

Issues For Couples



Preparing for your retirement: Workbook Four



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About Couple Issues

Most couples look forward to retirement believing that they will ease into new routines. And for many couples this is the case. But nearly a quarter of couples admit they haven't talked at all about their retirement plans together, or how retirement will affect their relationship. Are you and your spouse/partner among these couples?

There are several factors that can affect a couple's relationship once retirement begins, including:

- **Timing.** Are you retiring at the same time or is one of you continuing to work when the other will be newly retired?
- **Dreams and goals.** Everyone has dreams and goals but not all couples have talked about and/or planned how to make each others' goals a reality and whether these goals are in conflict.
- **Household chores.** Deciding who does what around the house can be important to a couple's happiness. One person may appreciate that the other member of the couple is retired and suddenly available to help more around the house, or they might feel like their 'territory' is being encroached upon.
- **Changes in lifestyle.** Do your spending habits need to change in retirement? How will you negotiate new patterns of spending and managing your finances?
- **Balancing time together and time apart.** Over time, couples balance time spent together and time apart in ways that work for them. In retirement, this balance may need to be renegotiated particularly when there is more unstructured time available.

Preparing For Retirement Together: Some Tips

Similar to the plans you make for your financial security, you need to make plans for the security of your companionship during retirement. Here are some ideas to consider.

- **Speak up.** Talk together about your dreams and your concerns. Have a nonjudgmental conversation and keep a positive, "we can do this together" attitude.
- **List changes.** Itemize the changes you anticipate facing as individuals and as a couple. Discuss these changes in light of new time structures and at-home patterns.
- **Discuss.** Talk about how you expect to handle unstructured time. Who will decide what you should be doing with your time? How will you feel if the other person makes plans to do something without you?
- **Learn from others.** Talk with other couples who have gone through a retirement transition.
- **Be patient.** Remind yourself that your relationship didn't happen overnight. It unfolded in stages, over time, and needs time to adjust to this new reality.
- **Accept limitations.** Some changes we experience in retirement are part of aging and we need to understand and accept them in our partners and ourselves.
- **Explain yourself.** If you haven't come to feel good about your retirement (e.g., you were required to take early retirement) don't let these negative feelings go unspoken. Your partner cannot read your mind and if your negative feelings are influencing your day-to-day behaviours, it's important that you explain yourself. Otherwise, your partner may interpret your actions as a reaction to something that they have said or done.
- **Search for a middle ground.** When you have differences and you're trying to resolve them, sometimes the solution is as simple as finding a compromise or 'middle ground.'

Making Retirement Free of Conflict

The following exercises will help start a discussion and problem-solving around issues that could potentially introduce conflict into your relationship during retirement. Both you and your partner/spouse should answer each of the following questions without input from the other. Afterwards, discuss your answers together.

Generally, the more agreement and compatibility there is between you and your partner, the better the chance that these issues will not have any negative impact on your relationship. Where you disagree, look for ways you can compromise.

Balance being together and being apart

With a lot more time available to spend together, you must learn to live together differently in retirement. This can mean giving each other the ability to make choices about how each of you spends some of that time apart from one another (e.g., alone, with friends).

Recognizing and providing each other with the ability to make independent choices about how you spend your time is not a sign your relationship is coming apart. Indeed, it may help keep the relationship vital and strong.

Questions

In the past, when there has been unstructured time (e.g., a weekend) who planned your day?

Is this pattern of decision-making something you want to continue going forward into retirement?

How do you feel if your spouse or partner makes plans to do something on their own?

How do you think your spouse or partner feels when you make plans to do something on your own?

When one or both of you retire, how will this change the amount of leisure time you spend together? Does anything about this concern you and, if so, what might those concerns be?

Over the years, how satisfied have you been with the amount of leisure time you and your partner have spent with other people (e.g., friends)? For example, do you wish you had more time to spend with your friends? More time to spend with mutual friends? More or less time with your partner's friends?

How satisfied are you with the amount of alone time you have?

When one or both of you retire, how will this amount of alone time change and do you have any concerns? If so, what are they?

Financial decision-making

Finances can be a major concern in retirement. Apart from practical questions like whether or not you'll have enough savings to support your financial needs during retirement, there are concerns that arise from the psychological aspects of money.

All relationships have to reach a balance regarding how money is handled. When neither partner is aware of what money means to each of them from a psychological standpoint, conflicts and power struggles can arise. Debates over daily and small expenses can reach fever pitch, disagreements can intensify and take on financial overtones.

Questions

Before retirement, how were financial decisions made?

If one or both of you are retiring, will you need to make any adjustments to the way you plan and manage your finances? If so, what needs to change and how will you come to an agreement on this?

Have you been responsible for your own spending decisions? Will this change with retirement? If so, how will you maintain a sense of financial autonomy when you retire?

Household responsibilities

Retirement can impact the division of household responsibilities and lead to disputes about who does what. At its most basic, household chores are about who buys groceries, who washes dishes, who does the various yardwork chores, who prepares meals, etc. But household chores are also about taking responsibility to create a home environment that is comforting and demonstrating care (by ensuring the other person is not burdened with unreasonable expectations). Household maintenance is also something that one person may have had the most responsibility for (e.g. a partner who is not employed outside of the home). Suddenly introducing another person into this 'work space' can be unsettling and require adjustment.

To remedy any retirement-induced conflicts about domestic work, use the following exercises to understand the issues at stake and to negotiate a more suitable arrangement. As you consider your responses, be aware that people often overestimate their own housework contributions but underestimate their partner's contributions. Remember, both you and your partner should answer each of the following without input from the other. Later, compare your answers.

Questions

Approximately how much time do you think you spend on household chores in a week? What are those chores?

Approximately how much time do you think your partner spends on household chores in an week? What are those chores?

Do you think that your division of household chores is fair to you? Fair to your partner?

If you could change anything about your contribution to household chores, what would that be?

If you could change anything about your partner's contribution to household chores, what would that be?

Do you feel appreciated for the chores you do? If yes, how is this appreciation expressed to you?

Do you appreciate your partner's contribution? If yes, how do you express your appreciation?

Do you disapprove of the way your spouse does certain chores and, if so, do you express disapproval?

Your friendships

The friendships you have established with others sometimes suffer in retirement because of the lifestyle changes that you experience. Remember, both you and your partner/spouse should answer each of the following questions without input from the other. Afterwards, discuss your answers together.

Questions

Make a list of all of your close friends (friends you see on a fairly regular basis). Are these friends of yours (independent of your spouse/partner) or known to both of you, as a couple?

Do you share in activities with your partner's friends? Do you think that it is important to your partner that you do?

Do you expect your partner to share in activities with you and your friends?

What are the kinds of things that you do with your friends? Are these things that you can do when you are in retirement?

With retirement, do you expect any changes that will affect your friendships or the friendships that your partner has separate from you?

How open are you to developing new friendships, together as a couple? How do you think you could make that happen?

The effect of retirement on parenting and grandparenting

Many times couples don't realize that their caregiving differences are a potential source of conflict during retirement.

Questions

Is there a difference between how you and your partner view your parenting and/or grandparenting roles?

How much time do you like to spend with your children? Your grandchildren?

How much time do you think your partner likes to spend with your children? Your grandchildren?

If there are differences, how do you resolve these?

If there is anything you could change about your relationship with your children or grandchildren, what would that be? (For example, spend more time together).

As a couple entering pre-retirement, or in retirement, you are going to face a lot of changes and challenges. The important thing is to view these changes as an opportunity to revisit the love and appreciation for each other that is the foundation of your relationship. Discuss the changes and resolve your differences in ways that preserve your loving feelings for each other.

Remember, retirement is a new chapter. And facing it with someone you love is an exciting prospect.

Derek and Janet talk about their couple issues

The biggest challenge that Derek and Janet face as a couple is their staggered retirement dates and how this will impact their balance of togetherness and separateness. Their second biggest challenge as a couple is how they will spend their discretionary income (money that they don't need for current living expenses, debt repayment, or retirement).

Issue 1: Balance of time together and apart.

Janet is used to Derek being outside of the home from early each weekday morning until near dinner time. She uses this time to work and when she takes breaks, she sees friends or attends her fitness classes. They spend each evening together and almost all weekends.

Janet is concerned about having Derek around the house when he retires because during the daytime it is her workspace and if he's around, it might be distracting. So they talk about it and he reassures her that he understands that this is her work space and agrees that if she were to showing up at his work each day, it would be distracting to him. So he says he will stay out of her way when she's working, and he won't do any renovations in the home that would disrupt her work. And when she needs a break, he'll be understanding if she wants to go her gym class or out with friends. In exchange, they'll be having more lunches together and will continue to spend their evenings and weekends together. They agree that they can revisit this balance when she retires.

Issue 2: Discretionary income.

Derek and Janet already have their financial plan in place for their future retirement, but they haven't talked about the limits Derek is going to have on his discretionary spending when he doesn't have a regular income anymore. He's used to spending this money on things like construction tools and fishing gear. When they talk about it, he admits that he has another concern. And that's how he is going to feel if Janet has money she can spend but he doesn't. He thinks he might feel a bit envious.

Janet reminds Derek that he has nothing to be envious about. In fact, she says that she's struggling with similar feelings to do with the fact that he's retiring before she does. She wonders what it's going to feel like when she has to start working on a Monday morning and he can do whatever he likes.

Talking about it like this is reassuring to them both and they agree that they shouldn't let feelings like this go unspoken. And they also set some specific plans in place. In terms of discretionary income, Derek is going to use the money he makes from occasional small renovation jobs for this, and Janet is going to put some of her discretionary income towards their retirement savings. Even though they have their retirement plan in place, any extra money saved now is money they can enjoy using later, together. And as long as Derek's aware of how Janet might be feeling when he's around the house during her work day, and she's aware of how he might be feeling if she is spending some of her extra money, they know that they'll be able to work something out. Ultimately, they want to look out for each other's happiness and they're both willing to do whatever it takes to have a happy retirement together.