

Retirement & Relationships: Conversation Guide for Couples

1. See Retirement as “Our” Transition, Not Just “My” Retirement

- Share how each of you defines **retirement** (full stop, part-time, encore work, volunteering, etc.).
- Acknowledge you may be at **different ages, stages, and speeds**.
- Treat retirement as a **shared journey** that affects both of you, even if only one retires.

2. Talk Openly – Use “I” Statements

Use language that invites dialogue, not defensiveness:

- “I have been thinking about what retirement means for me...”
- “I feel nervous about our finances/health/where we’ll live...”
- “I would love us to talk about how we see our days, weeks, and years ahead...”

Topics to cover together:

- Meaning of retirement for each of you
- Timing (same time vs. staggered)
- Desired lifestyle (work, travel, volunteering, grandkids, hobbies, location)

3. Understand Each Other’s Transition Style

Reflect on past life transitions (moves, job changes, losses):

- Who struggles more with **endings** (letting go of work/role)?
- Who struggles more with the **messy middle** (uncertainty, loss of routine)?
- Who struggles more with **new beginnings** (starting something new, being a beginner)?

Use this awareness to:

- Give each other **patience and empathy**
- Plan transitions at a **pace and structure** that fits both of you

4. Plan for the “What-Ifs”: Health, Care, and End-of-Life

Have these conversations while you are both relatively well:

- What does **quality of life** mean to each of you?
- Preferences about **care, treatment, and living arrangements**
- Likely roles as **caregiver or care receiver**
- Practical questions:
 - Do we need to live closer to **medical care** or support?
 - Is my/your current work physically or emotionally sustainable?

Also talk about:

- How each of you feels about **loss, grief, and continuing life** if one partner dies first
- Giving one another **explicit permission** to keep living and loving fully

5. Rebuild Purpose, Connection, and Meaning Together

After work, you must **re-create** what work once provided:

- **Purpose & contribution** – What worthwhile things do we want to do now?
- **Connection & engagement** – With whom and in what communities?
- **Growth & learning** – What do we want to study, try, or explore?

As a couple, ask:

- How can we use our **strengths and experiences** to give back?
 - Are there **joint projects** (teaching, mentoring, volunteering, intergenerational work) we'd like to pursue?
-

6. Honor Each Other's Strengths

Name and appreciate what each of you brings:

- Who brings **courage** when the other feels fear?
- Who brings **stability, optimism, practicality, empathy**?
- How can we **intentionally rely** on these strengths during this stage?

Practice:

- "One strength I see in you that really helps us in this transition is..."
 - "A strength I'd like to grow for us in this stage is..."
-

7. A Question to Revisit Regularly

Use this (adapted) George Kinder question to keep you aligned:

- "If I found out I had **24–48 hours to live**, what would I regret **not having done or not having said**—especially with you?"

Let your answers guide:

- How you spend your **time**
- The **conversations** you have now
- The **legacy** you want to create together