

elevate your RELATIONSHIP

Preparing Your Marriage for Retirement

Couples often think of retirement as a time to travel, start new hobbies, and visit with family. What couples may not realize, however, is that retirement can bring about changes in their personal relationships, especially their marriage. Although a lot of information about making financial plans for retirement is available, very little attention is paid to the social and emotional consequences of leaving the workforce. In fact, research shows that the transition to retirement can include a variety of challenges and often has long-lasting effects on the way husbands and wives relate to each other.

Here are some suggestions for preparing your marriage for retirement:

- **Communicate openly.** Open communication is necessary to prepare a marriage for retirement. Discuss your expectations for retirement with your spouse. First, what are your personal goals, interests, and dreams for retirement? Next, what expectations do you have for the things you will do together? By talking about retirement expectations couples can plan a mutually satisfying retirement and avoid possible conflicts when expectations are different.
- **Set boundaries.** Set boundaries to protect both personal time and couple time. Establish a balance between “separateness” (personal privacy, pursuing individual hobbies, spending time with friends) and togetherness (participating in joint activities, maintaining intimacy, and socializing as a couple). Mutually agree on how much time you plan to spend with family and friends, when you will participate in community activities, and how often you will respond to the needs of others (i.e., caregiving tasks, babysitting grandchildren).
- **Prepare for the loss of the work role.** After the excitement of retirement wears off, it is common for some people to experience feelings of depression and a loss of identity. Sometimes one spouse is more upset about retiring than the other and these emotions may impact the quality of the marital relationship. Recognize that retirement can be a significant loss and spend time planning how you will fill time formerly spent at work with new roles and activities.

- **Designate household tasks:** A common source of conflict and miscommunication among retired couples is the division of household chores. Wives sometimes complain their husbands are underfoot all the time and are invading their territory. Husbands may have different ideas about how best to complete certain tasks the wives have been doing for many years. To avoid unnecessary conflict, it is important that couples discuss and mutually agree on how they will manage household responsibilities after they retire.

Retiring couples frequently do not realize the impact retirement will have on their marriage. Because people are living longer and retiring earlier, couples can expect to spend a significant portion of their married life as retirees. Just as couples take the time to financially prepare for retirement it is important for couples to also take the time to prepare for the impact retirement may have on their marital relationship.

Activity

Sit down together and write out all of the household tasks that must be completed on a regular basis (i.e., paying bills, laundry, etc.) and all household tasks that are special or new (i.e., painting the guest room). Then make a list of other obligations each person has outside of household tasks (taking care of an elderly parent, volunteering, etc.). Talk about how household tasks will be divided based on other obligations. Come back and evaluate the division of tasks a few months into retirement. Be open to making changes to plans that may not have worked out as expected or adapting plans to meet new obligations and needs.

For more resources, visit healthyrelationships.uga.edu and ElevateCouplesGeorgia.com.

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Circular 1052-39

Reviewed November 2022

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