

# Don't let retirement stress marriage: Plan to be busy



**Rodney Brooks,** 6:49 p.m. EDT June 17, 2013



(Photo: Getty Images)

Author and former financial planner Frank Maselli tells a story of a man who retired and went home to spend his days with his wife. It didn't take long for him to become a major intrusion in his wife's world. He told her the way she did everything was wrong, even the garden she had tended for 25 years.

"She had to kick him out of the house," he said. "She made him get involved with a charity group and start going to the gym."

It's a huge adjustment to shift from spending two or three hours a night to spending all day together, says author and psychologist Robert Bornstein. "It happens all at once. It would be nice to go from full-time to half-time to quarter-time, but that's not how it works."

"Take the normal stress of a transition into retirement," says Maselli, "and throw in the fact that your wife can't stand seeing you all day."

People are working with financial planners to make sure that they will have enough money to retire. But what they are not doing, retirement experts say, is preparing psychologically for retirement. And as a result, three big problems are popping up.

First, retirees without any kind of a plan are just going home to their spouses with nothing to do and causing stress in their marriages. "We are the first generation who is going to live 30 years in retirement," says Maselli, who is based in Raleigh, N.C. "We are not prepared financially or emotionally. It will be a major issue."

Second, people who have been working for 30 or 35 years are suddenly home with absolutely nothing to do. "You lose a ready-made social network," says Bornstein. "We don't think about it that much. Much of your daily social contact comes from the office. When you are no longer going into the office, it's not uncommon for people to discover that they have few or no friends."

Third, says Bornstein, people underestimate the loss of status and self-esteem that comes from working. "So many people identify with their career or the company they own," he says. "Their profession and their identity are intertwined. The two are one and the same, So when they retire and separate, it is a loss from an emotional standpoint."

All three issues could be contributing to a record divorce rate among Baby Boomers. But the resulting stress can easily be avoided if people retire with a plan, retirement experts say. And foremost in that plan, set a schedule and make plans to do something ... anything. Just do not sit around with the TV remote.

"Most couples don't prepare well psychologically for retirement because they are so focused on financial and housing issues, which makes sense," Bornstein says.

Joe Heider, managing principal for the Ohio region for Rehmann Financial, says the issue reminds him of the Chevy Chase vacation movies. "It's kind of like being on a permanent family vacation. There is a lot of stress being with each other 24/7. All those things that were annoying suddenly became difficult — if they don't have hobbies."

"A big depression sets in with a lot of guys," Maselli says. "It's a major problem. You've worked for years. They give you a gold watch. Then what? What happens to that emotional intensity? It goes into me arranging my wife's spice drawer."

Heider says it can be a dangerous time. "I have seen clients who have developed serious drinking problems because they're bored," says Heider. "Happy hour used to start at 5:30; now it starts at noon. Retirement can be a wonderful thing. But depression, drinking, drug issues — they are all symptomatic of people bored and their lives have lost meaning for them."

Financial planner Brad Zucker, president of Safe Money Advisors in Las Vegas, says before people retire they need to find their passions. "Retirement could last 25 years," he says. "You want to be certain you have some kinds of interests and passions to make it through those years." Zucker says he has one client who turned his love of baseball into becoming an assistant coach for a high school baseball team — at 71.

Maselli teaches a program he calls "Never Retire," which deals with the psychological transition into retirement. "We actively tell people and teach people how to restructure their lives — not to retire," he says. "Start a business. Don't think about slowing down.

"You want to relax," he says. "That goes away in a week." He says retirees should think about mentoring, teaching, board memberships ... anything to keep busy. And make those necessary contacts before you retire.

Heider says retirees should also consider volunteering as an option. "Volunteer your expertise to whatever you were doing," he says. "Spend time mentoring a young entrepreneur. It gives them something meaningful to do with their time."

Retiree George Milonas, 84, of Las Vegas says he gets up every morning on schedule. "It's like going to a job," he says. His passions are sports, horse racing and playing the slots. And that works for him because he has the funds to do that, he says.

Janet Taylor, psychologist and a consultant with AARP's Life Reimagined program, says the success and well-being of couples in retirement depends on their pre-retirement planning. "Plan early; communicate expectations; and recognize what the existing demands are," she says.

"Initially, retirement might involve understanding and accepting changes in your personal privacy," Taylor says. "After a few months there is some normalcy and some understanding. But give yourself time to adjust to that."

But start planning early. "Rule No. 1 is to start thinking about this now," says Maselli. "What are you going to do? What kinds of things will you be doing together? How much time can you stand each other together? How will you structure your day so that you are out of the house?"

And how did it end for the husband who got kicked out of the house?

"He learned to stay active, and his wife learned to be patient with him," Maselli said. "The charity work led to more community involvement. But the gym thing never caught on."