

—

“The time has come to change our views about retirement. This must happen not only for the sake of the global economy, but also for the sake of the millions of men and women, like my father, who are longing to make a meaningful contribution with their lives, but live in a society that has relegated them to the margins.”



JEFF HAANEN

Founder/CEO, Denver Institute for Faith & Work
United States

JEFF HAANEN is the Founder and CEO of Denver Institute for Faith & Work, an educational nonprofit that teaches and convenes leaders on faith, work, calling, and culture. He is also the founder of the 5280 Fellowship, an emerging leaders program in Denver, Colorado, and Scatter.org, an online learning platform for the 99% of Christians who work outside of occupational ministry.

Jeff writes for *Christianity Today*, *Comment* magazine, and other publications. He is also the author of *An Uncommon Guide to Retirement: Finding God's Purpose for the Next Season of Life*.

Jeff lives with his wife and four daughters in Denver, Colorado.

THE 321

3 Favorite Blogs or Podcasts

- I don't read blogs or listen to podcasts. (Though I do produce both!) I'm a big fan of books. My favorite of 2018 is Robert Putnam's *Our Kids*.

2 Ways You Reduce Stress

- Lifting weights or swimming laps
- Writing
- Watching a good film

1 Thing You Hope to Be Remembered For

- Leading my wife and family to love God with all our hearts, minds, souls and strength, and to love our neighbors as ourselves

REIMAGINING RETIREMENT

BY JEFF HAANEN

Greg Haanen recently turned 65 and retired from a career selling print advertising. For over 14 years, he lived in the Twin Cities while his wife, Gayle, ran Interlachen Inn, a small restaurant in Alexandria, Minnesota. Having lived apart from her for over a decade, he was ready to say good riddance to the two-hour commute every weekend, to spending nights alone, and to a life of hurry and obligation. They sold their house in Minneapolis and renovated their cabin with a deluxe fireplace, big screen TV, and farmhouse kitchen. He was eagerly awaiting a new season of R & R.

Yet his honeymoon period was short-lived. Less than three months after retirement, my aunt Holly (his sister) went in for another round of chemotherapy, having battled cancer for years. But this time, she started to decline fast. In only weeks, he found himself coordinating hospice details, calling family, and moving her out of her apartment. As images of a carefree retirement on a beach slowly receded, he confessed to me, his son, “I feel like there’s something more for me. But I’m just not sure what.”¹

My dad is part of a larger, global trend. The world—and the Christian church—is aging quickly. Roughly 10,000 Baby Boomers retire each day in America², and,

this year, for the first time in American history, there will be more Americans over age 60 than under 18.³ By 2050, the global population of adults over age 65 is expected to double to 1.6 billion.⁴ And the median age of Christians is on the rise. In the US it’s 53 (higher if you’re in a mainline denomination); in the UK, it’s 61. Pew reports that Christians, unlike Muslims, are dying faster in Europe than they’re being born.⁵

Yet people are also living longer, which makes the current experience of retirement such an awkward fit for people like my dad. For example, if you were born in 1947, you can expect to live to age 85. If you were born in 1967, your life expectancy is 91. For those born in 2007, life expectancy is now 103.⁶ In an age of human longevity, people are asking how they’re going to spend what could be 20, 30, or even 40 years after official retirement.

Governments are also asking how they’re going to foot the bill. A *USA Today* staff editorial claims, “The Congressional Budget Office estimates that in just 10 years, *half* of all federal spending (except for debt service) will be benefits to senior citizens.”⁷ Many believe an aging population is China’s biggest economic problem.⁸ As global pensions are stretched (especially

1 This story was first shared in my book, *An Uncommon Guide to Retirement: Finding God’s Purpose for the Next Season of Life* (Chicago: Moody, 2019).

2 Glenn Kessler, “Do 10,000 baby boomers retire every day?” *Wall Street Journal*, July 24, 2014, https://www.washingtonpost.com/news/fact-checker/wp/2014/07/24/do-10000-baby-boomers-retire-every-day/?utm_term=.b8f3e33fe0b1.

3 Marc Freedman, “Building Bridges Across the Generational Divide,” *Wall Street Journal*, November 1, 2018, <http://webreprints.djreprints.com/4460340932488.html>.

4 Wan He, Daniel Goodkind, and Paul Kowal, “An Aging World: 2015,” *United States Census Bureau*, March 2016, <https://www.census.gov/content/dam/Census/library/publications/2016/demo/p95-16-1.pdf>.

5 Conrace Hackett and David McClendon, “Christians remain world’s largest religious group, but they are declining in Europe,” *Pew Research Center*, April 5, 2018, <https://www.pewresearch.org/fact-tank/2017/04/05/christians-remain-worlds-largest-religious-group-but-they-are-declining-in-europe/>.

6 “No Matter Your Age, Ignore It At Your Peril,” *100 Year Life* website, accessed on December 28, 2017: <http://www.100yearlife.com/the-challenge/>.

7 “Social Security plan robs from future to pay for past,” *USA Today*, February 13, 2019: <https://www.usatoday.com/story/opinion/2019/02/13/democrats-social-security-plan-robs-future-pay-past-editorials-debates/2861184002/>, emphasis mine.

8 Charlie Campbell, “China’s Ageing Population is a Major Threat to Its Future,” *TIME*, February 7, 2019: <http://time.com/5523805/china-aging-population-working-age/>.

in Europe), promises of never-ending government benefits for retirees are looking thinner by the day.⁹

Globally, paradigms for aging are beginning to show cracks in the hull. The notion of sitting on the porch while living out one's "golden years" is becoming less attractive to healthy, older adults.¹⁰ Yet that ambition is tempered by the fact that most retirees have deep-seated (and empirically-founded) fears about affording retirement.¹¹ Why, then, in an age where people are healthier for much longer than at any time in modern history, does the idea of "retirement" persist?

One reason is that *retirement may be the most lucrative idea in the American economy*. By one estimate, the US retirement industry alone is worth about \$27 trillion dollars.¹² Though we've rarely connected the two ideas—the global economy and the notion of retirement—the number one reason most individuals invest in the stock market is because they're saving for retirement. Work, often laced with deep money-laced fears, becomes a frenzy of activity all directed toward the goal of "hitting your number," so you can finally retire and "be free." (This has been the rallying cry of those in the FIRE movement, who want nothing so much as *Financial Independence so they can Retire Early*.)

If this is true, is much of the global stock market sitting atop an idol created by the financial services industry—the promise of peace, freedom, and rest if only you can amass enough wealth in stocks, bonds, and mutual funds to have a comfortable retirement?

Has the Christian church been complicit in this narrative? Have we baptized a broken financial services industry through calls to generosity, but ignored the cost in human vitality? And in speaking about stewardship only in terms of money, have we

overlooked the stewardship of something infinitely more valuable—the entirety of our lives?

Pathways Forward

The time has come to change our views about retirement. This must happen not only for the sake of the global economy, but also for the sake of the millions of men and women, like my father, who are longing to make a meaningful contribution with their lives, but live in a society that has relegated them to the margins.

Christians have started to reimagine retirement, but efforts to date are incomplete. Some Christians have attempted to baptize the idea of the retirement village, without a deeper view of age, rest, vocation, and eldership. Several of these faith-based living communities exist around the world, yet look very much like secular retirement communities, complete with pools, shopping, happy hour, and golf courses. The only visible difference? More Bible studies.

Other leading voices are calling for Christians to *never* retire. "Lord, spare me the curse of retirement!" says John Piper, former pastor of Bethlehem Baptist Church in Minneapolis. Yet the problem with the "never retire" stance is that people are *tired*—sometimes physically, almost always spiritually—from their careers. When we observe that 87% of the world is disengaged from their work,¹³ and many have made their work their religion,¹⁴ it becomes understandable that as soon as people are eligible to retire, they generally do.¹⁵ What's needed is a recovery of the balance between work and rest, not a call to plow the thistles and thorns until you die (Genesis 3:17–18).

Other proposals from Christians call for various versions of "refirement" or "renewalment"—calls

9 John Mauldin, "Europe's Pension Funds Are Running Low as Boomer Retire," *Forbes*, July 2, 2018: <https://www.forbes.com/sites/johnmauldin/2018/07/02/europes-pension-funds-are-running-low-as-boomers-retire/#329a34af63a0>.

10 Nancy Cook, "Will Baby Boomers change the Meaning of Retirement?" *The Atlantic*, June 18, 2015: <https://www.theatlantic.com/business/archive/2015/06/baby-boomers-retirement/396950/>.

11 Heather Gillers, Anne Tergeesen and Leslie Scism, "A Generation of Americans is Entering Old Age the Least Prepared in Decades," *The Wall Street Journal*, 22 June 2018, https://www.wsj.com/articles/a-generation-of-americans-is-entering-old-age-the-least-prepared-in-decades-1529676033?mod=hp_lead_pos5.

12 Nick Thornton, "Here's What the \$27 Trillion US Retirement Industry Looks Like," Think Advisor, 2 January 2018, <https://www.thinkadvisor.com/2018/01/02/heres-what-the-27-trillion-us-retirement-industry/?slreturn=20180714204623>.

13 "The Engaged Employee," *Gallup*, <https://www.gallup.com/services/190118/engaged-workplace.aspx>.

14 Derek Thompson, "Workism is Making Americans Miserable," *The Atlantic*, February 24, 2019, <https://www.theatlantic.com/ideas/archive/2019/02/religion-workism-making-americans-miserable/583441/>.

15 "American project average retirement age," *Gallup*, <https://news.gallup.com/poll/234302/snapshot-americans-project-average-retirement-age.aspx>.

to muster new energy in retirement—but fail to acknowledge that work can, and should, change as we age. The closest the Bible comes to retirement is Numbers 8:25, “And from the age of fifty years they [the Levites] shall withdraw from the duty of the service and serve no more.” Since hauling around the furniture of the tabernacle was hard physical labor, later in life Levites were commanded to “minister to their brothers in the tent of the meeting,” a hint that God didn’t intend for our work to stop completely, but to morph and mature with age.¹⁶

Finally, many aging churches and denominations organize a “seniors ministry” for the “elderly.” But can we do better than pulling older adults out of society and recruiting them to be door greeters? I believe we can.

Here are four practical ways to bring biblical hope to the millions of men and women approaching or experiencing retirement:

(1) Encourage seasons of rest, renewal and re-engagement. What if Christian leaders across the world encouraged those entering retirement to take an intentional three, six or twelve months of Sabbath rest? Leviticus 25 and the Decalogue suggest that God intends not only for a day of rest, but also for seasons of rest in order to reorient the heart to trust God, re-center one’s identity in being God’s people, and heal social divides.

Brad Hewitt, the recently retired CEO of Thrivent Financial, says, “After being in executive leadership for 25 years, I decided to take a sabbatical before the next season of service. I know I need to slow down before I jump into something else. This sabbatical season may be short, yet at the end I trust God will show me the next place or way to serve.” Hewitt plans on a six-month sabbatical to pray, be silent, rebuild old relationships, and listen to for God’s call for his next assignment.

(2) Change the conversation from one of benefits to championing the work of elders in our communities. Today, conversations around retirement are often embroiled in controversy. As pension funds buckle (like the state of Illinois, which has a \$134 billion hole in its public pension system¹⁷), older adults are often seen as a *problem to be solved*. To call somebody “elderly” is an insult. But the Judeo-Christian tradition shows us elders were once associated with wisdom, character, and leadership ability—the assumed fruit of experience and age (Lev. 19:32).

As older Americans re-engage communities in both paid and unpaid roles, the way to normalize this biblical notion of “love your neighbor” through our vocations in the latter years is through storytelling. Marc Freedman, the talented CEO of Encore.org, is leading the way in telling these stories of intergenerational friendships, volunteer service, and the counter-cultural decision to work—even after “retirement.”¹⁸

(3) Challenge financial advisors to counsel their clients to consider the different seasons of work over a lifetime. The cultural caretakers of the idea of retirement are financial advisors, and they have a critical role to play in the future of an aging world. Rather than unthinkingly adopting secular notions of retirement as self-focused pleasure, what if they spoke with clients about seasons of rest, renewal, and reengagement as elders?

Along with encouraging generous giving, wise-spending, prudent saving, and investing in businesses that align with God’s good purposes for the world, financial advisors could be the key change agents in healing broken notions of vocation and eldership for an aging world.

(4) Stress stewardship as our shared responsibility to future generations. When we speak about stewardship in relationship to the environment, we often discuss what kind of a planet we’ll leave to future generations. But what about cultural stewardship?

¹⁶ Jeff Haanen, “Saving Retirement,” *Christianity Today*, February 15, 2019, <https://www.christianitytoday.com/ct/2019/march/cover-story-saving-retirement.html>.

¹⁷ Amanda Albright and Danielle Moran, “Illinois Turns Warily to Bonds to Plug \$134 Billion Pension Hole,” *Bloomberg*, February 20, 2019, <https://www.bloomberg.com/news/articles/2019-02-20/why-bonds-seen-as-fix-for-illinois-s-134-billion-pension-hole>.

¹⁸ For more information, visit Encore.org.

What about stewarding the entire *cosmos* God so loves (John 3:16)?

Our ideas of retirement today are about consumption, independence, and self-actualization. But Christians can offer the world the message of grace, which also means we are implicated to love others by the Man who hangs on a cross—whether we are 18 or 80. If elders have wisdom, skills, talents, prayers, and energy, these are all gifts from God for the sake of others. Yes, let's steward our money. But let's also steward the breath in our lungs, and the blood running through our veins.

A biblical picture of retirement is not one of heroism nor hedonism, but listening to God's voice and

responding in love as elders, intent on sharing wisdom and blessing with the next generation. It is simply a life of service, pointing beyond ourselves to the Servant in whose image we are made.

Last week I called my dad. He told me he was contemplating a new way to spend his retirement. After caring for his dying sister, and always feeling an acute concern for ailing family and friends, he told me that after a career in advertising he was going to attend a training session to become a hospice volunteer at Knute Nelson Hospice in Alexandria, Minnesota.

"I think I could do that, Jeff," he told me. "I visited my dying friend Hugh today. It was a powerful reminder of what a beautiful gift each new day is."