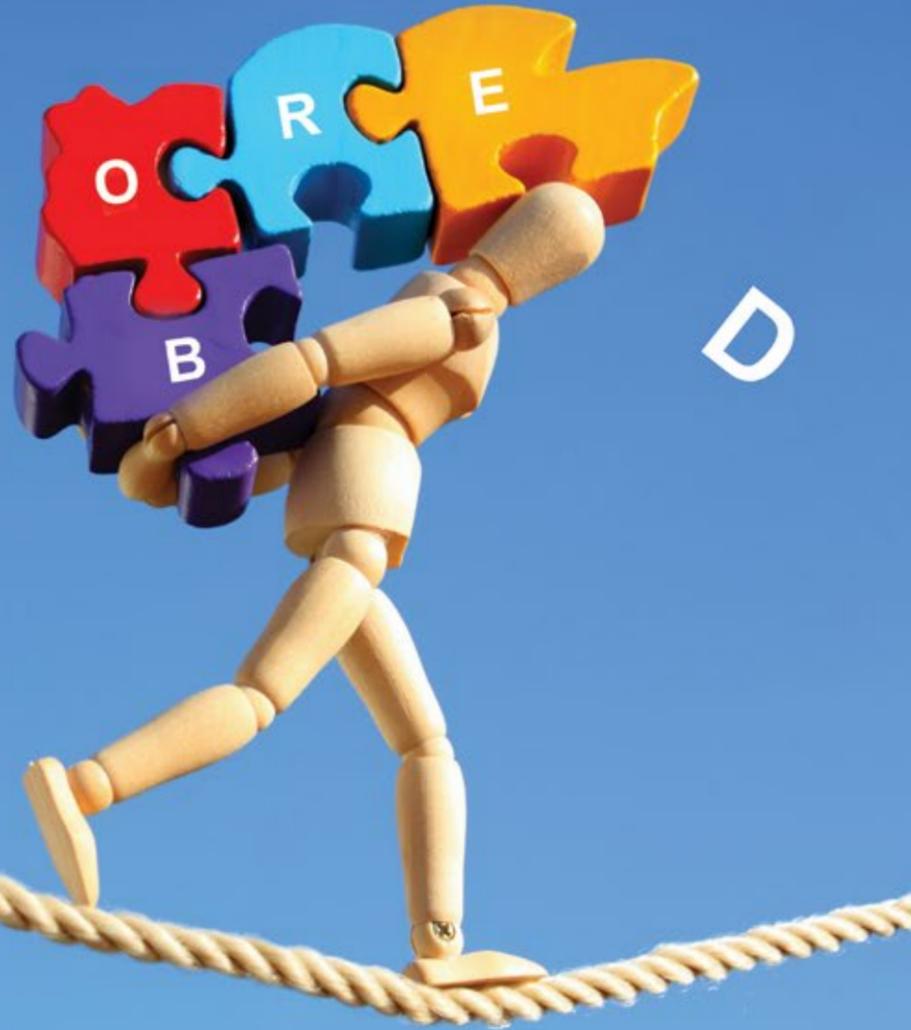


The Real Cost of All that Free Time



Often slighted, planning for emotional well-being throughout retirement is critical.

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When planning for retirement, how many people spend as much time on emotional health as they do financial health?

Save your gray cells. It's a rhetorical question.

Money issues surrounding retirement deserve all the attention they get. No argument here. But life issues, caused by radical lifestyle changes, can also jeopardize retirement happiness and deserve a level of scrutiny many fail to apply.

I'm guilty. I devoted 80% of my retirement prep time to the financial; 1% to the emotional; and 19% to staring out the kitchen window. Squirrels can be mesmerizing little scamps.

Soon, the big day saw me boogying from my workplace singing a rousing chorus of "Born Free." Euphoria lit me up like a fireworks finale as I strode joyfully into an exciting new life, with massive amounts of free time to do ... uhh ...

What exactly?

Cue the cold sweat.

Many coworkers warned me, albeit unwittingly, by asking, "What are you going to do with all your time?" Seemed like a silly thing to ask. How can free time be a problem, right? I laughed and replied, "Anything I want."

That, my friends, is not a plan. When forced to give the matter serious thought, my mind shot blanks. No hobbies to pursue; no grandchildren to spoil; no interest in working again (or so I thought). And no *Bonanza* reruns I hadn't seen 10 times already, including the so-called "lost" episodes, which, by the way, were lost for good reason.

In my case, the handwringing started quickly, but the same can happen five, 10, even 20 years into retirement. And more than once. Maybe your part-time job at the hardware store loses its charm. Or you lose interest in gardening. Or TV westerns. And those grandkids won't stay young forever.

To be clear, I had a vague plan to fill my time. It entailed a lot of puttering and moseying. Then an overwhelming need to feel productive blindsided me.

For me, "free time" always meant time off work. Like money, I earned it by working so it delivered a certain satisfaction. Suddenly, all time was free time, unearned and remarkably troubling. Struggling to convince myself that 40-plus years of work had stamped this permanent vacation "Paid in Full" proved futile. My brain kept calling it loafing.

My brain also reminded me of an earlier experience with a similar problem, back in the days of disco and busy signals. With a young family to support, quitting a job before having another lined up might have been unwise, but I was burned out and impulsive. Besides, the offers would come rolling in as soon as word of my availability spread.

They didn't. The ensuing three jobless months drove home what people mean when they say unemployment takes away more than a paycheck. For the first time, a feeling of uselessness gnawed at my self-worth.

Looking for a diversion, I took my son to a circus. It worked. The black cloud of extended unemployment dissipated amidst lion tamers, high-wire acts, and my 4-year-old's giggling laughter. Then came the chimpanzees, with beach balls, roller skates and a humbling reminder.

"Hey, cheer up," I told my wounded self facetiously as they scampered out. "You'll always be superior to these little guys." The grin inside vanished when it hit me they had something I didn't ... a job.

The experience should have ingrained in me the importance of feeling productive and useful. Sadly, 20 years later, history repeated itself. After soul-searching, parallels to my first experience became obvious and triggered a self-kicking party for not recognizing it sooner.

My path appeared before me, clear and twofold: First, stay away from the circus. Second, update my resume.

All it took to end my handwringing was some part-time work. And while everybody's situation is different, some may learn from my mistakes.

Hopefully, in your own retirement planning, you put a priority on issues beyond finances. Along with a plan for spending money, you've made a well-thought-out plan — and backup plan(s) — for spending time.

If dissatisfaction with your job was a contributing factor in your retirement decision, don't mistake lack of enthusiasm for one job with a lack of enthusiasm for working.

Post-retirement, even if you're soaring with the eagles, at least give some thought to backup plans should the winds change. People lose interest in hobbies. Health concerns can interfere with daily golf games. Grandchildren do grow up and move on.

Being prepared for shifting winds, you can avoid the blindsided hit I took and keep soaring with the eagles. ♦



"The grin inside vanished when it hit me those monkeys had something I didn't ... a job."