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Our concern involves a high functioning but still dependent adult child with cognitive deficits.
I think you have to keep open minds and plan on discussing this often. Bring up all issues you think may cause conflict, ie. moving away from parents or children. Sit down and figure out exactly how much money you will be bringing in monthly and if employment will be an issue. Since we are s
One of the most helpful things was the retirement questionnaire on this website. We did the questions during a long drive and found much to discuss.
Perhaps the hardest thing to foresee is how my spouse's post-retirement part-time work (scientific research at a univ. and at one or more lakes) will impact where we live (2nd home?), our activities and how much time we spend in those places. Plus we foresee having one car instead of two and
Financial discussions together ad in a group setting o with advisor
We Don't Know Where To Move To.
It's always best to seriously hear what the other person is saying and to discuss the perferences in a calm manner.
He is reliant on my retirement funds and we have made financial arrangements to cover his expenses if something happens to him I'd probably return to my home state and friends. We
Staying close to grandchrilden or not is the hardest to reconcile
The biggest issue is when to retire, number 2 is where.
Best advice - have/develop separate and shared interests.
Each person should make a list of his/her "non-negotiables" when choosing a place to relocate, then compare and discuss, and go from there.
One usually has to compromise more than the other. What ever the reason (health money family) one will always win out
We did the financial planning piece. we traveled, bought and sold golf community properties looking for the 'perfect' place . . . We are now seeking the help of a marriage counselor who specializes in 'discernment counseling' to help us discover if we are emotionally compatible or if our goals are
The subject of travel is the biggest problem. I love to travel and he hates it. We travel domestically together and I'll need to travel alone internationally, or with others.
We each had something that was of primary importance to us so when we started looking we for a location we only searched in areas that had both items. This helped to make it easier to compromise on other issues. For the most part we were very in sync with our wants. We have been in our
Start discussions early. Be open minded.
Talk, talk, talk. The two main conflicts my husband and I are having is location (which state) and rural vs suburban. When our daughter married and moved 900 miles away she threw a monkey rench into our desire to be close to all our family.
We, our son, sisters/brothers currently live within a couple of hours of each other which is really nice (our parents are deceased). I want to be close to shops and kids and future grandkids because after all when you get "old" you don't like to drive far. When you get "old" you want and need fam
Initially, we thought we'd move between our two grown children even purchasing a lot to build on. Now we'd be in the middle (8 hours in each direction). We found a beautiful piece of land which seemed to be a perfect compromise for the both of us. It was in a neighborhood and close to shope
Then I began to have second thoughts realizing we might be in between our family but now we have no one close by! I'll never drive eight hours by my self (I hate flying now with all the craziness) to see the kids. How did we miss that major fact? I'm miserable at the thought, and my husband is
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Comments to Q 11 - Please share your thoughts about how to best discuss and/or resolve conflicts with a spouse, significant other, family members, or retirement buddy. Copyright Topretirements 2013

Retired 14 years early die to an unexpected disability. Would like to now relocate to a warmer climate. I am on the process of leaving my home of 28 yeats leasing a condominium. Downsizing is quite a challenge.

Compromise. Listen. Dont sweat the small stuff.

Start early in discussions in all areas especially financial

the next chapter.

We didn't have any conflicts.

agree

We keep talking, but putting off decisions because we cannot

Continue with your own interests and activities as well as doing thing together.

I am sure that I am not the only person in this situation.

Propose questions and discuss answers.

We research before we act.

Listen

Nothing is working.

and how. go to counseling

We compromise.

differences.

Not sure

She is not realistic on cost of renting for snow birding.

Moving to another location part time or even travelling and

Keep your mind on what is most important to you both.

Ha, we're in counseling but it looks like I will leave to fulfill my dreams without him.

owning a rental home in another State or Country.

Hardest to reconcile was when to take retirement.

Communicate & compromise if necessary

I am left wondering was any of it worth it.

and line your ducks up the best you can. Get rid of extra things, furniture...it helps to alleviate stress as you proceed to plan

open up to ideas..discuss with others..we only have one life make the most of it

We are "pencil and paper" list makers with pros and cons for each situation. Common sense once all the facts are in plays a big role.

Open conversation about issues-primarily that I work for security and profesional identity and she worries what I'll do with full work cessation.

Hardest area to reconcile is maintaining independence on an individual basis. Having some separate time is more important to me than my husband.

When you think about it, start talking about how you envision it, then how to make it come true, talk to the children about it AND start clearing up all debt:)

Comunication is the key along with seeing the world from each others eyes! Being with each other no matter where is better than being without each other!!

Living in extreme heat, whether dry or humid, for most of the year, is out. Snowbirding is the best compromise.

I thought we were communicating and on the same page, but maybe we were in different books.

Should be discussing this your whole married life, more extensively in your 50's- allows for no surprises.

If you have friends already living in an area or community that interests you, listen to what they say about that area. Try to visit them.

I have two grandchildren on the way (1st QTR 2014) so we don't have any plans to do a move anytime in the near future.

I think scheduling a time to talk about retirement and finances is a good idea. Set aside a reasonable amount of time when you know you will not be interrupted.

Not only are we back to square one, we now have a piece of property to sell. One positive is that we bought in a very desirable area (would love to live there if family was close by) and shouldn't lose anything on the sale especially if the economy continues to improve. The good thing is we wan

If I had one suggestion it is to not rush into anything and do your best to make it a win/win situation. After all. if one of you wins. or gets their way. you really work this out. There is a way for each to get some of what they want. iust keep talking. :)_ we need to listen to the other point of view, and share our thoughts as well. then weigh all the pros and cons of the issue, and not neccesarily make an instant decision but, continue the dialogue until a (hopefully mutually acceptable) decision is made. Deciding a retirement strategy is a very comp I think more problems come with trying to sell your current property in order to move. My husband has not been the happiest camper in this way. Everything is a problem, even if there is none. We are moving from NY after 60+ years to NC and I believe he is looking forward to the move but we My husband won't be retired until the end of this year, so this is going to be a "work in progress" -- LOL! I have been retired for most of the day, so my husband's retirement is not only going to be an adjustment for him,

Need to have discussions on a regular basis. Must be open and honest, Don't hold back and don't be afraid of conflict. Reality check on our financial limits solves most conflicts. Discuss it ALOT, then discuss it some more, because the event will be upon you much faster than you think. This takes alot of the pressure off, and you'll both be more informed than if you hadn't. Be totally honest; holding back now will breed resentment later. It's rare to be totally in agreement; compromises will be made.

Using our RV to visit potential retirement locations worked. We spent 18 months before deciding to buy in an over 55 community. We both like it as a home base, near family, but want to travel more. We did not spend enough time down-sizing and have two storage units because spouse cannot

The hardest area to reconcile is on what type of community and housing. I would like a +55 plus community for social activities, but my husband would like a rural house where he could have a big garage for his woodturning hobby. Sigh! Do a lot of research before making decisions. Make plans together. Be flexible and aim for the best possible outcome for both. Do not close your mind to new options, do not reject ideas outright before thinking about the idea and its pros and cons.

We're both fairly rational people, we love each other, and we've discussed every important decision over a period of 30 years. We've begun to talk about moving and/or "semi-retiring" -- setting up possible scenarios and then discussing the pros & cons. We have always been compatible, we like many of the same things, and we have a pretty good handle on the sort of place we'd like to live in. The big questions are: When the same things is a pretty good handle on the sort of place we'd like to live in. The big questions are: When the same things is a pretty good handle on the sort of place we'd like to live in. The big questions are: When the same things is a pretty good handle on the sort of place we'd like to live in. The big questions are: When the same things is a pretty good handle on the sort of place we'd like to live in. The big questions are: When the same things is a pretty good handle on the sort of place we'd like to live in. The best times I've ever had have been with my sweetheart, and I expect that we'll continue to be happy through thick and thin. If we have to live in reduced circumstances, so be it. We've done it before, we can do it again. Lay out all the pros and cons, how we will be able to finance it, what responsibilities we will have and for how long, and what our dreams and interests are. From that info can lay out several options, visit those areas and either keep in plans or look for other options. Keeping an open mind and ho 2 1/2 years into retirement has generally been good, as well as our overall communication, despite some occasional conflict. It has been more stressful than expected due to the inability to sell our large home, establish a smaller one in our northern climate, and add a 2nd home in a warmer location. It would be best to be able to set aside time to discuss retirement options. Unfortunately, at least in my case, that time never happens and discussions are never fruitful.

I would suggest making lists of what is prefered and assigning priorities, then discussing together.

Allowing each to pursue activities that are of interest to them while maintaining shared activities. We are sharing our retirement ideas for the last 5 years. Open communication is a must! Don't keep your thoughts to yourself, as that will not solve anything. Try to discuss your different points of view rationally at a time when you're both receptive. My wife and I love to walk almost every day for exercise. It's the perfect time to discuss both our future. The biggest issue we encountered was attempting to figure out how much money we can expect to be coming in and how much we will need to be continuing to earn from working in order to make ends meet. Talking about what is most important to you.

Firs, you must agree on where to retire. Then the other details are easier to agree on. Both must be open minded an above all must be totally honest with each other. Take your time with the entire process. Discuss things when you are both in the mood to. Nobody wants to feel pushed or pressured into anything. BOTH NEED TO SPEAK UP AND NOT JUST NOD OR ALLOW THE OTHER TO DOMINATE THE CONVERSATION. BOTH SHOULD BE VERBAL AND SHARE THOUGHTS AND DESIRES.

PROCESS WILL BE TWO STEPS FORWARD AND ONE BACK WHEN BOTH ARE NOT ON THE SAME PAGE WHICH IS OK. HEALTH ISSUES CAN SNEAK UP ON ONE OR BOTH AND WHEN IT HAPPENS YOU NEED TO BE OPEN TO DISCUSS TO MAKE SURE BOTH ARE SAFE AND COMFORTABLE WITH WHERE IT LEADS. Honesty is still the best policy. Be open about your plans, and truly listen to your significant other's as well. What does not work is to cover up your desires, fears, dreams in hopes that you will reach consensus with your significant other. Get it all out there on the table! And enjoy!

Planning for retirement is difficult in this economy. We believe we'll be financially secure - but who knows with what is going on in the world currently. Selling a primary residence to move to a warmer climate may also not be easy. Timing can be an issue and estimating the profit from such a sale We're looking foward to spending more time together, travelling and just enjoying ourselves after and entire lifetime of working. Spend time discussion your ideal retirement scenario and make a list and prioritize the most important elements together. Use the list to make decisions about retirement. The hardest to reconcile are your own needs regarding location vs. friends/family desires to have you closer to them. It's important to remember what activities will fill your days and give you the most satisfaction in retirement, and to have those readily available.

Frequent talking about it, and realizing that it's a scary proposition and that there will be big changes in both of your lives. Discuss it in depth, specifically respecting each others personal wishes. As situation changes discuss again and don't act impulsively. Rely on The Lord for direction in all decisions. I am working until at least 70 or health fails - would love to work part time for some flexibility - I need the money for future security And think it keeps one healthy to work and stay current as long as one can - my dad worked until age 70 and I see the same for myself Continuous talking /discussion. Don't ignore the conflicts-address them!

We are planning on taking vacations or trips to possible locations to experience and explore different area to see if our ideas and hopes for each are up to expectations. Until we do those things, we won't really know what kind of retirement we really want.

The hardest issues is where do we both want to live. We are both open to so many possibilities that we are unsure. I must avoid forest fires and we dislike very high humidity but other than that we are open. We like both urban and rural for different reasons. I find we talk things out and look at the pros-cons of each option and then explore. We do not rush into decisions and take our time and investigate areas that we "might" like to live. We do our research and discuss what we have both learned from that process. Another hard issue is to really know what we want as we have so many options. :) I think we will rent in an area for awhile prior to purchasing another home so we get to know that area and what we like. This way it prevents us having and anchor that would prevent and easy change of plans. My Wife & I have 2 issues we need to keep working on: 1. When she Retires. As she likes the \$\$\$ too much; I really question when she'll Retire. However, the Job Stress is starting to get her attention. She is now agreeing to 2 more yrs. We'll see.

Other than the above we do get along quite well, work through most Home, Personal stuff & are Financially comfortable. At the end of the day we share a lot of laugh's & have a good time to-gether. open talk; listen to each other; realize financial limits Downsizing has been the most difficult issue. Included in the discussion is moving or disposing of our current furniture which is old but generally in very good condition. Make sure you completely understand the capacity of your new home when you discuss this issue. I have friends who have we I have always dreamed of a place on a lake. My spouse greatly prefers the Ocean. Of course the resolve could be a vacation on a lake, we have a place in Ocean City, MD. We will compromise on issues of disagreement as we have for over 30 years. Discuss early and often. We have gone through a number of different retirement plans over the years, but as we get closer to our projected retirement, we are now in agreement of what we think will be our ideal retirement. We now have the when and where.

2nd. She tends to be her Family's Caretaker & her Siblings let her do it. We do have an agreement that as long as she is in a Day's Flying of where we live now we will relocate to a Warmer Climate. As part of the discussions we have had I have made her very aware that I could live quite comfort?

Need to make sure that activities for both of you exist. Work toward compromise on all issues. Develop a plan for doing, not just living --- hobbies, travel, etc Health issues - learn to live with them and to the fullest. Communication is the key!

We will continue to explore all possibilities and will settle on a plan that we both will be happy with. KEEP IT LIGHT! we agree on everything, moving to North Carolina, working a couple of days a week, joining a church group and travel. We don't agree on a 55+ retirement community. He does not like them and I think its a good idea. So we are looking at both but I think we will end up in a subdivision type collection. Financial issues were resolved by doing a lot of research and using retirement tools. A primary benefit was developing a spreadsheet with our personal financial, travel, possibly moving, etc.) we talk it out even if it's difficult. We don't always agree We are talking about selling our home and renting in different areas to see what location we would like to move to.

There is a considerable age difference in my wife and my ages. I have never hidden my retirement plans or preferences and she is "on board" with my plans. My wife will continue to work after I retire and become our income provider while I take on the role of "house husband". We will adopt our

With our own parents still living in the area, we feel we cannot make any definite decision to move away at this time. We both agree totally on our plans to sell our home and RV full time. We have discussed this plan extensively are are excited to begin. Being able to visit the granchildren often is a consideration for both of us and we will work out the best way to make that happen as we hit the road. The best way to answer this question is to find a way of compromise. During our marriage i have at times let my alpha personality dominate the situation at the time and, it doesn't work. A better solution can be found if we work together and follow through. I'm a warm weather person and looked Communication is always the key to solving issues! Time to think it through.

I'm 63 and don't plan on retiring for several years (at least 70) so my spouse doesn't want to think about where we would retire at this time. I may work till I am 75 or even later if everything goes well. My wife retired over ten years ago.

We have visited several active adult communities the last two years from AZ, TX, AR, & TN; this has helped both of us come to a mutual agreement on where we feel we could be happy relocating to live out our lives.

We live in Minnesota so a snowbird pairing seems to be the most likely retirement plan for us at present. My wife and I can't agree on the other state to live in though at this time at least. The hardest for me is I just retired and want my spouse to retire as well, but he doesn't feel ready to retire. He wants to move to a place that has a warmer winter climate, so I am researching different areas to move to and we will spend some to We are still working this out. Health issues, which neither of us expected at all, are surfacing and making the decisions more difficult. Once retirement was really a possibility (for us 5 yrs before), we sat down and really discussed the finances so that we could work on the weak areas and then had periodic update sessions to stay on track. When we did retire we kept our 3 children in the loop as to our plans, but not necessarily

Communication-over and over and over and over again. It's part of all important decisions. Keep checking on progress of plans. Utilize a financial planner as a true partner many years before and many many years after. Well worth the 1% fee each year. Let third party data supplement and guide tough de

Pick the right partner to begin with! If you are compatible on day to day issues before retirement, you probably will be afterwards! I'm lucky to have a partner who puts up with my fantasies and ideas about retirement, has a great sense of humor, and shares his opinion when necessary or I would

Biggest source of conflict comes from the increased time spent together which strains the relationship. This is hardest to reconcile. May be a gender issue, as women seem to want more time together, men want more independence in retirement. We tended to talk through things and because we did not have many differences things have worked out. Well, I dragged my wife and 2 kids all over the country for 22 years, so I told her we could retire where she wanted to. We have very common interests so there's never really been an issue. I could be happy in a fairly modest retirement community with access to good fishing, hunting, golfing and workout facility. My wife needs close access to good grocery stores and shopping along with golfing, pickle ball and workout facility. We initially thought AZ would be where we would like to

Talk about what you need, what you want, and why these issues are important to you. And let your spouse do the same. We haven't read the "what boomer retirees do all day" article yet, but need to because that's the big worry. Wife hopes soon-to-be-retired husband will find interests, hobbies, and other ways to keep busy without depending on wife to fill his social calendar. We are 4 to 5 years away so we discuss issues, like & dislikes. We weight the pros and cons and if we can't decided where to retire and bought 8 acres with an existing well. I will retire 3 years before my wife so I will go there and get the house and bought 8 acres with an existing well. Health insurance cost We developed wish lists and talked it out. Our challenge is our age difference - 18 years. I am ready to retire but my wife wants and needs to keep working.

Be open with what you want and encourage the other to also be open. Let each other know when something is really important to them and when it really doesn't matter. Truthful communication is required to find happiness for both partners. When it comes to female versus male, the female needs to state her idea and then let it go. It has been my experience that the male will come up with the same idea in a few months and say it is theirs! That way you don't squabble! The hardest areas to reconcile is money. We are comfortable and could do things but my husband does not want to spend the money. I would love to live in a retirement community with golf etc.but he says it would be to expensive. My question is: how do you overcome that? We started talking about where we wanted to live in retirement years ago. That is why we have no real issues to reconcile other than small ones. We don't "argue" about retirement dmatters, key decisions require a consensus. Neither of us is really "locked into anything" Out live her.

We have teenagers and parent living with us. Where to live, where to travel, Money priorities. Discuss the options with friends and (retirement age) family. Do the math. Make extended stay in area(s) of choice. We broke up and I am totally heartbroken :(Make a plan don't talk about making a plan. Put it in writing. Make sure money is not an issue with your plan. If it is, modify your plan to bring in back in line with your resources. We are still working on this. We both seem to be defensive and feel sensitive about our approaches to retirement expectations. We seem to get into each others way too often.

We don't live near our grandchildren now, but where we plan to move is even further. I have some guilt about not moving closer to where they are only to find out that they are moving somewhere else. My spouse thinks we have Discuss facts on cost of living, what assets you have, history of time spent with kids, likes on climate type housing. We know now that life is too short to make each other miserable over where to live and where to travel. If he doesn't want to move, that's okay. I can find lovely things to do in our current town. We have been talking about it for several years. We are committed to each other and have learned how to compromise. We have been snowbirds for the last 10 years. we finally decided to buy as nice home in a 55+ community and stay in one place in a community that we both like. Yelling, pouting and slamming doors doesn't work. Hurling insults doesn't work. Best way for us was in a nice restaurant with a glass of good wine, holding hands. Let the other guy finish a thought before you chime in. Remember you're on the same side! Does not have to really be much compromise by either if willing to collaborate, use respect and maintain some flexibility in setting common destinations for long range planning. In the end there will be financial reality checks. We are pretty in line on our thoughts and goals. Recommend early financial reality checks.

Our biggest area of concern is whether or not to travel. My husband says traveling makes him nervous so we're working on compromising on that issue. Realistic compromise on what we want and canmanage instead and maintaining a sense of humor! Be as flexible in your thoughts and expectations in retirement as you have been during your preretirement lives and everything will be ok. Respect one another and give thanks to God for all He has given us. Be good stewards of those gifts He has bestowed on us and pay it forward every chance Talk, talk and more talk. We were lucky and found a great home in our desired retirement location.

Hardest area to reconcile is maintaining independence on an individual basis. Having some separate time is more important to me than my husband. We agreed on the area of the country we wanted to move to. We then researched the towns/cities that met our livability criteria. We contacted realtors and explored housing options. This was a long-The hardest part of the move was deciding what to take and what to get rid of. That was the biggest area of disagreement. Having found the house prior to the move made the furniture decisions easy (we knew what would and would not fit or be needed), but we ended up moving WAY too much Both of you must be allowed the freedom to enjoy your passions, and come together, when couples social interaction is necessary. Also, do not put each other down in the company of others.

A minimum of \$800,000 retirement keeps a happy household! Unfortunately illness has side-tracked our retirement plans. Now that we are in our mid and late 60's (and in poor health) it is very difficult to keep up with household chores. We live on our Social S The issues we face are do we want to get out of a good climate and move to an area that has an ok climate but doesn't have any state income tax. We both tired of paying taxes to California when they waste the money on programs that are all self serving and provide us with very little in return. It is always best to talk to your spouse regarding any issues. My husband is already retired and wants me to retire. I plan to at age 64. I am currently 61 1/2 years old. I worry what I will do to stay busy when I retire. I would love to take time off from my job NOW to get a few things done but I c Being compassionate to your partner's point of view is something that needs to be developed and nurtured over the years. It's OK to lose some opinion differences. Counseling didn't work. After 35 years of marriage, I thought I'd RV full-time with my husband. Then he decided he wanted his retirement to be: leave me for 1-9 months out of the year so he could hike the AT (is not preparing for this) or other long hikes and have me stay in the RV while he lives

I am with a well educated man who was taken care of by his family. He is now mid-50s and then can no longer help him. This could become a very serious problem because he may not be able to have a job. This person is a civil engineer and attorney who does not have the desire to work. I have

Remains to be seen. We are traveling to assess communities. My husband is 4 years younger than me so I plan to retire at least 4 years before he does, plus we may have buyouts soon and I'm planning to convince him to retire early if he is offered a buyout or maybe even without one. (He is 52 with 27 years) To be fair, both of us have had some negotiation, people reading, conflict resolution, etc training & experience in business. And, we agree on 80% of everything. The other 20% is inconsequential & satisfactorily resolvable. Spouse at 67 still works full time (many travel opportunities for us both) Start talking early and listen more than you talk! Carving out time on a regular basis specifically talk about retirement has worked very well for us.

My spouse moved frequently when she was growing up so she is kind of hard-wired not to relocate. So I try to appeal to the benefits of where I'd like to retire and not focus on relocation per se. In other words I don't simply say "We need to move to a warmer climate." Rather, I focus on the benefits of where I'd like to retire and not focus on relocation per se. We've gone back and forth about moving to a warmer climate, but struggle with leaving our daughter behind. I think we are in love with the dream of moving and starting a new life in a warmer climate so that we can be more active, but I know that I will have regrets if it is a permanent year round Let the small things take care of themselves. Agree and compromise on the big issues of where to live and what to spend. So far nothing has worked, considering counseling for one or both to resolve some of the issues about when to retire and work or not. must be opened minded to spouses wishes My wife simply refuses to discuss anything other than what she wants. Talk, talk, talk and make sure you really understand what is negotiable or non-negotiable to each of you. Travel to visit prospective places under consideration and you just may discover you agree more than you think you did. We were surprised at how similar our reactions were when we actually

Being on one income, I retired from the railroad when I turned 60 in febuary my wife won't be 60 till next year so we have to wait till she is eligable to collect her portion of my pension, but I think we have leaned to live on my porition very well

Take mini-vacations to visit future retirement sites, do your homework. Set up times to discuss retirement plan; don't discuss when partner is not prepared to discuss. We are finding type of housing and where is the biggest challenge. The hardest thing was that my husband really had no choice due to medical reasons. We needed to retire to a warm climate. I needed to find a community with an indoor year round heated pool for me and bus transportation allowing independence for him. We decided on Florida near my parent Gather data, visit places, talk while you drive there and back, listen, listen We started detailed retirement planning 10 years before our retirement date and we downsized at that time. Sold a large home and bought a small, but comfortable home. Our taxes, utilities and upkeep were immediately reduced. This gave us a more realistic plan for saving as much as we could Biggest issue is making new friends after moving to 1200 miles to another state

My husband was more focused on moving to warmer climate - East Coast. Initially I was thinking more Arizona / New Mexico. I am extremely flexible and have always had an easy time adapting to new adventures. We purchased our home in a Florida 55 community in August of last year. I re

Like buying a home, start with all of your "wants" and then narrow them down and compromise on and listen to the same from your partner. Location and type of housing are the biggest issues for us. N/A The book, "The Couples Retirement Puzzle" has been very helpful in opening the dialogue. It really helps if the discussion is planned, not spur of the moment, and ground rules are established, especially agree to disagree, and we can re-visit it later. We started early, 4-5 years prior to now. We narrowed down possible retirement locations based on location, cost of living, climate, and amenities offered in that area, and then travelled to see if we might feel comfortable living at each location. This served us well. We thought we knew exactly Taking care of elderly parents is hardest to reconcile. I like hot weather but my spouse would rather cooler weather. Both my husband and myself are retired. We sat down and discussed where we wanted to live and how to go about the move that was necessary for our plans. We moved from Charleston, SC back to Rock Hill, SC to be closer to children and grandchildren. The cost-of-living is less in Rock Hill We attended the Creative Retirement Exploration Weekend at UNC Asheville a year ago. It was incredibly helpful and actually forced us to have very focused conversations about what we wanted in retirement. We found out we had some differences and we worked at ironing those out. Since the

Only my wife and I are involved--none of the kids have any say in this. We have discussed things as openly as possible. We look at as much info online as we can find, and we try to visit places we find to be attractive, to experience the places and amenities in person. Our differences come to

My wife is 8 years younger than I. When to retire was an issue That sorta worked itself out. We were finally able to seel our house last year, my wife retired and we moved to an active adult community. It all took longer than I would have wanted, but we are happy now Significant personality needs: loner versus one who thrives on people. This renders issues of living in more remote areas versus town like settings. Hard to find both in one place, hence, considering snow birding so each partially gets what they want... Write down options separately and share them together Each person make a list and then prioritize. Then see what are in common. The ones furthest apart, both parties must agree to compromise. We must reach a compromise wher each gets something they like while not getting all the would like. Good communication

No issues to resolve Be honest about your likes and dislikes. Distinguish between the must have and the nice to have. Understand the importance of being near family and friends. Go to counseling, Church sharing our collective wealth inheritance v/s earned savings Talk on a regular basis for short periods of time. Do not try to do it all in 1 or 2 conversations. Planning is key and ensure you discuss the cost of various options. Each person in a relationship should identify at least 1 thing they want for sure in retirement and 1 thing for sure they do not want (lik

What worked for us is the age difference - I am in excellent health and like to do a lot and found a younger partner that could easily keep up with me. As you age, if you allow yourself to get out of shape, it is much harder to recover. I also found a younger partner to be more accepting of change My husband has been retired for a few years and I still have another year and a half before I am vested in my retirement plan. How I attempt to resolve conflicts with my husband is by usually suggesting an idea and I know it has to settle with him for awhile before we can discuss at length in order. Being open and willing to listen to the needs of the other person. First, One Bank Account. Combined \$\$ = Harmony. Downsizing, what to save, what goes. Finding a place you both say... Awww this is nice! It may not be your final destination. Life changes, kids and grand children be In the pre-retirement years, solid plans for retirement activities must be carefully thought out. Also, retired couples don't have to do everything together just to be together. Enjoying your individual interests at the same time promotes family peace.

We are not retired yet but I feel we are both on the same page when we talk about what we want in our retirement. I try to bring up retirement ideas so that we can talk about it and get her and mine point of view out there. Are hardest decision now is not when to retire but where! Do not want to same page when we talk about it and get her and mine point of view out there. Are hardest decision now is not when to retire but where! Do not want to same page when we talk about it and get her and mine point of view out there. start having retirement discussions early, to look at all angles before making hasty decisions. At least have some sort of plan in place before your last day on the job! my workaholic husband (90 hours a week) will drive me crazy if he doesn't work 3 or more days a week. We have discussed our preferences quite a bit but will utilize the "Interest Based Problem Solving Methodology" system for finalizing our options. financial planning, where to live, when to do these things

we don't have conflicts. I would like a 55+ community, he wants rural, mountainous, not too close to neighbors, yet he does not want to spend lots of his free time caring for a large lawn. He would be very happy living in a mountain cabin, without lawn. I would enjoy card club, bocce ball, shuffleboard, getting together explore all of the possible locations and figure out a compromise Talk a lot. Do a lot of research. Prepare early

I have learned that the only way to have a peaceful and fulfilling retirement is to be subservient to my wife's ideas and goals and her pleasurable pursuits. In good conscience, I can not be a slave to her vision of retirement and that is where we have irreconcilable

Communicate, actually talk and listen to one another and come to agreement. Communication is the key to success. My wife and I have made decision together, we maintain our home in Pennsylvania and our retirement home in North Carolina. Best of both worlds.

My husband wants Arizona year round. I thinks summers will be too hot. We compromised by keeping our mobile home and plan to head north when its too hot. Also, I want to be near our children, we are moving closer to one, and farther to the other one. We both agree on a retirement community, and are in the process of building now. Try to fit my need to her plan My spouse doesn't want to pay HOA or CDD fees. That's about what you find in 55+ communities where I want to live. I think one of us will have to cave in to the desires of the other. Women want to do more with family, men do not.

Keep each other's best interests, fears and wishes, and welfare well in mind. At least equally if not more so than one's own, and trusting them to do the same. Being together for 45 years helps; social security shifts are hard to reconcile.

You need to keep an open mind. You need to visit different places. We are exploring different areas of NC. Listen to your spouse's reactions to the different areas and communities you visit. Don't rush into anything.

We've been very fortunate that our love of travel opened the door for fulltime rv travel as soon as we retired. Our biggest challenge was how much to downsize--we ended up keeping about 10 % in friend's garage, but we are

Despite this, my wife feels we will have to 'scrape by'. The hardest lesson (mostly for her) will be working off a budget. Once we have that figured out, I am 100% convinced that we will have a very happy and enjoyable retirement.

After many years of discussion and vacation visits to SC - we just made the move from NH. We have relatives here but the climate also fits our lifestyle - we are golfers and can now play year round.

My husband is retired but I will work (from home for a NH company) for another 3 years or so until I reach Medicare age. My husband will probably look for part time employment just to stay busy.

Difficult when one is fairly physically active and one is not. One is perfectly fine watching TV all day, one is not. One likes to be busy and somewhat productive, while the other could care less.

Very difficult not to step on each other's toes. Trying to sort out the best way to give each other the space we need. We both seem a little thin skinned right now as we try to adjust to our recent retirement.

You have to make a list of what you want to do in retirement and be sure of what's most important to you priority-wise. Then you have open discussions with your significant other about accomplishing your mutual goals.

Best to open discussion when both people are in a happy, open mind and remember thou love one another and this is your time together so have fun

Being honest with yourself and your partner is paramount. Any disagreements have to be acknowledged, and be dealt with patiently, with mutual respect.

Inconsistent suggestions from outsources and media do not encourage retirement but instead promote working until Medicare or later, it can feel very lonely staying the course in obtaining a retirement dream, at times.

In my case nothing has worked. We have absolutely no financial problems. I was up front before we got married and our children are both successful and with their own families.

My wife however will not consider moving and it is a fight just to get her to travel. I am like an afterthought and her life circles around the grandchildren and watching TV.

I usually have to forget about my plans because he has ALWAYS lived here and is a true Oregonian and loves the weather here, whereas I was born and would LOVE to move back down South. I am NOT an Oregonian, no matter how long I've lived here. Start early and relocate when still working to meet friends. confused and worrisome The hardest thing to resolve is the fact that we hav a several year age difference between us, which means several years between the time each of us can retire. We wish we could both be retired together.

going back after a year of travel and get rid of most of the things. We are very satisfied of things we decided to take with us in 20' travel trailer. We have been talking about plans for several years. We have gone to Panama to check out moving there. Health and end of living planning and budgeting expectations are of great concern and can have an enormous impact on anyone's finances. Our comprise in this early stage of retirement ideas was to Pilot Test his and her concepts on a trial basis (which most folks seem to have done themselves) and make a sound and happy decision to please us both.

We do not want to wait until a Life Event may determine our course, but have spent diligent planning, saving \$ and continuous, yearly investment effort in attempting to achieve the Retirement dream, and soon wish to just go out and Play :-) Discuss how important a plan/idea is to the individual and how that fits into the overall plan. We're both in our mid-60's and retired several years ago. During this time, we researched many areas where to relocate. However, my spouse was recently diagnosed with cancer, which reinforces a 1st priority of good medical care. Our home (of 35 years) is located in SE PA, where there is am

My husband is resisting moving. We have good reason to move to a nicer climate to spend time with our only grandchild, who lives 1600 miles away, and he is ready to retire. We make time to discuss the move to be closer and have been busy doing house cleaning of 35 years of accumulation in our home. Our current plan is to semi-retire at 60- we will move close to our grand kids for the first time in our lives. I have a good military retirement, small university retirement, and we both have a nice savings. Once moved, we can either use some of our IRAs to get us to Social Security age, or work a little part time, but still have enough left over for enjoying life.

We've only been here a week - so far, so good. Already met a number of our neighbors and everyone seems very friendly and willing to help us settle in to the area. We've waited a long time to do this so I feel confident we'll be very happy with our new lifestyle and our decision. In our case not much of a choice. The humidity on in east coast was no good for my health. We moved to southeastern Arizona and love it here. We looked at the info and other available facts, weighed the pros and cons and decided as logically as we could Discuss everything and it requires two yes votes for anything to occur.

The art of discussion and compromise should never change in a committed relationship. One should always be open to the thoughts or desires of your partner which often can bring a new understanding and enjoyment to both parties participating. The spirit of adventure should never be lost! We are still trying to figure it all out. Probably the hardest thing is deciding where to live. We had lived in Florida all our lives until his first retirement five years ago. We moved to Missouri to be closer to family but this state is not a good fit for us. Once our nest is empty in a few more years, we hope to move further north as we have discovered that we really enjoy the four seasons. We have many things we are looking forward to doing and hope we can find a really great home base to write the next chapter of our lives from. I think we are We found we needed to sit down and REALLY each set a goal. We were just treading water and making no firm goals. Then we had to see how far apart our goals were. We have been meeting with certified financial planners. Having to put it on paper for someone else helped us set a tentative goals.

I like the ocean, and my spouse likes the mountains. I like cities, and my spouse prefers a more quiet area. We're trying to come to a compromise but have a lot of work to do yet. We moved to a very rural part of FL from NJ/NY and agree it's not for us. Too hot, humid, and in the middle of nowh

Spouse has had a traumatic brain injury and is in denial as to her difficulties so it is very difficulty to try and work things out. She needs constant care but refuses assisted living arrangements. Each person to make a list of what you think you'd like to do, climate and area you'd like to live, etc. Compare lists as a jumping off place for discussion. Begin early to discuss a long distance move from your grown children so they have plenty of time to get used to the idea. Just talk about what you want to do, what you can afford to do, and come up with a plan on what you will do. Want and afford can be far apart, but if you start talking new ideas will pop up. Start discussions at least a couple of years before retiring. Get your finances in order first, then discuss retirement plans and wishes. Hardest to reach decision on what lifestyle we want. He wants rural and a garden, I want active retirement community with outdoor activities. Tough to find compromise. Best method to resolve for us is to determine what are the characteristics that draw the other person? How stressful would it be to live in their lifestyle choice? Basically understand the needs underlying their desires. List out the needs underlying their desires.

Unforeseen health issues popped up, and slow housing market has slowed down our plans. We have not been able to sell (house on market 5+ yrs) so we could move to our dream location. Also, spouse has health issues that have deterred our travel plans. Advise to younger folks, don't wait to Keep working on the money thing! Absolutely must have open discussion even if you don't agree. You won't know until you talk about the issues. talk and communicate likes & dislikes, visit different regions at different times of the year Age differences are not easily reconciled- when one spouse can retire years earlier than the other

We work hard to make sure the other will be happy during our retirement. When we designed our retirement house, we made sure I had a large enough property to build my husband a large workshop so he could enjoy woodworking, repair We are comparing other's responses via articles, blogs, etc. I think we may have to work and my husband doesn't want to, so he is planning to work a couple of years longer to have more pension funds and supplemental health insurance. We discuss that we want to move somewhere that is a v You have to be willing to really open up and say what's on your mind. Holding it in and hoping for the best won't work. We'd rather discuss and argue now than have it blow up in our faces later. Husband retired early (corporate buyout) and when I retired 1.5 years ago, I was invading his established space. He is still a control freak, which does not bode well for the future. I have learned to work around him or ignore him rather than confront. Yelling (mostly on his part) gets us nowhere and Making sure that we talk in specifics as opposed to geralities. Asking "what if?" Questions and deciding on a solution. Deciding what will be judged as frivolous expenditures.

We will be taking long vacations during the next 2 years and then at least a 6 month 'sabbatical' in a motor home of sorts across the USA when we are both at full retirement age. We'd both like to go back to CA, but the cost of living there may prevent that, as well as distance from family on the If our feelings become strained and we begin to go "to a corner" in our relationship, we pick a time once a week (morning works best) that we sit in the living room facing each other. Each person gets time to talk without being interupted to tell the other person how they

Then we talk about what we think we can do about it. If problems have excalated, it takes a few weeks to get back on track. In the beginning of ours, we did it twice a week! Worked like a charm and now we use that technique all the time. It diffuses all issues and helps us to plan togther fun things instead of arguing. Even if money is tight we plan what we can do fun that doesn't cost money. The hardest to do is to remember our face to face talks when we are getting along cause that is still very important. For us it was easy. We both see retirement in the same way. My husband wants to continue working in a part time position so that we are able to travel and spend time with family. We are currently living overseas and plan to move back to the states within a couple of years to start slowly into ret The most difficult thing was the "when" - One of us would like to be not working at all right now and one of us realizes/believes it may be necessary for us to work at least part time for a while after we relocate. Took some looking at finances and discussion to come to an agreement. We need to just keep talking...

Best to look at LOTS of options and the direction becomes clear to both of us. The three 'L's". LISTEN, LISTEN, LISTEN!

keep the dialogue open and moving We have spent years visiting different locations and discussing potential places. We have done a lot of research and discussing with our extended family as well. Husband has been retired for 5 years, and has already adjusted to home life (now does all cooking and shopping), so when I'm ready when its right like us its all good Just in general conversation discuss how you see yourself living. My husband and I live in a 6,800 SF house. Our youngest son will receive his associates in Dec 2013 and leave to get his BA next year. My husband wants to stay in this home because he really likes it. I want to downsize to a real