

7 Ways to Make your Relationship Thrive in Retirement



Retirement is a time when the stress of work and child-rearing are left behind, yet divorce among those at retirement age is growing. Here are seven tips to keep your relationship intact, and to thrive in your retirement years together.

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It's the ultimate irony that when retirement comes, it might just be the most stressful time of a relationship. Popular media can paint retirement as a 'golden time' for couples as they walk down idyllic beaches, but the reality is, retirement is the time when relationships can falter or can be deepened.

Retirement can mean a cessation of work life, it can also be a time of financial worries, health problems, and a crossroads for personal growth, all of which can place a tremendous amount of pressure on your relationship. Not the least among issues is suddenly being faced with spending 24-hours a day with your partner, no matter how much you love them and how good the relationship is.

And while we are inundated by ads emphasizing retirement finances, if you don't have a happy relationship with your partner, you aren't going to be happy during your retirement, no matter how many sandy beaches you walk on, how much gardening you do or how large your RRIF is.

Statistics show that the number of people over 65 who divorce is growing.¹ One of the main reasons for this is that people who have glided through life and ignored ongoing relationship problems suddenly find that they can no longer ignore their problems anymore; and now can't or don't want to fix them.

"The problems you have the day before retirement continue into retirement."

GARY DIRENFELD,
RELATIONSHIP SPECIALIST

Gary Drenfeld is a social worker, a relationship specialist, speaker and author of *Marriage Rescue: Overcoming Ten Deadly Sins in Failing Relationships*. He says that relationship problems come to the surface in retirement specifically because couples haven't had to deal with the problems because of what he calls the 'distance regulator' of work.

Being away at work, and the time and effort of raising kids and getting through day-to-day life means that relationship problems often take a back seat to life's other issues. When work disappears and the kids leave the nest, relationship problems remain.

"The problems you have the day before retirement continue into retirement," Direnfeld says.

The actual problems couples face in retirement are no different than issues couples in any stage of a relationship might have. They can be problems with a lack of intimacy or boredom with a partner, infidelity, problems with money or children, alcohol or other addictions, and gender inequalities.

However, Direnfeld suggests there are steps you can take to help your relationship survive and even thrive in retirement.

1. Don't Put Problems Off

All relationship problems can be complicated if one or both partners are unable to communicate or deal with stress, and Direnfeld says the solution to dealing with personal problems with your partner is to learn to communicate and resolve conflict maturely.

"It's the ability to convey their thoughts, concerns, wishes, goals and objectives, and expectations. The ability to meet each other's goals and expectations; to make a plan and do it peacefully," says Direnfeld.

"For some people it's easy. They may have seen their own parents address each other's needs and put those needs on the table and a plan for how to meet them. For other folks, it wasn't what they witnessed growing up and, come retirement, they still haven't developed the skills. They may use force, control, yelling, all sorts of ways to forward their needs, sometimes over the needs of their partner."

A happy relationship and happy retirement go together; if you can't resolve differences, you may need counselling. It's better to address these issues earlier, before couples retire, so that the stresses associated with the changes in life don't exacerbate the problems.

2. Get a Plan and Plan it Early

While mapping out every week of your retirement might be stressful, ensure you and your partner have a sense of each other's concrete expectations and your hopes and dreams. Plus, have some financial data in front of you so that your plans can be built on a solid foundation. Before retirement day comes, Domenic Tagliola, Tax and Estate Planner, TD Wealth, says the two of you should know the answers, or at least be thinking of the solutions, to these big questions;

1. Where will your income come from when you stop working?
2. Will you relocate? Are you prepared for a move?
3. What's your health like? How will it influence your retirement plans?
4. Will your kids or grandkids' lives intersect with yours daily? Monthly? Only yearly?
5. Estate planning: You will likely owe income taxes when you and your partner pass away: do you have a plan in place to pay this?
6. Do all the above answers align with each other? (Not sure of the money aspects? Speak to your financial advisor.)

Not considering what awaits you the day after your retirement party is a frightening way to dive into retirement and it can put tremendous stress on a relationship. Start planning early and discuss what both of you think and hope retirement has in-store.

Plan your retirement together; don't let retirement plan your relationship.

3. Get Real with Your Daily Life and Carve Out Your Own Time

You can celebrate your retirement with a whirlwind vacation and then take on a big remodelling job and then spend two weeks with the kids, but eventually you will have to settle down to a routine with your partner — and it may not be the routine you think it will be. Before retirement reality bites you, take a hard look at what you want, what your partner wants and the resources you have to fulfill it. You may make plans you can't afford or have expectations your partner doesn't share. Plus, if someone has slotted you to chauffeur your grandkid to school daily, you may be the subject of someone else's expectations. Talk to your partner about the reality of

How do couples address problems? "It's the ability to convey their thoughts, concerns, wishes, goals and objectives, and expectations. The ability to meet each other's goals and expectations. To make a plan and do it peacefully."

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your retirement and ensure you're talking about the same reality.

Spending more time with your partner: it can be both the greatest wish and greatest fear in retirement for both partners at the same time. The key is to, yes, spend time with your partner and be active together but also have your own activities, friends,

hobbies and interests. At the same time, you need to respect that your partner will have the same and don't presume that you will always be a priority to your partner every day. You can be a great team together but all players need an offseason.

4. Your Partner Isn't the Cause of Your Problems

We receive a lot of our self-esteem from our jobs. Being relied on, being an expert and achieving company goals makes us feel important. Unfortunately,

many people have a hard time adjusting when those roles are taken away from us, says Direnfeld. It can make us question our role in life and the anger, depression and anxiety might all be directed at the one we love most. Retirement will require alterations in our attitudes so prepare for this and ensure you and your partner work through these life changes together.

5. Keep Growing and Expect the Unexpected

Retirement is a time of changes. While you may not be working as much as you used to, relaxing in front of the television for the next two decades won't be the best thing for your health or endear you to your partner. The happiest people are those who continue to push themselves in retirement, mentally and physically, who continue to make friends and take up new challenges. These challenges can be made both independently and as a couple. Direnfeld and his wife, with one eye on eventual retirement, have begun volunteering with St. John's Ambulance Therapy Dog Program and he regularly brings his Cockapoo, Kugle, to seniors' homes, hospitals and school.

"You've got to keep expanding yourself," he says.

6. Plan for Health Changes

Not nice to think about, but unfortunately, health statistics back up inescapable truths about aging, that our health begins to decline, slowly at first, then rapidly at about age 77 on average.² If you want to hike the Bruce Trail or ski the Rockies, don't put it off until later in retirement or you may not have the option to pursue your goals.

As well, when health problems do hit, it means the time and resources of the couple may be now focused slightly away from their retirement activities as they both cope with health issues. In addition, many serious illnesses are accompanied by depression which could put additional strain on the couple.

Another issue to consider is what would happen if one partner is far healthier and is more active than their partner, which can put extra stress on a relationship as people feel guilty and resentful about the predicament.

The best course of action is to accept that these events will happen and make a health plan to meet with these inevitable situations, says Tagliola. For instance, paying for in-home care for one partner while the other partner is out at the gym may not fit the traditional vision of retirement togetherness — but it might keep the relationship together. If you plan ahead and have the right attitude, you can make the most of what life throws you.

No one can tell what the future brings. Couples who are inflexible in their thoughts, attitudes and plans will have a hard time adjusting to every curve life throws them. But if you keep an open mind and plan for the unexpected, you'll get through it together with your relationship healthy and intact.

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DOMENIC TAGLIOLA,
TAX AND ESTATE PLANNER,
TD WEALTH

7. The New Retirement Also Has New Stresses

Our parents retired differently from our grandparents and our children will retire differently from us. Today, as long as our health is good, many of us will have the option of continuing to work or working shorter hours or even taking up a new role or new business.

We are living longer and healthier. However, it is a double-edged sword; while we may be physically healthy as we age, rates of Alzheimer's and dementia are climbing.³ And while many retiring baby boomers may be an affluent lot, our children and our grandchildren may not be and we may be

financially obligated to help them out even as we wind down our working lives, says Tagliola.

We may have adult children at home and even elderly parents we are responsible for. Couples should look ahead and agree on how they plan to face these situations.

— **Don Sutton, MoneyTalk Life**

¹ Linda Nguyen, Rising 'Grey Divorce' Rates Create Financial Havoc For Seniors, The Globe and Mail, Sept. 12, 2012, accessed Feb. 15, 2017, www.theglobeandmail.com/news/politics/rising-grey-divorce-rates-create-financial-havoc-for-seniors/article4553219/

² Yves Decady and Lawson Greenberg, Ninety years of change in life expectancy, Statistics Canada, Nov. 27, 2015, accessed Mar. 2, 2017, statcan.gc.ca/pub/82-624-x/2014001/article/14009-eng.htm#a3

³ Jennifer Yang, Et al, The Growing Impact of Dementia – Are We Ready?, The Toronto Star, Nov. 21, 2015, accessed Feb. 15, 2017, www.thestar.com/news/world/2015/11/21/the-growing-impact-of-dementia-are-we-ready.html

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