

Having the Retirement Lifestyle Conversation

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Retirement planning done well, especially for individuals in a committed marriage or partnership, must include conversations about lifestyle.

Asking, “Have the two of you talked about what retirement will look and feel like when you both quit working?”

Listen for responses like:

- We haven’t really talked about that yet.
- Ah, I asked him recently how much golf he can play every week for 20 years!
- We hope to travel.
- Spending time with our grandchildren is at the top of our list.

Take note of emotion and body language. How did they look at each other? Did one partner do most of the talking?

Then say, “May I give you some homework to discuss several non-financial, relationship issues many couples face in retirement?”

No exhaustive list exists for this conversation. The following questions are only a start; others will certainly bubble up:

- How does a retirement day look?
- How much time will we together and time apart?
- Will one or both of us continue to work part-time?
- What, if any, are community programs where we have volunteer interests?
- What is on our travel bucket lists?
- Will we travel as a couple or as individuals?
- How will friends, family, and grandchildren factor into our plans?
- Do we have commitments to a faith community? If so, how does our individual faith journey inform our retirement values?
- Are there new interests each of us would like to pursue? A new hobby? Are either or both of us interested in picking up a golf, bridge or pickleball?
- What health concerns are we facing or anticipate facing?

Offer to email this list to them and assure them you will want to hear what they learn when you next meet.