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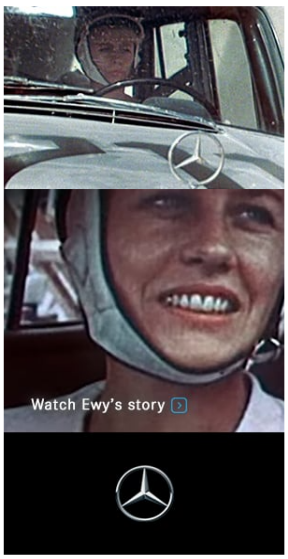
The Benefits of Having a Schedule in Retirement

It doesn't have to be rigid. But knowing roughly what you'll do and when can keep you both active and grounded.



While retirees can benefit from structuring their days, what types of activities work best at what times is not always obvious.

PHOTO: GETTY IMAGES/ISTOCKPHOTO

By Bruce Horovitz
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Retirees need daily schedules.

It can seem counterintuitive. One of the things people say they look forward to most in retirement is having more free time and, quite frankly, the freedom to do nothing, at least for a while, if they so choose.

But giving structure to one's days might be one of the most important things a retired person can do, some retirement specialists say.

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How do you think you'd want to break up your day in retirement? Join the conversation below.

After decades of constant demands on our time from work and family, "Retirees can go crazy when they are unmoored from schedules and structures," says psychologist Ken Dychtwald, founder of Age Wave, a consulting firm specializing in aging-related issues. Adding a loose structure to each day, allotting certain types of activities to mornings or afternoons, "gives you focus and patterns to work from. It takes a lot of uncertainty out of one's mind."

Dr. Dychtwald suggests thinking of each day in retirement as a delicious meal that you prepare for yourself. "People need to think about which ingredients will mix in to make it a good day," he says.

What types of activities work best at what times is not always obvious. Nor is it the same for every person. A lot depends on personal needs, interests and body chemistry.

Daily Rituals
Times of day U.S. seniors 65 and older say they engage in certain activities. Sleeping, shopping, personal care and caring for others are not shown. Respondents report multiple activities in some hours.

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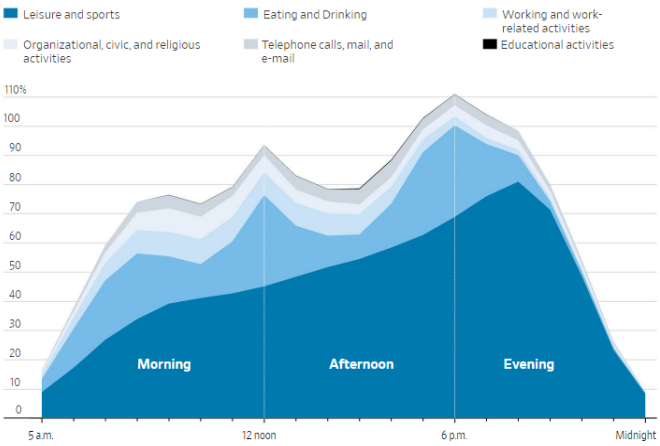

Source: American Time Use Survey, U.S. Bureau of Labor Statistics

Whatever the schedule, it's also helpful to use some sort of weekly planner. "Writing it down helps you figure out when to do what instead of cluttering your head with things you probably won't get to," says Dorian Mintzer, a psychologist and retirement coach.

It can also be helpful to share some of those plans with your spouse, or a good friend, who can help to make you answerable for achieving your daily and weekly goals, says Kerry Hannon, a retirement consultant.

What follows are suggestions from five retirement experts about creating a schedule for productive and happy days in retirement.

USE MORNINGS TO...

• **Exercise:** It's critical to understand your high and low energy times when devising your daily schedule, says Robert Laura, founder of the Retirement Coaches Association. His "high energy" time is between 9:30 a.m. and noon, so that's when he tends to do any strenuous exercise. "If I get to 1:30 and haven't worked out, I'm not doing it."

Dr. Mintzer recommends exercising as soon as you wake up. "It gives you a sense of mastery and accomplishment and gets your mind and body connected to proceed with the day," she says.

• **Be spiritual:** Chip Conley, founder of Modern Elder Academy, a retreat for adults, practices spiritual wellness very first thing in the morning, combining meditation and stretching. Stretching is very important later in life, he says, because we tend to compress as we age, and stretching can open us up physically, mentally and spiritually.

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To Mr. Laura, the time of day you attend to spiritual matters is less important than doing it every day. Some daily form of prayer and meditation can increase your life expectancy by 10 years, he says.

• **Be curious and creative:** Keep a list on your refrigerator of things that make you curious, and look at it each morning, Ms. Hannon advises. It might inspire an activity for the day. "Curiosity is the best thing to keep you motivated because it consistently gives you new things to look forward to," she says.

Embracing your creative talents, meanwhile, often works best in the morning, says Dr. Mintzer, when the creative juices often tend to flow more liberally.

• **Work:** Finding a way to bring in some extra income—even if just a few hours weekly—can be financially and emotionally critical, says Ms. Hannon. Working morning hours also can mimic that well-established working day they have been so used to. A few hours work in the morning, she adds, also provides a base of structure that retirees can lean into, and then give themselves permission for more leisure or family-oriented activities later in the day.

USE AFTERNOONS TO...

• **Learn:** A successful retirement requires learning something new every day, says Ms. Hannon. Lectures, books, educational videos, Zoom talks, classes—there are as many different media as you like. Lectures are better in the afternoon, she says, because energy levels tend to be higher than in the evening.

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• **Socialize:** Don't think of afternoon socializing as networking. Schedule time only with the people who really matter to you, says Dr. Dychtwald. "Do the things that are meaningful to you and drop away from the superficial," he says.

• **Give back:** Set aside a portion of each day to give back, says Ms. Hannon. This can be volunteering at a food bank or mentoring a younger person. She strongly suggests afternoons for volunteer work, in part, because many volunteer organizations are brimming with senior volunteers in the morning but strapped for them in the afternoon. Volunteering in the afternoon can broaden your base of opportunities.

• **Embrace nature:** At least twice a week, Mr. Conley reserves an hour to be alone in nature. "I call it spying on the divine," he says. Mr. Conley often takes walks in parks near his house in Baja California, Mexico, and closely observes his surroundings there. "This is the single best way to get out of your own head," he says. "You never know what you'll see." Afternoon hikes are best, he says. They are inspiring and good exercise. They also discourage the afternoon napping that his body sometimes wants to do instead.

USE EVENINGS TO...

• **Engage in media:** Evenings can be the perfect time for media entertainment of all kinds, says Dr. Dychtwald. You can binge on movies, comedy shows and online classes that are available on everything from how to bake bread to how to speak a foreign language.

• **Retain friendships:** Evenings are when Mr. Conley likes to reach out to friends, or people with whom he'd like to be friends. He uses the phone and social media, and sometimes meets people for dinner. Dinners are typically more leisurely than lunches, he says. It also gives the opportunity to drink a little alcohol which, he says, is less likely at lunchtime. The combination of a good multicourse meal, a little alcohol and a less congested schedule at night can create deeper conversations, he says.

• **Relax at home:** Relaxing at the end of the day, perhaps after the media binge, can help with restful sleep. Ways to wind down can be as simple as hot showers or warm baths, says Dr. Mintzer. Journaling works, too, she says. Reflect on some positives or "blessings" from the day, rather than negatives, or write about something you're looking forward to. There are always opportunities earlier during the day to focus on the negatives, Dr. Mintzer says, while journaling in the evening can help you find something to look forward to the next day.

Mr. Horovitz is a writer in Falls Church, Va. He can be reached at reports@wsj.com.

Correction

An earlier version of this article incorrectly referred to Dorian Mintzer, a psychologist and retirement coach, as "he" rather than "she." (Corrected on April 12, 2021)