

In *Revitalizing Retirement*, Dr. Nancy K. Schlossberg identifies three key guidelines to thriving in the retirement transition:

- Recognize that you're going through a major life transition. Give yourself time to explore what's next and adapt to your new life.
- Stay positive, reflect on what's most important to you, and focus on finding your new path.
- Prepare for surprises. Few things in life go exactly as planned and your ability to maintain positivity under uncertainty is key to success.

read more about it

Honey, I'm Home: How to Prevent or Resolve Marriage Conflicts Caused by Retirement
by Robert P. Delamontagne, PhD

Revitalizing Retirement: Reshaping Your Identity, Relationships, and Purpose
by Nancy K. Schlossberg, EdD

Your relationship with your spouse or partner will also likely change as you both adapt to a new schedule and retirement lifestyle. Many couples don't retire at the same time, causing the joint transition to retirement to potentially take longer. One study found that couples often experience conflict when one retires while the other remains working. Researchers pointed to expectations about the division of housework and transition-related stress as common sources of conflict.⁶

Delamontagne zeroes in on "marital compression" – the sudden increase in togetherness that retired couples may experience – as a key cause of discord. Most married couples are accustomed to being apart for hours every day and enforced closeness can turn minor issues and personality quirks into real problems.

Delamontagne speaks from personal experience. After retiring from a successful career as an entrepreneur and CEO, Delamontagne found that he needed to change the way he interacted with his wife. Without the daily challenge of running a business, he unconsciously became more

controlling. "One day, my wife said, 'Stop telling me what to do! I'm not one of your employees,'" Delamontagne admits; "I didn't even know I was doing it."

What can you do to help your relationship adapt? "Open lines of communication," says Delamontagne, who also recommends delving into the personalities of you and your spouse to better understand your internal motivations and how you relate to each other. Couples who have very different personalities, communication styles, and needs for independence may find more potential points of conflict. In his book, *Honey, I'm Home: How to Prevent or Resolve Marriage Conflicts Caused by Retirement*, Delamontagne offers suggestions and a discussion guide for opening dialogue between spouses. Couples who struggle to communicate might also benefit from the mediation of a counselor or neutral third party.

What else can you do? "Get a part-time job," suggests Schlossberg. Whether you're consulting in your former field, pursuing a hobby, or volunteering for a local cause, independent pursuits and time out of each



other's space can give your relationship some much-needed breathing room. Building that critical support network of friends and activity partners can also help you avoid leaning too much on your spouse for your social needs.

Relationships with children and other family members may also change when you retire. Family is often a source of joy and relaxation to retirees but the expectations of your relatives can also offer unwelcome pressure. While some retirees look forward to spending more time with children and grandchildren, others are equally interested in pursuing travel or a more independent lifestyle. Schlossberg found that many retirees feel pressured by their children to make themselves more available for babysitting duty and other family obligations rather than focusing on their own interests. The burden of these expectations can create a stressful family dynamic.

Whether you're delighted by the opportunity to take an active role in babysitting or not, The American Grandparents Association recommends setting boundaries early on.⁷ Think carefully about how much time you want to devote to your family and communicate your expectations in advance; otherwise, you might find your own life taking a back seat to family requests.

our take on retirement

We hope that you've found this article interesting and that you've taken away some information to apply to your own life and share with those close to you. Like many important life transitions, retirement can be both exhilarating and stressful.

As financial professionals, our job is to help you prepare for retirement and to give you the financial confidence to pursue your dreams in whatever form they take. However, we also want you to see us as a resource on other aspects of retirement. Though we aren't psychologists, we have helped many clients negotiate important life transitions and can offer support as you work to pursue your retirement dreams. We've identified some resources in this article that may be helpful in your journey and would be happy to direct you to other sources of help.

Whether you're still preparing for retirement or you are already living in the next phase of life, there's no single solution that can guarantee a happy, successful retirement. However, our experience teaches us that advanced preparations can help reduce the stress of retiring and help ensure that you're financially, emotionally, and mentally ready to retire. Finally, we want you to remember that retirement can offer you the freedom to reinvent yourself and pursue new passions. "Retirement never ends, it's an ever-evolving process," says Schlossberg. Embrace it and enjoy the life you have created for yourself.

¹ Wave of Surveys Show Americans Unprepared For Retirement.

<http://www.thinkadvisor.com/2014/12/11/wave-of-surveys-show-americans-unprepared-for-reti>. [Accessed 20 January 2015]

² Kim, J & Moen, P. Retirement Transitions, Gender, and Psychological Well-Being. A Life-Course, Ecological Model.

<http://psychogerontology.oxfordjournals.org/content/57/3/P212.full>. [Accessed 20 January 2015]

³ Wang, M & Hesketh, B. Achieving Well-being in Retirement: Recommendations from 20 Years' Research. SIOP.

<http://www.siop.org/WhitePapers/White%20Paper%20Series%2020112012Retirement.pdf>. [Accessed 20 January 2015]

⁴ Majority of Workers Plan to Work After Retiring, CareerBuilder Survey Finds. CareerBuilder.

<http://www.careerbuilder.com/share/aboutus/pressreleasesdetail.aspx?sd=2%2F27%2F2013&id=pr741&ed=12%2F31%2F2013>.

[Accessed 20 January 2015]

⁵ Chamberlin, J. Retiring Minds Want To Know. <http://www.apa.org/monitor/2014/01/retiring-minds.aspx>. [Accessed 20 January 2015]

⁶ Moen, P, Kim, J & Hofmeister, H. Couples' Work/Retirement Transitions, Gender, and Marital Quality.

<https://www.soc.umn.edu/~moen/PDFs/Couples%27%20Work%20Retirement%20Transitions,%20Gender%20and%20Marital%20Quality.pdf>.

[Accessed 20 January 2015]

⁷ Grandma's Babysitting Boundaries. American Grandparents Association.

<http://www.grandparents.com/family-and-relationships/caring-for-children/grannynannyboundaries>. [Accessed 20 January 2015]