



Retiring Together: Relationships and the Transition to Retirement

Retirement may be your milestone, but the transition can affect everyone at home.

Retirement can change more than your workday. Couples and families may find themselves spending more time together, adjusting routines or taking on different roles at home. Talking about what each person expects can help everyone prepare for the transition together.

Talk about what retirement looks like to each of you

You may be surprised to discover that you and your loved ones picture retirement differently. It's important to start the conversation long before your last day of work.

- **Share expectations.** Talk about what you each hope will change and what you'd like to stay the same.
- **Discuss your time.** Consider how you'll balance time together with individual interests and activities.
- **Rethink routines.** Talk about household responsibilities, schedules and how daily life might change.
- **Plan for different timelines.** Adjust when one partner may retire while the other continues to work.
- **Keep communicating.** Expectations may change. Check in and adjust expectations together.

Questions worth asking together

- What are we each looking forward to?
- How do we imagine spending our days?
- What activities do we want to enjoy together and separately?
- Will roles or responsibilities at home change?
- How can we support each other during the adjustment?
- What might we need to revisit once retirement begins?

A fulfilling retirement can include both shared experiences and individual interests. Staying connected while giving each other space to pursue separate activities can help you create a new rhythm that works for everyone.

Navigate your next chapter together

Retirement can be an opportunity to reconnect, create new traditions and enjoy more time with the people who matter to you. Open communication, realistic expectations and a willingness to adjust can help you navigate this transition together. As you're preparing for retirement, the EAP is here to support you and help strengthen the relationships that matter most.