

Like every major event in life, people tend to look back and wish they had known what to expect so that they could have been better prepared. An article from MarketWatch.com, "[What I Wish I Knew When I Retired](#)," looks at responses from retired people when they were asked to share things that they've learned. They also shared some of what surprised them when it comes to living in retirement. The article mentions a lot of the things that you'd expect. Save more, even after you're done working. Make a budget. Prepare for unexpected healthcare costs in retirement. However, I find it more important to focus on a few of the unexpected lessons that were learned.

Retirement can be a great opportunity to build and deepen relationships. However, a new schedule, lifestyle and changes in status can cause strain as well. One of the tips mentioned in the article deals with the relationship between partners. Retirees recommend that you make sure that each individual is on the same page. This could relate to where you live and what kind of lifestyle you want. Deciding to move to a new home may feel adventurous but what happens if one partner decides it isn't for them? It may be a good idea to clearly define potential options if attitudes change.

As with any interpersonal relationship, communication is key. Another suggestion from the article is to create an activity jar where each spouse or partner contributes ideas. It may be important to create "me time" as well. Suddenly spending every waking hour together after years of workday separation can be a big adjustment.

In my opinion, it's also very important to work out how things around the house will change during retirement. How will roles adjust? Is there a schedule for cleaning or yard work that needs to be changed? How will meals be prepared? While some of these things may already be established, having a clear conversation of expectations may be valuable.

It can also be important to have relationships outside of your spouse or partner. Friendships can be an important part of retirement. One surveyed retiree suggested finding a group of people who share similar interests and hobbies. Perhaps a weekly golfing group or cribbage game. They also mentioned that you may want to find someone of the same age and financial status.

Making friends isn't quick or easy. According to a study from the Journal of Social and Personal Relationships from March 2018, "[How many hours does it take to make a friend?](#)" it takes quite a bit of time and effort. This study surveyed 429 online volunteers who had recently moved to a new city. The participants were asked about someone they'd recently met, how they felt about that person and the amount of time they'd spent with them. The research suggests that it can take 3 to 9 weeks to transition from acquaintance to friend. That's a lot of time to put in! So be careful when experiencing negative feelings about not making friends right away when your location or lifestyle changes.

It can be valuable to remember what the great UCLA basketball coach John Wooden once said;

