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## A GUY ISSUE

Last week I had the pleasure to be the speaker at the Gilford Community Church **'Guys Night Out'** gathering. This is a great group of guys who meet every other month to listen to a speaker – but as important – to get together socially. This is a group that knows how to welcome both new and longstanding members in a way that makes everyone feel included right from the start! All ages are welcome.

Because I knew that it was going to be an all male audience it made sense to talk about something that has particular relevance to men. Oftentimes issues about aging are framed in the context of being a *'Women's'* issue – and understandably so given how retirement age women significantly outnumber retirement age men. But that doesn't mean that there are not male specific issues as well --- I chose to focus on one: The disparity in ages between husbands and wives. Because women live longer than men (by about 2 years in retirement) and because wives are oftentimes younger than husbands (by approximately 3 years) there are really two separate retirement periods that we need to plan for. The first for when we are together as a couple – and the second for the widow. I didn't say this would be fun.

We all know couples where the wife has passed away first and we all know couples where the woman is older than the man. The best we can do is to plan for what we think is the most likely case. ***"Man Plans, God Laughs"*** is a Yiddish proverb that for me best describes the situation. While planning doesn't mean that we put ourselves in control of outcomes ----- it does increase the options we have when it comes time to influence those outcomes. Better to own an umbrella instead of hoping that it will never rain!

It's not all about money. As important as finances might be --- the social component of retirement planning is just as important. What good is financial independence if you don't also social independence?

Along with everything else that I do I also install the Lifeline personal emergency response systems that allows people to stay in their own homes with confidence knowing that should help ever be needed – it is just the push of a button away. Oftentimes I find women who have planned extremely well for their financial independence but have given no thought at all to their social independence. While their husbands were alive living in that home might have made perfect sense – but without him not only does she need to deal with maintaining the property – but with maintaining her sanity as well! It's tough to live alone and in rural New Hampshire it can be particularly isolating as well.

Oftentimes we mistakenly confuse the ability to stay in our own home as being our goal – forgetting that how well we live is more important than where we live. Because we are able to live in our own homes does not necessarily mean it is our best option.

What's a Guy to do? As guys we need to be sure that we don't confuse what we want for ourselves as being the same as what will be best for our wives when we are gone! Maybe they are the same – maybe they are not. Because as guys we might like the privacy and relative seclusion of a house doesn't mean that our widow will like it so much if she is living there alone.

When a couple makes the decision to move to a retirement setting they get the chance to support each other through the process and to enjoy the benefits together. This gives both (especially the guy) the satisfaction of knowing that should one take ill or even die --- that the survivor will not have to be stuck with all the difficulty of both selling their home and moving. The husband also knows that when he is gone that his wife will be somewhere surrounded by friends.

Even though the topic was a little '*heavy*' the '**Guy's Night Out**' audience kept the discussion lively and upbeat! They are a great group --- you might want to stop by their next gathering to check them out!

Age Well!

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