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THE WALL STREET JOURNAL

WSJ.com

MARCH 21, 2011

He Says Maine. She Says Florida.

How couples navigate one of the trickiest issues in retirement: where to live

By [KATHLEEN A. HUGHES](#)

It's a subject my husband and I simply avoided for the first 20 years of our marriage: Where are we going to live when we retire?

Journal Report

Read the complete [Next: Planning & Living the New Retirement report](#).

When I finally brought it up, now that we're in our mid-50s, the conversation didn't go smoothly. Having postponed my dream of being a foreign correspondent in order to raise two children in a remote suburb of Los Angeles, my vision of retirement is pretty clear.

Me: "I really want to see India, Egypt and Africa. Maybe we could sell this house and find a base in Cape Town. Where do you want to go first?"

My husband: (Silence. Then...) "I don't really want to travel. I want to get an apartment in New York and walk to the library.... I don't want to see a thousand places before I die. You can go without me, sweetie."

It may be the trickiest and most troublesome issue couples face when approaching retirement: Where are you going to live?

The prospect of a new locale, of course, is enticing. Why not seize the moment and settle (finally!) in the destination of your dreams: the mountains, the beach, the city—even overseas. Baby boomers in particular, who begin turning 65 this year, seem ready to do just that.

"The baby boomers have surprised everyone at every phase of their life cycle," says William H. Frey, a migration expert at the Brookings Institution in Washington, D.C. "Now that boomers are becoming seniors, they're much more likely to move than their parents."

But what happens when spouses don't share the same dream? How do they resolve their differences? In short, where's the middle ground between South Africa and Manhattan?

Interviews with dozens of couples, therapists, educators and marriage counselors across the country make it clear that the



Photo-Illustration by Stephen Webster

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answers are rarely easy. Compromise is great—when it works. More often, though, couples describe an awkward mix of clashing ideas, sudden revelations and silent standoffs.

In fact, a surprising number of would-be retirees say they may wind up living in different places to pursue their own interests—while remaining married. There's an abbreviation for this: LAT, living apart together.

Ease the Strains

If any single tactic can ease the strains, it's to start the conversation early—years before actually retiring. Avoid an 11th-hour bombshell at all costs.

"If couples can begin to talk about the issues, they really do get to know what is important to each of them," says Dorian Mintzer, co-author of "The Couple's Retirement Puzzle," a book coming out in April. "They can develop a shared vision."

That's easier said than done. Molly Frank, 59, a primary-care doctor in Denver, says that when her children were home for the holidays she brought up her longstanding dream of wanting to practice medicine overseas.

"When did that come up?" asked her husband, who is 60 and also a primary-care physician.

"Twenty years ago," she responded. At which point one of her three grown children said, "Dad, haven't you been listening?"

Dr. Frank says her husband wants to stay in Denver in retirement. For his 60th birthday, he created a meditation garden. But she is determined to pursue her dream and thinks her husband will travel to see her.

"I am getting older, and I don't want to wait until my body falls apart," she says. "It's a fundamental difference in the way we look ahead."

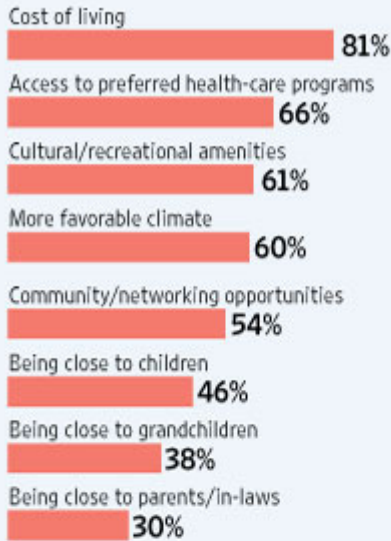
In a 2009 study, Fidelity Investments found widespread disagreement and a lack of communication between spouses approaching retirement: Some 60% of couples in the study didn't agree on *when* they would retire. That makes it difficult to even think about moving.

Flash Point

Dee Cascio, a psychotherapist and retirement coach in Herndon, Va., remembers a moment 10 years ago when she was sitting at her kitchen table, reading a book on couples therapy. Her husband, Tom Haddock, entered the room and wanted to talk about retirement. She was 53 at the time, and he had just turned 60. "Are you reading that stuff again?" she recalls him asking.

New-Home Shopping

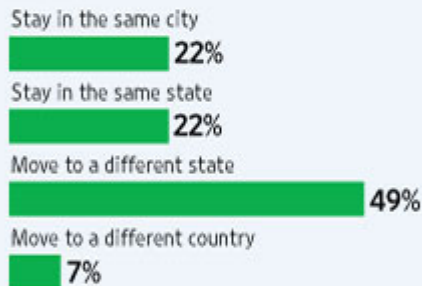
Forty-two percent of surveyed 50-year-olds said they plan to move in retirement. Their top reasons for deciding where to move:



Note: Includes multiple responses

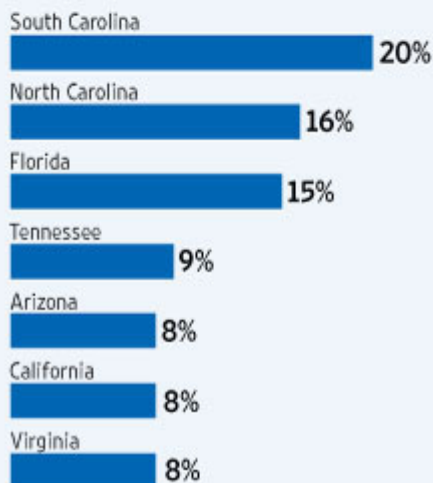
Near or Far?

The percentage of those planning to move who would:



Sun, Here We Come

Top states to which those surveyed said they may move



Source: Del Webb

"Dee, you aren't going to want to be a therapist forever. At some point you're not going to need or want to work."

Her reaction was visceral. "What I heard was, 'What you are doing isn't important,' " she says.

Looking back, Mr. Haddock says he was feeling "burned out" from his work in commercial real estate. "I wanted to start planning and have conversations with Dee about what could be," he recalls. Instead, they dropped the subject.

But over the next four years, several family members were diagnosed with cancer, and Ms. Cascio became more open to talking about where they might live in semi-retirement. "Life is fragile," she thought.

She wanted to be near the water. Her husband wanted the city. They both wanted a warm climate. He brought up Atlanta. After some trips to explore, they settled on Tampa, Fla., and bought a condo there as a second home. Now they spend 10 days a month there and consider it a retirement spot.

"We are surrounded by water, and we are at the very edge of a city," Ms. Cascio says. "Tom is happy, and I'm happy."

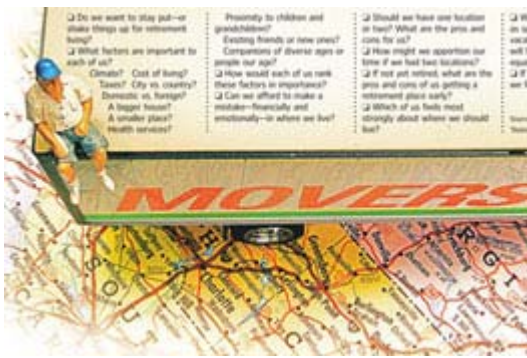
That was a win-win. Of course, it's easier if you can afford two homes. A surefire lose-lose is dragging an unwilling spouse to a new location, hoping she or he will have a change of heart. A study by Eva Kahana, director of the Elderly Care Research Center at Case Western Reserve University, found that if one spouse goes along with a move reluctantly, usually both wind up feeling dissatisfied.

Shift in Attitudes

For decades, only one in 10 Americans has moved in retirement. Most people, as they age, prefer to remain close to family and friends. But that mind-set could be changing. A survey last year by AARP, the Washington-based advocacy group, showed that two out of 10 boomers said they may pull up stakes in later life. A second study from Del Webb, the builder of communities for older adults, found that 42% of people age 50 plan to move in retirement.

Despite the difficulties, "everyone thinks about moving in retirement," says David Ekerdt, director of the Gerontology Center at the University of Kansas. "Moving represents freedom," he adds. "It represents the ability to take off."

And some may take off alone. Consider Gail Andrews, 52, a social worker in Palos Verdes, Calif. Her husband, Terry, is an English teacher, and 10 years older. Last fall, when they dropped their daughter off at college in North Carolina, they wound up at a concert by Doc Watson, the bluegrass guitar



See questions spouses should ask each other about where to live in retirement.

player. It was a magical experience for Mr. Andrews. He went to a real-estate office afterward and picked up housing brochures—and wondered aloud if buying a van and following bluegrass bands in North Carolina and Tennessee might make for a good retirement.

"It terrified me," says Ms. Andrews, whose own vision of later life involves volunteering overseas and maybe even joining the Peace Corps. "I can't imagine moving somewhere just because you like the music that originates there."

Looking ahead, Mr. Andrews says he hopes and expects that he and his wife will have more time and freedom to do the things

they enjoy, both together and separately.

But Ms. Andrews sometimes wonders whether the balance will tilt toward "separate." They compromise on so many things. She likes plays, he likes movies. So they go to movies together, and she goes to plays with friends. He likes to eat in, she likes to dine out. So she cooks dinner five nights a week, and they go out two nights a week.

"The history we have binds us," Ms. Andrews says.

"I'm going to do my own thing," she adds with a laugh. "But when I'm not around, he will get really hungry."

It's that type of independence, particularly in women, that seems to be turning the tide in couples' talks about moving.

His and Hers

"Retirement used to be a male transition that wives really just accommodated," says Phyllis Moen, a professor of sociology at the University of Minnesota. "Now women are taking the lead and planning what is going to come next. There's a 'his' and a 'her' view of things."

The "her" view catches many men by surprise. Cheryl Rampage, a clinical psychologist at the Family Institute at Northwestern University, recalls a man who wanted to retire to Palm Springs, Calif., and play golf. The wife wanted to stay in Chicago. "He took it as a huge slap in the face," Ms. Rampage recalls. "He had developed this dream in his head without being in a conversation." After some therapy, the couple agreed to move to a city they both liked.

The "his" view often includes golf. Kim Quinn, 52, says her husband, J.J., a 58-year-old vice president at Northrop Grumman Aerospace Systems in El Segundo, Calif., is hoping to retire in Southern California. He has owned homes there for 30 years, the couple has friends there, and he likes to golf.

But Ms. Quinn fell in love with Jackson, Wyo., nine years ago during a corporate summer retreat. "It was so green and majestically beautiful," she says. She also discovered Wyoming has favorable tax laws.

She took her family to Jackson two years ago, thinking they would love it, too. It was December—with one of the biggest snowfalls in 30 years. The sun didn't shine once. There were two avalanches, and someone died. The streets were deserted. "Everyone hated it," says Ms. Quinn. But she didn't give up.

Next she arranged an October weekend trip with just her husband, and she booked a golf package for him. The weather was perfect. He loved the town. They looked at houses and found good restaurants. "We split a burger and had cocktails and thought they forgot half the bill," says Ms. Quinn.

"We started out as polar opposites on this," she says. But Mr. Quinn came around. "I will probably learn to golf for him," she says. "I have no interest in golf, but I love being outside."

Italy or Bust?

Trying to talk a spouse out of a dream city—or country—can take years. It's good to start early. When Jim Miller, an anesthesiologist in Rancho Palos Verdes, Calif., suggested retiring in Italy nine years ago, his wife, Cindi Miller, a marketing consultant, was "freaked out." She remembers thinking, "Why are you talking about this now? Our kids are little. This is our house."

A few years later, the Millers met a couple who had just sold a second home in Italy, deciding it was a burden. The couple said friends considered it a bed-and-breakfast, and squatters were a problem. Meanwhile, Ms. Miller's parents moved from a home in the suburbs to an urban condominium—and became much happier. They were closer to friends and could walk to restaurants. "When you are older, isolation is a huge enemy," Ms. Miller says.

The long debate isn't finished. Ms. Miller, who is 52, says downtown San Diego is her current obsession. It has perfect weather, a "zillion" restaurants and a nearby airport. But Dr. Miller, 55, still thinks about Italy. In fact, the couple is considering leasing a house there a few months a year.

"The closer you get to retirement, the more real it is," he says. "It's a little bit of a dance, but it's a slow dance and it happens over the years."

New York vs. Cape Town

Unless you're like me, in which case it's more of a Two-Step Tango.

Shortly after I started researching this article, a reasonably priced apartment became available in New York, my husband's dream retirement spot. Before I had time to delve into all the issues couples face in such a decision, I buckled. We bought the apartment. "I won, you lost," my husband joked.

We'll see about that. When my husband finally heads off to the New York Public Library, I may be heading to South Africa in search of a reporting assignment. We may become another LAT—living apart together. Or perhaps we'll compromise and arrive at a shared vision. We'll be based in New York, but he will visit me in Cape Town and walk to the library.

That, as they say, would be a win-win.

Ms. Hughes is a writer in Rolling Hills, Calif. She can be reached at next@wsj.com.

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