

MORO

YOUR RESULT: THE LIFE BUILDER

Keep Your Parent's Retirement Moving Forward

A resource guide for adult children whose parent is already building a life after work.

What you're seeing

Your parent has things going on that have nothing to do with you or a job. A class, a standing Thursday with friends, a project they keep returning to, a trip they're already planning. When you call, they have news.

That's the Life Builder. Retirement gives people freedom. Using it well is the hard part. Without work setting the agenda, days tend to fill with whatever is closest: family, errands and appointments, television, travel, whatever comes up. Your parent seems to be doing something different. They've built parts of their life that are self-directed, and they aren't waiting for you, or anyone, to supply the plan.

What this means for you

It means they have a foundation to build on. The useful question now is what makes their days worth getting up for, and what deserves more room. Start by looking out for three things.

1. Do they make their own plans, without waiting to be asked or invited?
2. Do they have something on the calendar they're looking forward to?
3. Do they have interests and people that don't depend on a job, or on you?

Signs your parent is building a life

You don't need all of these. A few, over time, tell you something.

- They talk about what they're doing this week, not just what they used to do.
- They have regular things that belong to them, like a group, a class, a routine, or a project.
- They say no to things that don't fit, and yes to things that do.
- They bring up what they'd like to try next.

What the research says. In a U.S. survey of 2,009 adults, people rated having purpose and direction as important during retirement, and older adults rated it as more important than younger adults did ([Best et al., 2021](#)). This is a survey of what people value, not proof that purpose leads to a better retirement.

How to start the conversation

Your parent doesn't need a rescue, so skip the check-in that sounds like one. Ask the way you'd ask a friend who's in the middle of something good. Their answers show you where there's room to deepen what's already working.

Instead of this	Try this
"Are you keeping busy?"	"What are you enjoying most right now?"
"You should slow down a little."	"What do you wish you had more time for?"
"What's next?"	"What are you looking forward to over the next few months?"
"Do you need help with anything?"	"What would make that even better?"
"Have you thought about doing X?"	"Is there something you've been curious about trying?"

A simple three-step flow

1. Pick a relaxed moment, like a walk, a meal, or a drive. Don't squeeze it into the end of a busy call.
2. Ask one question, then let them talk. Listen for the words that get louder: the people, the places, the thing they lose track of time doing.
3. Reflect it back once: "It sounds like that group matters a lot to you." Then ask what they'd want more of.

If they say "I'm good, nothing's missing"

"Good. What's the best part of a regular week?"

Then let it go. You've learned what's working, and you've shown them you're curious about their life, not managing it.

Where your role ends

Their plans are theirs. Offering to organize, schedule, or improve them can quietly turn a self-directed life into one that depends on you. Keep your part simple: stay curious, show up when something matters to them, and say yes when they ask for a hand, whether that's a ride, an introduction, or an hour of your time.

Do ask what they'd like more of, and then let the answer sit. If they name something, the next step is theirs to take. You can offer to help with it later, if they want you to.

If you see lasting low mood, pulling away from people, or a loss of interest in things they used to enjoy, encourage them to talk with their doctor. Coaching supports a good life after work. It doesn't replace medical or mental health care.

If you live far away

Distance can make a full life look like a quiet one, because you only see it through a phone call. Three adjustments help.

- Ask about this week, not just how they are. "What's on your calendar that you're looking forward to?" gets a better answer than "How are you doing?"
- Follow up on what they told you. "How did the class go?" shows you were listening and gives them a reason to share more.
- Join in when you can. Ask them to show you a project on video, or plan a visit around something that already matters to them.

Want a thinking partner for this conversation? Moro offers virtual coaching, so your parent can work with a coach wherever either of you lives. [Book a discovery call](#)

What's working, and what deserves more room

For your parent to fill in, or for the two of you to talk through. There are no right answers.

Part of life	Room it has now	What more room could look like
Interests and hobbies	Plenty / Some / Little	
Friendships	Plenty / Some / Little	
Family time	Plenty / Some / Little	
Giving back	Plenty / Some / Little	
Learning or trying new things	Plenty / Some / Little	

One small step to try this month:

Want to keep building?

Moro helps retirees think deliberately about the life they want after work, from identity and purpose to relationships, interests, and how they spend their time. Your parent can [book a discovery call](#) directly, or you can reach out first at hello@trymoro.com.

Book a discovery call

Not sure this fits your parent, or want a sibling to take it too? [Take the quiz](#)

Source

Best R, Pfund G, Cardador MT, Strecher V, Hill P. Older adults place greater importance on a purposeful retirement. *Innovation in Aging*, 2021;5(Suppl 1):946-947 (conference abstract). doi.org/10.1093/geroni/igab046.3419

Moro provides retirement lifestyle coaching. It is not financial, legal, medical, or mental health advice.