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JOURNAL REPORTS: RETIREMENT

In Defense of the Not-So-Busy Retirement

Retirees often boast that they have less free time than when they were working. That isn't necessari good thing.



Studies of people who pass from work to retirement consistently find that they prize sovereignty over time—freedom—as the great gift of their new stage of life. ILLUSTRATION: RYAN ETTER FOR THE WALL STREET JOURNAL

By David Ekerdt

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In the 1980s, I interviewed men about their transitions from work to retirement. I didn't need to talk to them very long before many told me how busy they were. "I'm busier than ever." "I'm so busy now that I don't know how I found the time to work."

Thirty years later, I see no letup in this emphasis on busy retirements. If anything, it has gotten more pronounced, especially as the baby boomers start to leave behind careers in pursuit of their next acts. For today's retirees, busy boasting is the new status symbol—the idea that there is no time to rest when there are so many places to see, causes to champion, classes to take, languages to learn and businesses to start.

I am all for people pursuing their dreams. But based on decades of studying retirement and retirees, I am convinced that something else is happening here. Too many people may be bending their dreams to the expectations of others. They're following the paths that cultural norms, peer pressure and commercial interests are mapping out for them, bypassing alternatives for more control and contentment in retirement.

A busy retirement is absolutely fine. But so is a not-so-busy retirement.

Blame the culture

How did we get to this place, where busy is seen as the default pace of life? Blame much of it on the cultural value we place on hard work, and the ennobling status that it confers. A full life in retirement provides moral continuity with what went before. How many times do we hear—and laud—the executive who never takes vacation, or answers email at all hours? If this is something to be applauded, why would we expect that to change suddenly, just because a career ends?

You can trace this back to the 1950s, when, thanks to increasing wealth and longer lifespans, retirement began to be seen as a new stage of life. Experts at the time expressed wariness about the new leisure and worried that its apparent emptiness, its purposelessness, would harm health. It was viewed as a "roleless role." Writing in the British Medical Journal in 1950, J.H. Sheldon said that "a busy rather than an aimless life is an ideal prescription for old age, and the proof lies in the well-known sight of the man who retires from a busy occupation to die in a year or two of boredom."

In subsequent years there has been no lack of proposals for the admirable, purposedriven retirement. All to fill in the roleless role.

Another factor behind the busy ethic is the consistent medical advice about physical activity and health maintenance. Fit and strenuous lifestyles have therapeutic benefits and testify as well to the quality of one's will and character.

Then there is the encouragement that comes from other, less obvious quarters. Specifically: Many companies and institutions have targeted retirees as consumers and collaborators, and they've come to rely on them for their growth. Their marketing serves to reinforce the belief that the commitment of time and money makes

retirement more admirable.

Retirement's blank canvas, after all, can be filled in by products and services that occupy that time: leisure and tourism experiences, hobby materials, home projects, arts and performances, health regimens, sports, and attractions that indulge grandchildren. Colleges offer arrays of learning opportunities to older adults. Churches and service agencies hunger for more volunteers willing to give back to their communities. Political activism beckons retirees ready to take up new causes.

Little wonder, then, that while there are many ways to fill a calendar, there is one main way to be a poor retiree, which is to be idle—usually spoken of with pejorative, sedentary metaphors such as the rocking chair, the couch, sitting around, staying home. I still interview people about retirement, and the passive retiree endures as a negative model. As one woman told me: "I don't want to get into that, where I sit there and watch reruns for the next 100 years. There's got to be some discipline." Another woman worried about her husband's indolence in the early months of retirement. His flaw? Lying on the sofa and reading paperbacks (which seemed to me like a great way to ease into the rest of one's life).

When busy turns oppressive

All of which leads to a question: What's wrong with extolling the value of an energetic, active life?

One obvious downside of the busy standard is that we are creating demands that many retirees simply can't fulfill. For reasons of health, duties to spouse or family

members, or limited income, the chance for JOURNAL REPORT a busier-than-ever life is sometimes beyond reach. It hardly seems fair that retirees, Read more at WSJ.com/Retirementreport released from the obligations of work. should be expected to turn around and face MORE IN ENCORE burdensome work-like obligations as the path to virtue. · So, You Want to Start a Travel Business

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In general, though, there is nothing wrong with placing expectations on retirees. especially if this advice motivates positive

practices such as physical activity or social connection. Expectations edge toward oppressiveness when the fulfillment of idealized retirements depends on the consumption of costly leisure goods and experiences, or on the self-conscious selection of activities for their status value. This replicates in retirement some of the same social hierarchies and competitiveness of the working years and from which work withdrawal promised an escape. Meet the new boss, same as the old boss.

Instead, I believe that the mantra should be: Let retirement be retirement. Studies of people who pass from work to retirement consistently find that they prize sovereignty over time—freedom—as the great gift of their new stage of life. This should include the freedom to shrug off any pressure to conform to a busy standard. Our society has a sufficient number of retirees who feel driven to pass their later years believing that they must drag an energetic middle age as far into the future as they can. Let them chatter on about their bucket lists.

But let others feel comfortable not having any bucket list at all. Anyone's retirement can be purpose-driven as long as it is one's own purpose at one's own pace. One of the wisest books about life after work, "The Experience of Retirement," written by my good friend Robert Weiss, advised a rough 50-50 mix of engagement and freedom. Too many obligations can cost too much in freedom; too much free time can foster feelings of marginality. "Keep time for yourself, yes, but not to the exclusion of continuing to play a role in the world." Bob also endorsed the satisfactions of "puttering."

Easier said than done, of course. For retirees who want to pursue the not-so-busy life, nudges to do otherwise are constant. They find themselves being asked about their lives nowadays: *So what are you up to? What are you doing with yourself? Are you keeping busy?*

How can they ever feel comfortable answering, not much?

It helps to remember that such questions are only partially about routines and the use of time. They are likewise a request to understand the role of a person who is now excused from work in a society that is all about work. Basically, where do you fit? It's a fair question that offers both a challenge and an opportunity in crafting an answer.

The slow retirement

If not using the b-word, this is the moment to speak honestly about your grappling with time. "My retirement? Well, I'm taking some time to figure it out, pausing to reflect. I've been exploring my options. I'm taking it as it comes."

Retirees who present themselves as seekers as well as doers are actually aligning their retirements with the "slow movement," the cultural philosophy that encourages lifestyles that are more considered and deliberate. This kind of downshifting has found applications in many areas, such as travel, the enjoyment of food and religious

practices. Slow retirement? It's not as redundant as it sounds. What I am suggesting are mindful retirements that would not mean withdrawal from relationships, commitments and adventure but rather entering them deeply and at a comfortable speed.

As examples of this, retirees with spare time can re-enter two kinds of relationships, human and material. For the first, think of those dear people who have mattered personally over the years—great friends from childhood, school, former jobs, old neighborhoods—but who in the press of middle age have become once-a-year contacts on a holiday card. Awaken these dormant ties and renew them. With so many ways now to correspond, there is no excuse not to check in. Visit them, stage a reunion, compare memories of the way it was, and hash over the way it's all turned out. Reanimate your affection and, indeed, love for them.

The other thing to tend to is possessions. A home contains uncountable thousands and thousands of objects. Many of them were put aside for later, and now is the season to explore them and enjoy the possibilities that they hold. If not now, when? Work through those cookbooks, play that recorded music, use those tools to make something, burrow into that box of family history. Go rest idly on that garden bench that you have ignored for years. Fish or cut bait on the clothes that you kept to wear again or someday fit into. In revisiting these belongings, what will come into focus is the person you were, are, and yet want to be.

Lifestyle choices, wrote the sociologist Anthony Giddens, are decisions "not only about how to act but who to be." Becoming someone is exactly the task in the open-endedness of retirement when there is more daily time but also an awareness that the length of the future is unknown.

Who will I be? That is the real do-it-yourself project of retirement. And it may have nothing to do with being busy.

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