Fault Tree Analysis

Difficult Retirement Life

Couple: 60 (M) & 59 (F) | Retired at 55 (2021) | 5 Years into Retirement

Understanding the causes. Building a better tomorrow.

Top Event Definition

The retired couple experiences a difficult retirement life.

May appear as:

- Persistent boredom or lack of purpose
- Loss of structure and daily momentum
- Financial anxiety or excessive spending
- Marital friction from constant proximity
- Declining physical fitness or health
- Social isolation or reduced relationships
- Unmet expectations about retirement
- Difficulty adapting to aging and life changes
- Feeling free from work but not free to live well

Goal

Identify root causes, prevent failures, and design a fulfilling, resilient retirement life.

Background

- Male: 60 years old
- Female: 59 years old
- Retired at age: 55 (2021)
- Time retired: ~5 years
- Current state: Experiencing difficult retirement life

Key Principle

Retirement is a system transition, not an endpoint.

- Work identity → New identity
- Work schedule → Self-directed structure
- Employment income → Portfolio-based income
- Workplace community → Deliberately built community
- Career achievement → New forms of achievement
- Physical peak years → Health maintenance and adaptation

Difficult Retirement Life

TOP EVENT

OR

Personal System Failure
- Loss of purpose
- Daily structure loss
- Identity disruption

Physical Health & Vitality Failure
- Inactivity
- Health complications
- Aging-related limitations

Relationship System Failure
- Constant proximity
- Different expectations
- Unresolved conflict

Financial & Lifestyle Failure
- Spending mismatch
- Financial anxiety
- Lifestyle inflation or rigidity

Social & Community Failure
- Reduced contacts
- Geographic relocation
- Weak community connection

Aging, Family & Life-Transition Failure
- Aging
- Family changes
- Loss of independence

Psychological Adaptation Failure
- Retirement expectations ≠ reality
- No replacement identity
- No redesigned operating system

Adaptation Failure

Retirement expectations no longer match reality.

Most Dangerous Combination (AND Gate)

- Loss of structure
- Reduced physical activity
- Limited social connection
- Unresolved financial or marital friction
- No compelling purpose

Significantly increases the likelihood of a difficult retirement life.

Consequences

- Low motivation
- Time drift
- Declining vitality
- Marital friction
- Anxiety and stress
- Social isolation
- Emotional overload
- Reduced quality of life
- Feeling trapped

Root Cause Details

Personal System
- Work provided identity and status
- No replacement mission
- Passive hobbies
- Repetitive days
- Loss of achievement target

Physical Health
- Lack of exercise routine
- Weight gain
- Chronic disease
- Poor sleep
- Reduced mobility
- Negative activity loop

Relationship
- More time together
- Different preferences
- Household ambiguity
- Financial disagreements
- Old conflicts resurface

Financial & Lifestyle
- Higher-than-expected costs
- Uncertainty about longevity
- Market volatility
- Lifestyle inflation
- Guilt or fear of spending
- No clear withdrawal plan

Social & Community
- Friends still working
- Relocation
- Family lives far away
- Fewer meaningful contacts
- Harder to make new friends

Aging & Life Transition
- Aging parents need care
- Children become independent
- Health concerns
- Loss of friends
- Shorter time horizon

Psychological Adaptation
- Expectations not met
- Loss of identity
- No new structure
- Feelings of emptiness
- Difficulty adjusting to change

Risk Priority Matrix

Failure Mode	Impact	Detectability	Priority
Loss of purpose	High	Medium	High
Loss of structure	Medium-High	High	High
Physical inactivity	High	High	High
Financial anxiety	High	Medium	High
Marital friction	High	Medium	High
Social isolation	High	Low-Medium	High
Unmet expectations	High	Medium	High
Aging/family overload	Medium-High	Medium	High
Excessive leisure	Medium	High	Medium
Lifestyle inflation	Medium-High	High	High

Leading Indicators (Early Warning Signs)

Domain	Healthy Signal	Warning Signal
Purpose	Projects create anticipation	Nothing matters today
Structure	Days have intentional anchors	Days blend together
Fitness	Exercise is consistent	Routine disappears
Relationship	Time together feels chosen	Increased irritation
Finance	Spending is clear	Every purchase triggers anxiety
Social	Recurring connections	Little meaningful contact
Learning	Skills continue developing	Passive consumption only
Identity	New roles feel meaningful	Former career is only worth
Emotional state	Normal fluctuations	Persistent sadness or withdrawal
Adaptability	Plans are revised	Feel trapped by original plan

7-Pillar Retirement Reliability Model

1. **Purpose** — Mission, projects, mentoring, service, creation, learning
2. **Structure** — Routines, planning, exercise, project blocks, recreation
3. **Health** — Cardio, strength, mobility, sleep, preventive care, nutrition
4. **Relationship** — Shared goals, independent hobbies, personal space, regular conversations
5. **Financial Security** — Withdrawal plan, tax planning, emergency reserves, spending rules
6. **Community** — Friends, family, local groups, volunteering, mentoring
7. **Adaptability** — Annual review, new interests, flexible expectations, health adaptations

Corrective Action Plan

First 30 Days — Stabilize the System
- ✓ Review current situation
- ✓ Track daily activities
- ✓ Reestablish exercise routine
- ✓ Schedule shared & individual activities
- ✓ Review spending concerns
- ✓ Start one meaningful project
- ✓ Reconnect with friends/family

Days 31–90 — Rebuild the Operating System
- ✓ Create weekly template
- ✓ Set individual & shared goals
- ✓ Start a learning project
- ✓ Join a community activity
- ✓ Create a joy budget
- ✓ Review health and sleep
- ✓ Monthly couple meeting

90 Days and Beyond — Engineer Resilience
- ✓ Maintain shared mission
- ✓ Maintain individual missions
- ✓ Sustain physical-health system
- ✓ Follow financial operating plan
- ✓ Build social/community system
- ✓ Continue learning and growth
- ✓ Annual retirement review

Desired Outcome

A fulfilling, balanced, and resilient retirement life with purpose, health, connection, financial confidence, and freedom.

Success Metrics

Higher well-being · More active days · Stronger relationships · Confident spending · Better health · Active community · Continuous growth

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