aims to explore the role of spirituality in the process of retirement planning.

Whilst spirituality as a concept is gaining currency in the postmodernism arena, its definition remains difficult. There is a lack of consensus on its origins, definition, importance, and even its role in people’s lives. Spirituality relates to an individual’s approach towards the unknown territories of life and their relationship with God. The construct is also considered central to humanity, as it comprises three important aspects of a human being: body, mind, and spirit (Robinson et al., 2003). From these viewpoints, spirituality fundamentally is about finding meaning in one’s life and being connected to one’s creator- God.

The term spirituality and religion have been used interchangeably, although there have been attempts to distinguish the two terms. As observed by Anderson and Worthen (1997), largely social religion, stems from spirituality, which is individual. Further, religion tends to be external and communal whereby members of a community share particular beliefs, rituals, and behavior. As
Hodge (2003) aptly states “spirituality refers to an individual’s relationship with God (or perceived transcendence) while religion is defined as a particular set of beliefs, practices, and rituals that have been developed in a community by people who share similar existential experiences of transcendent reality” pg. 36.

This lead to the realization that spirituality and religion are two separate constructs thus the emergence of spirituality as a new area of inquiry in research (W. R. W. R. Miller & Thoresen, 2003). The challenge with studying/measuring spirituality is in the inability to validate studies when spirituality commonly mentions the name God, and this raises validity questions with the atheists. Given the theistic nature of the population for the study, the use of the Spiritual Well Being Scale (SWB) by Gomez and Fisher (2003) was found an appropriate measurement of the spirituality concept. On this scale, the name of God is mentioned frequently.

This paper using empirical data studies the relationship between respondents’ demographic characteristics with spirituality while focusing and exploring more, the link between spirituality and retirement planning. These overlay relationships on demographic profile, spirituality, and retirement planning were measured using Means, T-test, ANOVA, and correlation statistical tools that gave robust findings.

2. Literature review

2.1. Indicators of spirituality

There is no global consensus on measuring the construct- spirituality due to its complex and in-depth nature. Despite this complexity, there is growing research interest in spirituality and its relationship to other variables. Frey et al. (2005) developed a spirituality index of wellbeing that is health-related and observes; although there is a lack of a valid and uniform measure of spirituality, spirituality indexes abound. Oishi et al. (1999) suggest that for uniformity, let the measurement of spirituality be based on the contributions it makes to the quality of people’s lives.

Given that spirituality receives varied interpretations, developing its conceptual framework and instrument is a challenge. However, this study makes one constant, which is in its definition of spirituality. Here, spirituality construes one’s relationship with God, others, and oneself. The connection with God is believed to be with a God who is all-loving, supportive, and contributing to one’s retirement wellbeing (Hodge, 2003).

Given that spirituality is multi-complex, culture also affects its measurement. Hodge (2006) observe authors studying religion and spirituality fail to build upon extant cultural literature in this area, as Dennis et al. (2004) similarly notes, literature in the area of spirituality and religion is not widely known in the academic circles. This would be attributed to the challenges that abound with spirituality and religion’s measurement and multidimensional natures.

The assessment and evaluation of spirituality are progressive and encompasses many dimension such as knowledge, skills, and attitudes and the rate evolve for all individuals over time (Oishi et al., 1999). In other words, spirituality index varies for everyone at any given moment. In this view, this study employed the spirituality wellbeing index by Fisher and Gomez (2003) after gaining permission from the authors to use their spiritual wellbeing questionnaire (SWBQ).

2.2. Indicators of retirement planning

Given that retirement planning is the dependent variable, understanding its measurement was viewed as key. Questions as to how much one thinks of retirement are useful in measuring retirement planning. Lusardi and Mitchell (2007) indicate thoughts about retirement are positively related to the amount of accumulated wealth by the respondents. Those people who are concerned about their retirement have not only thought about it but also put in place retirement schemes towards their old age. This is in anticipation of a retirement lifestyle that is similar or
better than their present one. Other indicators include awareness of pension plans, having a plan in place, knowing how much is required for retirement OECD (2005). Besides, preparing a budget and the ability to monitor the budget and seek financial expertise when planning one's finances is important in retirement planning. These indicators informed the retirement planning questions asked of the participants.

2.3. Benefits and costs of retirement planning
Planning for retirement can never be gainsaid. People who plan for their retirement enjoy enormous benefits: possession of sufficient resources in retirement, contentment with their incomes, have objective expectations about their future state, are likely to opt for early retirement and a general feeling of control over their future (Hershey & Mowen, 2000; Rosenkoetter & Garris, 2001). On the other hand, evidence from national surveys indicates, that fewer and fewer individuals plan for retirement (OECD, 2013; OECD, 2013). Low levels of retirement planning are, therefore, one of the most urgent concerns for policymakers, employers, financial institutions, and even financial advisers. The outcomes of low levels of retirement planning are atrocious, as can be evidenced in Figure 1. The mistakes committed by individuals during their working lives and the realities after retirement are quite stark. As evidenced, 1/3 of the retirees cannot afford Medicare, yet this is the age that is more prone to illness. As the lifecycle model by Bromberg states, people smooth over their consumption over their lifecycle, where the young save, the middle aged accumulate and consolidate their savings while the aged de-save as they experience reduced incomes and larger spending needs than their counterparts. At the retirement age, one can no longer save for a rainy day, and that is the reality.

2.3.1. Mistakes employees make and realities after retirement

2.4. Philosophical foundations of retirement planning
The study adopted the Aristotelian strategy in discussing the philosophical foundations of retirement planning. For centuries, Aristotle was called “The Philosopher” and had the best mind of his time. Reed’s (2012) report, Aristotle believed, before concluding any matter and to achieve truth, so much data should be carefully collected and analyzed. It is on this basis and having understood the literature landscape, the research connected the literature review on spiritual beliefs to retirement planning, further informing the study's research questions and methodological approaches.

Figure 1. Source: Sanlam Benchmark survey South Africa (2013).

| Mistakes made by employees during working life                          | Realities after retirement                                      |
|------------------------------------------------------------------------|-----------------------------------------------------------------|
| 58% start saving at 28 years while recommended age is 23               | 51% of pensioners cannot make ends meet                         |
| On average most employees invest only 7% of their salary every year, 15% is the minimum recommended | A 1/3 of pensioners don’t have enough funds to cover their medical expenses (the biggest expense) |
| 62% of employees don’t reinvest their retirement savings for retirement if they change jobs or are retrenched | 61% are unable to save for a rainy day fund after retirement due to pressure of expenses. |
| 90% of employees don’t relook retirement savings after initially signing up | 33% are still in debt after they stop working and 53% still have adult dependents to support |
| 38% of employees never get professional advice about their savings     | 62% would strongly advice the youth of today to start saving and planning for retirement early |

Mistakes Employees Make and Realities after Retirement
Aristotle advance, every substance of nature or human origin is unique and performs functions that no other substance can. An example is animals and plants, each of them has their unique functions. Certainly, human beings are a rare breed of animals as they perform functions that no other animal is capable of doing. The defining characteristics of human beings are their capabilities to query observe and analyze (Reed and Johnson, 2010). In other words, human beings are rational beings capable of thinking and questioning. Aristotle states that the ‘highest good is found in human happiness’ and that true happiness stems from acting with reason, while an educated person should combine morality and reason whose outcome are rational members of society. This analogy is similar to retirement planning which hinges on the rational choice theory. Given that the outcome of retirement planning is retirement security, happiness, or confidence, individuals think and act rationally towards saving for that future.

This brings us to the question ‘what would Aristotle say about retirement planning? Wright (2017) argues Aristotle’s opinion regarding retirement planning would be guided by ethos, pathos, and logos as his three appeals of persuasion. Wright (2017) posits the three appeals of persuasion represent the three-legged stool of retirement planning. Ethos is a Greek word used by Aristotle whose meaning is “character”. Aristotle used Ethos to refer to the beliefs and ideals that characterize ideologies, nations, and communities. For him, the sole purpose of the character is in its ability to “inspire trust” among the people. In that sense, individuals planning for retirement need to have trust in those pension plans, their financial advisors, and a commitment to follow through the planning process.

The second leg of the stool is Pathos. Pathos is a Greek word meaning “experience”. Aristotle used it to evoke emotions amongst his audience. The four Ps of Pathos is personal, passion, purpose, and path. Wright (2017) relates them to retirement:

Personal-what kind of person will you be when you retire?
Passion- will you be able to do things you always wanted to?
Purpose- will the passion lead you to a path in retirement?
Path- will you let the path lead you to your retirement?

The diagram in Figure 2 shows the three-legged stool of Aristotle’s three appeals of persuasion: Pathos, which appeals to people’s emotions, their paths, and their passions about life, Ethos, which appealed to credibility and trust and Logos which appeal to logic, reason, and balance.

2.5. Biblical perspective of retirement planning

Financial planning is a decision that must be undertaken by both Christians and non-Christians. Given that each of us has a future, the decision to plan requires some form of strategy- a financial plan. In the book of Matthew 6:25, we are comforted by God not to be anxious about food neither clothing for He will provide much more than the birds’ providence. This Bible verse leads us to the question of whether Christians should engage in financial planning. However, in a complex and dynamic environment where we live, there is a need for financial planning for all. In another instance in the Bible, planning our finances as Christians are akin to the two wise men that invested and were able to attain a double return for their master (Matthew 25:21). This verse encourages Christians to plan for retirement too.

Another probable argument by Christians opposed to financial planning would be; since they expect the soon return of our Lord, is financial planning not a waste of time? However, it is worth noting that we do not know the day or the hour when our Lord shall return (Matt. 24:36). Therefore, retirement planning is an everyday type of activity where a person orders his/her life through prudent management of the financial resources that God has blessed them with.

Despite the realization that retirement planning is a practice to be embraced by all, there are further reasons to differentiate what Christian retirement planning is from the rest of the planning.
According to C. C. Felder et al. (1995), there are characteristics that Christian financial planning espouses: God is at the center of planning and the recognition that all resources come from God. There is also a general understanding that this world is transient and the Christians’ final home is in heaven.

Matthew 6:33 demonstrates the role of God in our retirement planning. God says seeking the Kingdom of heaven and righteousness should reign supreme and then all the other things will follow as additives. In other words, everything we own belongs to God and we are His stewards. We are recipients of health, strength and the ability to accumulate wealth for all things flow from God (1Chron. 29:14).

H. E. Felder (1994) argues, although Christians are supposed to store up their treasures in heaven and not on earth-(Matt: 6:19–21, NIV), there is a need to invest resources for life in this world. The Christians know that financial planning is not about hoarding, the love of money, and coveting, rather it is about managing their future through a carefully planned retirement planning.

2.6. Spirituality and retirement planning
Ibrahim and Wahat (2015) observe studies on retirement planning have focused a lot on financial planning with many theories underpinning the relationship. Theories such as; disengagement theory, activity theory, role theory, continuity theory, image theories, and theory of planned behavior. Both of these theories have, however, not attempted to holistically explain how the different facets of life are linked to man’s mind, body, spirit, and the ultimate role they play in assisting individuals attain wholeness in life.

Park and Smith-Bezjian (2009) set to study the financial aspects of pastors’ retirement. Pastors are a special group of workers who serve and build the church for God. In I Corinthians 9:13–14, NIV the Bible says, God’s workers obtain their providence from the church and the temple, while those who preach the gospel should receive their spiritual nourishment from the gospel. It is apparent that while the church members might take care of their present pastor, it is likely that after retirement, their focus shifts to their current pastor and they forget the retired. It is evident from the research that only a smaller number of churches consider the retirement of their pastors seriously. The findings indicate that smaller churches have fewer retirement savings for their low salaried pastors. Besides, the fact that more than 85% of the pastors do not plan for their retirement is worrisome.
Until recently, retirement planning has been highly linked to financial planning, but recent research is shifting the focus to think of retirement as an integrated aspect of life that is not all about financial preparedness (Muratore & Earl, 2010). This is in recognition of other non-financial predictors of retirement adjustment, which are equally important such as good health, leisure activities, and social aspects of life as relationships (Kim & Feldman, 2000). Earl argues that adjustment to retirement requires much more than financial planning but also spirituality. Spirituality is defined as the purpose and meaning in life that includes connectedness, meaningfulness, and trust in a divine transcendence.

Earl (2010) discusses workplace spirituality to be relevant to retirement and argues, if workers perceive an organization to meet their holistic needs they may prefer to remain working for that organization, making it hard for them to leave. Workplace spirituality also advocates for phased retirement where older workers are allocated flexible work patterns, with reduced job tasks to allow them gradual preparation for retirement (West, 2010). Similarly, workplace spirituality is defined on other dimensions such as enjoyment at work, community belonging, and usefulness, and the chances for workers to connect with their inner lives (Cunha et al., 2008; Rajablou et al., 2014).

Indeed, the National Institute on Aging establishes, the majority of the workers prefer phased retirement to abrupt retirement. However, the most common practice is the abrupt departure from employment. Earl (2010) discuss individual spirituality to be related to retirement planning. He argues, spirituality translate to good health, workforce retention, good social support, and consequently delayed retirement.

During the global financial crisis, retirees lost their pensions and probably with the COVID-19 economic losses lurk, and so the question is: what is the use of planning? It is during these uncertain times that, spirituality comes in to play a key role in individuals adjusting to changes and finding meaning in life even after a gruesome crisis.

2.7. Spirituality, time perspective, and retirement planning

Most spiritual beliefs revolve around the second coming of God to mark an end of time and the beginning of a new life. These beliefs have important implications on how people plan for retirement. Earl (2010) observes, as people age, they start to seriously think about retirement; however, it would also be useful to understand how people relate to the future and where that future resides. Spirituality plays a role in understanding people’s perception of time ends. Besides, questions asked include adequate preparation for this life or life after Jesus comes to take Christians home. If the emphasis is on the present life, then retirement planning becomes different. If the emphasis is in the future, then retirement planning is done to secure a comfortable future. However, if life in heaven is the emphasis, then life is more to do with going to heaven by doing good as to merit heaven.

As Earl (2010) notes, not many pieces of research to establish the relationship between retirement and spirituality have been done. It would, therefore, be helpful to establish if the reluctance to plan for retirement is connected to one’s spirituality and time perspective.

Earl suggests that future research studies the relationship between workplace spirituality and its link to retirement planning. Besides, there is a need for empirical testing of the variables. The tests would confirm whether failure to financially plan for retirement is not irresponsible but rather the knowledge that giving back to the community is more important a task than planning for retirement. The varied theories and propositions drawn from the literature on the connection between spirituality and retirement planning proved useful in the form of questions that the respondents answered to, in the questionnaire distributed.
3. Demographic characteristics and spirituality

The concept of spirituality means one's belief in God, and the search for meaning while having a sense of hope and connectedness with God. To establish any relationship between demographic factors and spirituality, Miller (2006) considers age and spirituality. The empirical findings show young people have stronger spiritual orientations owing to their developmental stage and the quest for meaning in life. In agreement, Mystakidou et al. (2008) note, younger people have a strong spirituality influence given their struggle with answers to the many questions of life. In contradiction, Daaleman and Frey (2004) argue, spirituality increases with age, that the elderly are more spiritually oriented than the younger people. This is because the elderly are thinking more about mortality and being right with their God, whereas the young are focused on material possession and feel, they will be around for a long time.

The relationship between gender and spirituality is not clear. As A. S. Miller and Stark (2002) note, gender has no predictive role in spirituality. However Smith et al. (2003) report, women to be more spiritual than their male counterparts. This is because women tend to participate in spiritual matters such as prayer, attending religious meetings, and generally feel closer to God. Kanis (2002) argues, this closeness to be the result of women's biological experiences in menstruation, birth, breastfeeding that all contribute to a deeper bond between them and God.

Marital status is also reported to affect spirituality, where married couples are considered spiritually fit. In contrast, a report by Oluwole (2008) shows, the single, widowed, and divorced are more spiritual than their married counterparts. There is however a lacuna in literature on the relationship between marital status and its influence on spirituality.

Also, the role of income on spirituality is explained. The spiritual orientations of people tend to drop as their incomes grow. This is explained that as people's incomes grow, their need for spiritual support as a coping mechanism during low-income periods also decreases (Ibrahim & Wahat, 2015). Certainly, the increase in wealth makes people comfortable and tend to be less connected with God. This is also true for people with low social-economic class who exhibit stronger spiritual orientations than their richer counterparts.

Lower education levels have a positive relationship with spirituality. People that are more educated tend to find answers to questions of life from scientific explanations, whereas the less educated rely on God to explain events happening around their lives (Ibrahim & Wahat, 2015). This study employs age, gender, income, and education backgrounds to understand their role in the spirituality construct.

4. Methodology

The study set to establish any associations between demographic characteristics of the university workers and pastors in Kenya with their spirituality while exploring the link between spirituality and retirement planning amongst them. The research focused on employees working in two private universities in Kenya during the periods 2018/2019 and early, 2020.

To achieve a balance on the characteristics of a sample and to avoid bias, stratified sampling was used to attain a representative sample from the selected workers. Stratification was done and included; pastors, auxiliary workers (non-teaching staff), faculty, and administrators. Using simple random sampling, I sampled from each of the sub-group (stratum) of the population using a list of the workers’ names and randomly picking using an excel sheet. If I had already picked a number, I would skip and pick the next name. To arrive at a representative population for the study, the employees’ population estimates of 2800 were obtained from (Ministry of Health Trinidad And Tobago, 2001) and Slovin’s formula was used to estimate the sample size of the population (Creswell, 2014). The sampling formula was given:
\[ n = \frac{N}{1 + Ne^2} \]

Where: \( n \) = Sample size, \( N \) = Total population, \( e \) = Margin of error (0.05)

\[ n = \frac{2,800}{1 + 2,800(0.05)^2} \]

\( n = 350 \)

**Formula:** Sample Size = Size of entire sample/Populations size X Layer size was used to arrive at the proportions. Where: Pastors 350/2800*1200 = 150, Faculty 350/2800*800 = 100, Non-teaching staff 350/2800*400 = 50 and administrators 350/2800*400 = 50.

The return rate was 332 out of the 500 questionnaires distributed, which was not far off from the standard required. The questions asked on one's spirituality were based on three dimensions: personal aspects of spirituality, communal- one's relation with other people, and transcendence aspect of spirituality whose emphasis is on one's connection with a Divine God. Descriptive and inferential statistics- Means, T-test, ANOVA, and Correlation analysis were employed to analyze data.

5. **Data analysis**

5.1. **Demographic characteristics of the participants**

The study was made up of 332 participants. Their demographic profiles included; gender, age, educational background, monthly income, marital status, and professional background. For further analysis, the educational background was excluded because the majority of the respondents had a university degree (68%). Also, marital status was aggregated into two categories; married and others. The widowed, separated, divorced, or single were aggregated to others and made up of only 16% see Table 1.

5.2. **State of spirituality behavior among the participants**

To examine the level of the spirituality index among the workers, a descriptive analysis was done to determine the level of spirituality among the faculty and church workers see Table 2.

Table 2 depicts the higher spirituality index among the workers, see the mean 4.44/5. This high level can be attributed to the fact that the respondents work for the private universities that are run by the Seventh Day Adventist Church denomination. In this work environment, Christianity is taught and practiced among all the workers. The workers further hold close relationships with others, with God and self. The transcendence dimension of their spirituality, which measured one's close connection with God led with a high mean of \( M = 4.57, SD = .446 \). An inference of the respondents' strong belief, trust, and worship for God.

5.3. **Status of retirement planning**

The findings in Table 3 show the general level of retirement planning among the workers.

The level of retirement planning among the workers recorded a mean of \( M = 2.8, SD = .976 \). The findings indicate, a moderate number of people are thinking and planning for their retirement. These findings are similar to Lusardi (2019) who note woefully low levels of retirement planning around the world. These results indicate the current status/levels of spirituality amongst the workers as high, while their levels of retirement planning are low.
5.4. Demographic characteristics and spirituality

5.4.1. Gender and spirituality

The relationship between gender and spirituality have received contrasting views from authors. On one hand, Miller & Stark (2002) report, gender to have no predictive role in spirituality. On the other hand, Smith et al. (2003) argue, women generally have a stronger spiritual orientation when compared with their male counterparts. The study sought to determine whether gender plays a role in one’s spirituality (Table 4).

Spirituality was measured in three dimensions; personal spirituality, communal spirituality, which means caring for others, and transcendence which means the belief in a supernatural God. The results indicate no significant differences between males and females on all three dimensions of spirituality. The P > 0.05 values were recorded (p = .826, p = .463 and p = .503) respectively for personal, communal and transcendence dimensions of spirituality. These findings are consistent with Stark (2002) who note a lack of any significant differences between males and females on their spirituality index. These results can further be explained by the standard work environment of the respondents.

Table 1. Demographic characteristics of participants

|                          | Participants | Percentage | Total |
|--------------------------|--------------|------------|-------|
| Gender                   |              |            |       |
| Male                     | 237          | 71         | 332   |
| Female                   | 95           | 28.6       | 100%  |
| Age                      |              |            |       |
| 20–30                    | 55           | 16.6       | 332   |
| 31–40                    | 141          | 42.5       | 100%  |
| Over 41                  | 135          | 40.7       |       |
| Educational Background   |              |            |       |
| Tertiary College         | 68           | 20.5       | 332   |
| University Degree        | 264          | 79.5       |       |
| Monthly Income in Kshs.  |              |            |       |
| 36,000–45,000            | 125          | 37.7       | 332   |
| 46,000–50,000            | 99           | 29.8       | 100%  |
| Above 50,000             | 108          | 32.5       |       |
| Marital Status           |              |            |       |
| Married                  | 279          | 84.0       | 332   |
| Others                   | 53           | 16         |       |
| Professional Background  |              |            |       |
| Faculty                  | 96           | 28.9       | 332   |
| Non- teaching staff      | 65           | 19.6       |       |
| Administrator            | 42           | 12.7       |       |
| Field pastors            | 129          | 38.9       |       |

Table 2. The state of spirituality among the respondents

| Source                                | N   | M    | SD  |
|---------------------------------------|-----|------|-----|
| Personal Dimension of Spirituality    | 332 | 4.44 | .50750 |
| Communal Dimension of Spirituality    | 332 | 4.25 | .51835 |
| Transcendence Dimension of Spirituality | 332 | 4.57 | .44649 |

Table 3. State of retirement planning

| Retirement Planning | N   | M    | SD  |
|---------------------|-----|------|-----|
| Retirement Planning | 332 | 2.81 | .976 |
5.4.2. Age and spirituality

To establish whether spirituality is influenced by age, the respondents of all ages were asked to respond to queries that were used to measure the spirituality index, the descriptive results are as shown by the means in Table 5.

ANOVA analysis was done to further determine whether spirituality index differed among the different age groups early shown in Table 5. The findings indicate no statistically significant difference between age and spirituality except on the personal dimensions of spirituality (.015) see Table 6. These

| Table 4. Independent samples test gender and spirituality |
|---|
| Levene’s Test |
| | F | Sig. | T | Df | Sig. (2-tailed) | Mean | Std. Error |
| Personal Dimension of Spirituality | Equal variances assumed | .075 | .785 | −.220 | 330 | .826 | −.01360 | .06172 |
| Equal variances not assumed | | | −.217 | 167.949 | .828 | −.01360 | .06267 |
| Communal Dimension of Spirituality | Equal variances assumed | .021 | .884 | .838 | 330 | .403 | .05278 | .06297 |
| Equal variances not assumed | | | .813 | 162.893 | .417 | .05278 | .06492 |
| Transcendence Dimension of Spirituality | Equal variances assumed | .387 | .534 | .671 | 330 | .503 | .03639 | .05426 |
| Equal variances not assumed | | | .640 | 158.060 | .523 | .03639 | .05681 |

*The mean difference is significant at the 0.05 level.

| Table 5. Descriptive statistics of age and spirituality |
|---|
| | N | Mean | Std. Deviation | Std. Error |
| Personal Dimension of Spirituality | 20–30 | 55 | 4.2727 | .43096 | .05811 |
| | 31–40 | 141 | 4.5050 | .46940 | .03953 |
| | Over 40 | 136 | 4.4474 | .55934 | .04796 |
| | Total | 332 | 4.4429 | .50750 | .02785 |
| Communal Dimension of Spirituality | 20–30 | 55 | 4.1891 | .48445 | .06512 |
| | 31–40 | 141 | 4.2809 | .49856 | .04199 |
| | Over 40 | 136 | 4.2588 | .55196 | .04733 |
| | Total | 332 | 4.2566 | .51835 | .02845 |
| Transcendence Dimension of Spirituality | 20–30 | 55 | 4.5309 | .40592 | .05473 |
| | 31–40 | 141 | 4.5801 | .43113 | .03648 |
| | Over 40 | 136 | 4.5835 | .47691 | .04089 |
| | Total | 332 | 4.5733 | .44649 | .02450 |

*The mean difference is significant at the 0.05 level.
findings are divergent from Miller & Ivey, (2006) who posit that the young are more spiritually oriented due to their quest for answers on life questions. However, Daaleman and Frey (2004) observes that spirituality increases with age and the old are more mature and settled spiritually. To understand the difference recorded on the workers’ relationship with God that is age-related, post hoc tests were done, see Table 7.

Personal dimensions of spirituality aimed at establishing the workers’ relationship with God, their worship, and friendship with their Maker. This section analyzed the workers’ relationship with God using post hoc tests- LSD to compare the results and for any significant differences (Table 7).

The multiple comparison Table 7 shows significant differences (p = .004) hence (p < .005) amongst the workers’ spirituality index based on age. Those workers aged 20–30 and whose mean is M = 4.27, see Table 5, together with those aged 31–40 (M = 4.50) possess lower levels of spirituality, than workers aged over 40 years (M = 4.45), see Table 5 for M = means. These findings are similar to Daaleman and Frey (2004) but a shift from Miller, (2006) who observes the young to be more spiritually oriented than the older people.

5.4.3. Income and spirituality
A determination was done on whether spirituality differed significantly with dissimilar income levels among the workers in Kenya. The findings are in Table 8.

| Table 6. ANOVA comparison between spirituality and age |
|---------------------------------|-------|-------|-------|-------|-------|
|                                | SS    | Df    | M     | F     | Sig.   |
| Personal Dimension of Spirituality |       |       |       |       |       |
| Between Groups                 | 2.139 | 2     | 1.069 | 4.233 | .015  |
| Within Groups                  | 83.112| 329   | .253  |       |       |
| Total                          | 85.251| 331   |       |       |       |
| Communal Dimension of Spirituality |       |       |       |       |       |
| Between Groups                 | .334  | 2     | .167  | .621  | .538  |
| Within Groups                  | 88.601| 329   | .269  |       |       |
| Total                          | 88.935| 331   |       |       |       |
| Transcendence Dimension of Spirituality |       |       |       |       |       |
| Between Groups                 | .119  | 2     | .060  | .298  | .742  |
| Within Groups                  | 65.867| 329   | .200  |       |       |
| Total                          | 65.987| 331   |       |       |       |

*The mean difference is significant at the 0.05 level.

| Table 7. ANOVA - multiple comparisons of personal dimension of spirituality with age |
|---------------------------------|-------|-------|-------|-------|
| (I) Current Age | (J) Current Age | Mean Difference (I-J) | Std. Error | Sig. |
| 20–30     | 31–40   | -.23224* | .07990 | .004 |
| Over 40  |          | -.17470* | .08032 | .030 |
| 31–40    | 20–30   | .23224*  | .07990 | .004 |
| Over 40  |          | .05754   | .06041 | .342 |
| Over 40  | 20–30   | .17470*  | .08032 | .030 |
|          | 31–40   | -.05754  | .06041 | .342 |

*The mean difference is significant at the 0.05 level.
The ANOVA Table 8, show no statistically significant differences in the workers spirituality when compared with their income, levels as determined by the one way ANOVA (F (2, 329) = 2.312, p = .101), (F (2, 329) = .320, p = .726) and (F (2, 329) = .139, p = .871) whereby all the P values are greater than 0.05. These findings differ with Ibrahim and Wohat (2015) who argue, lower levels of income are positively related to higher spirituality index. These findings can be explained by the standard amounts of monthly incomes the workers under study earn.

5.4.4. Marital status and spirituality

There is a lacuna in literature on the relationship between the marital status of people and spirituality. As Oluwole (2008) contends, those who are widows or widowed, the singles, divorced or separated are more spiritually gifted than the married. The findings reported from T-tests are shown in Table 9.

Data were grouped into two categories, those married and those either separated, widowed, divorced, or single thus forming one group. The findings indicate, no significant differences in spirituality between those married and the rest (p > .05). This means that all workers regardless of their marital status had an equal, personal, and transcendent relationship with their maker, God.

### Table 8. ANOVA- spirituality comparison by income

|                          | Sum of Squares | Df | Mean Square | F       | Sig. |
|--------------------------|----------------|----|-------------|---------|------|
| Personal Dimension of Spirituality |                |    |             |         |      |
| Between Groups           | 1.182          | 2  | .591        | 2.312   | .101 |
| Within Groups            | 84.069         | 329| .256        |         |      |
| Total                    | 85.245         | 331|             |         |      |
| Communal Dimension of Spirituality |                |    |             |         |      |
| Between Groups           | .173           | 2  | .086        | .320    | .726 |
| Within Groups            | 88.763         | 329| .270        |         |      |
| Total                    | 89.935         | 331|             |         |      |
| Transcendence Dimension of Spirituality |                |    |             |         |      |
| Between Groups           | .056           | 2  | .028        | .139    | .871 |
| Within Groups            | 65.931         | 329| .200        |         |      |
| Total                    | 66.987         | 331|             |         |      |

*The mean difference is significant at the 0.05 level.

### Table 9. T-test, spirituality comparison by marital status

|                      | Levene's Test | Sig. | t    | df | Sig. (2-tailed) |
|----------------------|---------------|------|------|----|-----------------|
|                      | F             | Sig  |      |    |                 |
| Spirituality         | .967          | .326 | .680 | 330| .497            |
|                      |               |      | .653 | 77864 | .516             |
|                      | 2.737         | .099 | 3.234| 330| .001            |
again, the population of those married were in great numbers at 84% see Table 1, and must have influenced the results.

5.4.5. Professional background and spirituality
The workers’ spirituality was analyzed for any significant differences based on their professional background. The professional groups include faculty, non-teaching staff, the administrators, and the pastors all working for the private universities, and the affiliated church field stations. The descriptive statistics on personal dimensions are reflected in Table 10.

Table 10 indicates pastors have a slightly higher spirituality mean (M = 4.53) when compared with the other professionals. This is perhaps due to the nature of the pastor’s work, which involves the application, preaching, and sharing of spiritual resources and services to people.

A one way ANOVA was done to establish if spirituality levels differ significantly with the workers’ professional background. The results indicate the personal dimension of spirituality (.041) differs amongst the groups of professionals. While the communal and transcendence aspects of spirituality do not report any significant differences among the respondents- Table 11.

To ascertain the different groups of professionals who hold different personal views on spirituality, a post hoc test was done. The results show, there is a significant difference in personal spirituality between the non-teaching staff and the pastors (.013). The pastors also report a significant difference with administrators (.037). These findings imply that pastors possess higher levels of spirituality when compared with the other non-teaching staff and the administrators. This can also be explained by the pastors’ nature of work that predisposes them to continual spiritual nourishment (Table 12).

5.5. Correlation analysis between spirituality and retirement planning
When two variables are correlated, it means that they vary together whether positively or negatively (Creswel, 2004). To answer this research question, a correlation was computed using SPSS among four retirement planning concepts for 332 church workers with the spirituality construct see Table 13.

Spirituality reports a positive moderate correlation with retirement planning where (r = .468, N = 332, p < .001, two-tailed) Table 13. This means that 46.8% of the variations in retirement planning can be attributed to spirituality. While a lacuna exists in the literature on the connection between spirituality and retirement planning, these findings are a clear start point to further explore the link. The R = .468 is an encouraging associational strength to undertake further tests on these new and exciting research gaps. These results intimate a probable role of spirituality when people plan to save for the future. The Bible encourages good planning, and hence those who are spiritual find retirement planning a wise plan. On the same vein, with the modest association between spirituality and retirement, it is likely to infer the role spirituality plays in people when planning for their future. Well, others find it a noble thing to do- retirement planning while others fully entrust their future in the hands of God.

| Table 10. Descriptive analysis of spirituality by professional background |
|-----------------------------|-------------|-------------|-------------|------------------------------------------------|
| Personal Dimension of Spirituality | N | M       | SD     | Std. Error |
| Faculty              | 96 | 4.4401 | .43852 | .04476       |
| Staff                | 65 | 4.3385 | .53727 | .06664       |
| Administrators       | 42 | 4.3429 | .45325 | .06994       |
| Field pastors        | 129| 4.5302 | .54466 | .04795       |
| Total                | 332| 4.4429 | .50750 | .02785       |

*The mean difference is significant at the 0.05 level. 
The subject of spirituality comes at a time when the whole world is in search of answers in the face of the pandemic COVID-19. Spirituality which is defined as one's relationship with God, others and...
self plays a significant role in giving people hope and meaning when the future seems so
uncertain. Given, in retirement planning people focus more on the financial aspect of it and recent
research argue that the most common predictor of retirement planning is financial literacy. While
we cannot deny that retirement a phase preceding active employment requires careful planning of
one’s financial resources to secure a comfortable future, the aspect of non-financial parameters of
retirement planning has not been fully explored. The role of spirituality for instance, in retirement
planning remains understudied.

This paper used primary data from a working population in Kenya to explore the connection
between spirituality and retirement planning. Results from the study show demographic character-
istics such as gender, age, and marital status to be unrelated to people’s spirituality. However,
the older workers reported higher indexes of spirituality when compared to the young workers,
pastors too possessed higher levels of spirituality when compared to the other university workers.
These findings are both in sync and contrast with existing literature on demographic character-
istics and its effect on spirituality. My findings can further be explained by the standard working
population used whose answers were likely not to vary too much from the mean.

There was a positive, modest relationship between spirituality and retirement planning R = .468
implying the correlational connection between the two variables. There remains a lacuna in
literature on the explicit role of spirituality and retirement planning and this study breaks the
ground for more exciting and vibrant studies on the link. The inclusion of more factors influencing
retirement planning such as financial literacy, personal savings behavior, social factors, attitudes,
and culture would bring in much-needed noise to trace the real position of spirituality in retirement
planning. The respondents of this study live in the side of the world that is highly socialized. Africa
is socialized on fundamentals of communalism, and the thought of planning or saving for retire-
ment when your relatives are starving cannot be well received because sharing is considered
primary. Nevertheless, it is possible to contest on spirituality as a concept and customize retirement
planning, around it, for the association concerning spirituality and retirement planning is evident.

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