# Twice the Husband, Half the House

**Why Lifestyle Financial Planning Matters More Than Ever as You Approach Retirement**

For many couples approaching retirement, there's a moment, usually sometime shortly after the last commute, the last team meeting, the last "good luck, keep in touch" when reality hits. **He's home. A lot**!

From the wife's perspective, retirement can often feel like the arrival of an unexpected houseguest who never leaves, hence the "twice the husband, half the house" title. He's suddenly in the kitchen at 10:30am, he's pottering around the utility room, he's offering opinions on how laundry "should be folded". The daytime sanctuary she'd enjoyed for decades has been replaced by a new co-occupant with boundless energy and no clear plan.

Excuse me for creating this light-hearted scenario, but it reveals a genuine truth. Retirement is a major lifestyle transition, and without thoughtful planning, it can create friction, uncertainty, and unintended anxiety.

The good news is that a Lifestyle Financial Plan, rooted in meaningful conversations and clear, evidence-based financial modelling, can turn this stage of life into something joyful, fulfilling, and aligned with what truly matters.

Most couples spend 30 or 40 years building a routine that works. Work provides structure, purpose, social connection, and—whether we realise it or not—a natural rhythm to the day. When that rhythm disappears, people often feel unanchored.

As Mitch Anthony, author of *The New Retirementality*, puts it, retirement has changed fundamentally. It's no longer about stopping—it's about starting. Starting the life you've always wanted, but may never have had the time to consider.

Yet the default for many couples is "We'll figure it out when we get there."

Unfortunately, this approach usually leads to predictable outcomes. One person feels overwhelmed by the other's sudden availability; one or both feel guilty spending money, unsure whether they can "afford" their goals; people avoid making choices out of fear, especially the fear of running out of money; or through lack of clarity, they spend what they genuinely can't afford.

A well-crafted Lifestyle Financial Plan addresses many of these issues, as quite often the real problem is more about uncertainty than money. Behavioural finance research consistently shows that humans are wired to avoid uncertainty. When we lack clarity, we default to inaction. For retirees, that inaction manifests as not booking trips, delaying home improvements, avoiding new hobbies, or simply feeling guilty for spending money they've worked *Your Life"*, our relationship with money is emotional, not mathematical. If you *feel* like you might run out, it shapes your behaviour, even when the numbers say you're perfectly fine decades to save. Even people with substantial wealth experience this paralysis. As Vicki Robin explains in "*Your Money or*

This is where cashflow modelling becomes transformative. When clients see their financial future visually mapped out over 20, 30, even 40 years, showing year by year, whether their current and planned future lifestyle is sustainable under various scenarios, they quite often describe the experience with one word. Relief!

Here's another common scenario we regularly come across. One partner is ready for adventure, travel, golf, volunteering, maybe even learning Italian. The other wants stability, routine, and a slower pace. Neither has ever discussed their expectations out loud.

Work has acted as a buffer for decades, making these differences easy to ignore. When retirement removes that buffer, the gap becomes very real and it typically reveals itself at 11am on a Tuesday morning when one person is "in the way" of the other's established routine.

A Lifestyle Financial Plan creates structured space for couples to articulate what they actually want. George Kinder, the pioneer of Life Planning, famously notes that real financial planning starts with human questions, not spreadsheets.

- What does an ideal day in retirement look like for you?
- What would you regret not doing?
- Which activities give you energy and purpose?
- How do you want your time together, and apart, to look?

When couples have these conversations properly facilitated, something powerful happens. They begin designing a retirement that works for *both* of them, one that provides shared experiences without sacrificing personal space.

**Permission to Live the Life You've Earned**

Morgan Housel reminds us that "the highest form of wealth is the ability to control your time."

A Lifestyle Financial Plan doesn't just show you the numbers, it gives you permission to use them. Permission to book that three-week trip without guilt. Permission to upgrade the kitchen you've been looking at for five years. Permission to say yes to experiences that matter.

It replaces "What if we run out?" with "Here's what we can sustainably afford, now let's decide what we actually want to do."

That shift from fear to confidence changes everything. Retirement stops feeling like something to worry about and starts feeling like something to design deliberately.

**The Real Purpose of Your Money**

Pre-retirement planning is ultimately about designing a life where your time reflects your values—not your worries, not your fears, not societal expectations.

Your values. Your aspirations. Your future.

A Lifestyle Financial Plan provides the clarity and structure to pursue your goals, hobbies, dreams with confidence, knowing you're building something sustainable rather than guessing and hoping it works out.

And yes, it dramatically reduces the chances of him rearranging the utility room whilst she's trying to enjoy her morning coffee.

**Ready to design a retirement you'll both love?** If you're approaching retirement and want to replace uncertainty with clarity, fear with confidence, and friction with a shared vision, now is the time to start the conversation. Let's talk about what you want your next chapter to look like and build a lifestyle financial plan that brings it to life. Get in touch by emailing info@lifestylefinancialplanners.ie or call 096-75951 to reserve your complimentary **Discovery Meeting**.