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Saving Retirement

Growing old is not what it used to be. For millions of retirees, that may actually be good news.

JEFF HAANEN / POSTED FEBRUARY 15, 2019



Image: Audrey Shtecinjo / Stocksy

at Poole felt a mix of relief and uncertainty once he decided to retire from his sales management job at Halliburton at the end of March. An Oklahoma Sooners football fan and an avid golfer, Poole looked forward to more leisure time after leaving the Houston-based global oil service company. But he also had questions. One morning, he put down the TV remote and asked his wife with complete sincerity, “What am I going to do?”

The world is undergoing a massive demographic shift. More than 70 million baby boomers will retire in the next 20 years in the United States alone. By 2035, Americans of retirement age will exceed the number of people under age 18 for the first time in US history. Globally, the number of people age 60 and over is [projected](#) to double to more than 2 billion by 2050.

It Takes A (Senior) Village

What we can learn from Florida’s—and possibly America’s—oldest retirement community. [Read more.](#)

But as retirement looms for baby boomers, a growing number of them—both Christians and their neighbors—are discontented with current cultural assumptions about it. They’re asking new questions about money, work, time, family, leisure, and a life of purpose.

As Americans live longer, “we do not know what we will be doing with all that time,” Joseph Coughlin, director of the Massachusetts Institute of Technology’s AgeLab, told the [*National Journal*](#). Lynda Gratton and Andrew Scott, authors of [*100-Year Life: Living and Working in an Age of Longevity*](#), point out that people are living longer than ever before, and the average retiree can expect to live another 20–30 years.

What retirees [consistently say](#) they want to do with their time in retirement is spend it with family. But what happens when the realities of caring for needy adult children, looking after aging parents, and spending newfound hours every day with a spouse conflict with desires for rest and leisure? And how much leisure is too much? One study found that inactivity in retirement can [increase](#) chances of clinical depression by 40 percent.

Anne Bell, a recently retired researcher at the University of Northern Colorado, spent a year early in her retirement volunteering with the [5280 Fellowship](#), a leadership development program in Denver. Bright and soft spoken, Bell was speaking one day to a group of early-career professionals when she found herself wiping away a tear. “I’m really searching for what I’m called to,” she confessed. “I just want to know what’s next.”

Bell is one of millions of baby boomers, the [majority](#) of whom are Christians, who are asking new questions about a new society. Yet considering retirement is one of the most widespread experiences of an aging world, the church has been almost silent on the topic.

Leaving Paradise

The idea of retirement as a never-ending vacation was popularized beginning in the 1950s by [developers and the financial services industry](#). Indeed, the financial services industry—with an [estimated](#) total value of \$27 trillion—is deeply dependent on the idea. A Google search for the word *retirement* returns a host of retirement calculators and articles on 401(k)s and IRAs—and images of gray-haired couples blissfully holding hands, walking white-sanded beaches. The message: Save enough and you too can have paradise.

It’s an ironic picture, given that at its founding in 1958 even AARP—the world’s largest nonprofit devoted to advocating for seniors—was encouraging retirees “to serve, not to be served.”

But the vacation ideal of retirement has led to a number of unsatisfying options for older Christians across the developed world. First, the dream itself is showing cracks in the hull. “At first, I kind of enjoyed the novelty of it. I felt like I was playing hooky,” says Ben Whittaker, the 70-year-old widower in the 2015 film *The Intern*, written by fellow boomer Nancy Meyers. “I used all the miles I’d saved and traveled the globe. The problem was, no matter where I went, the ‘nowhere-to-be’ thing hit me like a ton of bricks.... I know there’s a hole in my life, and I need to fill it. Soon.”

Margaret Mark, former head of research at the advertising agency Young & Rubicam, interviewed retired Americans (ages 55–70) across socioeconomic spectra. They reported a love for their newfound freedom and lauded the glories of no longer having a commute. Yet when asked about their overall happiness in retirement, doubts crept in. They reported a powerful sense of loneliness. Even though they had more time for family and friends, they missed the bonds they experienced at work, or “relationships with a purpose.”

In short, retirement as a never-ending vacation is, for many, much more appealing before they actually try it.

Millions more Americans are realizing they could not afford that vacation even if they wanted it and are instead worried they may not be able to afford basic necessities. *The Economist* reported in 2015 the [average retirement assets](#) of those aged 50–59 in 2013 were just \$110,000, yet they would need \$250,000 just to sustain \$10,000 a year in retirement income. According to [The Wall Street Journal](#), more than 40 percent of households headed by people ages 55–70 (about 15 million people) lack the resources to maintain their standard of living in retirement. And just as traditional pensions are disappearing for younger workers, one-third of American adults have no retirement savings at all, [according to Money.com](#).

Mitch Anthony, author of *The New Retirementality*, put it this way: “Retirement is an illusion because those who can afford the illusion are disillusioned by it, and those who cannot afford the illusion are haunted by it.”

Quickly establishing itself as an alternative to the “let’s vacation” paradigm is a widespread movement toward “encore careers.” Promoted by leaders like Marc Freedman, president and CEO of [Encore.org](#), the story is that retirement isn’t about leisure as much as social entrepreneurship and civic engagement. “Our enormous and rapidly growing older population—commonly portrayed as a burden to the nation and a drain on future generations—is a vast, untapped social resource,” writes Freedman in his book [Prime Time](#). “If we can engage these individuals in ways that fill urgent gaps in our society, the result would be a windfall for American civic life in the twenty-first century.”

In the past generation, many Christians have bought into the view of retirement as a time to change the world. Two decades ago, Nelson Malwitz was a 50-year-old corporate director at Sealed Air Corporation, the company that invented Bubble Wrap. Stuck in a mid-life crisis, he helped to start the [finishing well](#) movement, a gathering of early retirees in the late 1990s hoping to find significance in second-career overseas missions. Drawing from Bob Buford’s popular book *Halftime*, many older Americans hoped to go “from success to significance” after they retired from “secular work.”

There’s a lot to praise about the encore movement. It swaps a vision of consumption for service, acquiring for giving, and points out the obvious: Today we tell productive, bright, able citizens in their 60s to stop working and start collecting a pension—often during the prime of their career.

Yet some Christians are wary of promises of overabundant “significance” through encore careers. I asked Fred Smith, the recently retired president of [The Gathering](#), an annual conference for Christian philanthropists, what he thought about the idea of significance. “It’s like drinking salt water,” he said. “Looking for significance from external things is still competing for somebody else’s ‘OK.’ It just leaves you thirsty.” Ironically, the same exhausting treadmill of a career can follow the recently retired into more “meaningful work.”

The most prominent Christian voices on retirement today point out that retirement isn’t “biblical”—which is, of course, true, since retirement is a modern construct. “Lord, spare me the curse of retirement!” [says](#) John Piper, former pastor of Bethlehem Baptist in Minneapolis and bestselling author. The late Ralph Winter, founder of the U.S. Center for World Mission, wrote in an article for *Mission Frontiers*: “Most men don’t die of

old age, they die of retirement.... Where in the Bible do they see [retirement]? Did Moses retire? Did Paul retire? Peter? John? Do military officers retire in the middle of a war?"

The closest the Bible comes to retirement is Numbers 8:25: "At the age of fifty they [the Levites] must retire from their regular service and work no longer." Hauling around the furniture of the tabernacle was hard physical labor. However, 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.

Yet the main problem with the "resist retirement" view is that most people cannot imagine working nonstop for 40, 50, or even 60 years. In *Habits of the Heart*, sociologist Robert Bellah interviewed executives, government employees, school teachers, and small-businesspeople on how they felt about retirement. He found they were "sick of working," hated "the pressure," had "paid their dues," and "wanted to get out of the rat race." The appeal of the vacation paradigm for aging Americans is an under-recognized spiritual (and often physical) exhaustion and pain that can accompany a lifetime of work (Ecc. 2:17, Gen. 3:17–19).

So overwhelmingly, those who can retire do.

Redeeming Retirement

Yet many Christians today are choosing a contrarian path, eschewing both the never-ending vacation and the life of unbroken work. In an age where structures for older Americans lag behind their aspirations for a meaningful life, the church is beginning to experiment with new paradigms for living a fully human life in retirement.

From vacation to sabbatical

"Linda and I decided to take a purposeful pause to listen for God's voice," Barry Rowan says. In 2006, Rowan was the CFO of Nextel Partners, a wireless phone company. After years of high-pressure positions, he decided to take a sabbatical rather than to completely retire and cease from all work.

The word *vacation* derives from the Latine *vacare*, from which we get "to vacate, make empty, make void." Many see retirement as a chance to "vacate" their lives, whether on the beaches of Mexico or the mountains of Colorado. But Rowan says, "I left my time off with a deeper level of surrender and a deeper appreciation that I had become less, and God had become more in me."

Some are now seeing retirement as a social construct that allows them to take an intentional 3, 6, or 12 months of sabbatical rest to prepare the heart for a new season of fruitfulness (Lev. 25). Rhythms of preparation, worship, feasting, learning, simplicity, remembrance, and service are chosen over consumption, travel, or a premature jump into a new field.

Bradford Hewitt retired in November 2018 from his role leading Thrivent Financial, a faith-based Fortune 500 financial services organization. "After being in an executive leadership role for 25 years, I'm planning for the

next stage of service,” Hewitt says. But before jumping into whatever that may be, Hewitt is pausing for discernment, taking a six-month sabbatical of prayer, solitude, rebuilding friendships, and eating healthier. “The pace of being a CEO is intense. My idea of a sabbatical is just the opposite. I know I need to slow down and listen to God’s voice.”

From success to surrender

“I am convinced that part of the essence of vocational identity during this period of our lives [the senior years] is that we let go of power and control,” [says](#) Gordon Smith, author and president of Ambrose University in Calgary, Alberta. “People listen to us because we are wise and because we bless, not because of our office or any formal structure of power.”

Releasing power allows older adults to freely give to the next generation, without the need to capture titles or wealth. “This season of life is like fly fishing,” said Fred Smith. “When I catch fish, I now don’t need to keep them. I delight in releasing them. Catch and release—this is what retirement means for me.” Ed Wekesser, a 67-year-old coach for Christian CEOs, also sees a deeper freedom in relinquishing power. I asked him what has changed about his developing sense of vocation in his 60s. “Ah, that’s simple,” he said. “It’s not about me anymore.” He says he’s now content to simply work for the success of others.

From “old” to eldership

Rather than buy into a culture that sees old age as a problem to be solved (think of “anti-aging cream”), a new generation of older Americans is embracing aging as a “crown of splendor,” wrinkles and all (Prov. 16:31).

Far from being an insult, the term *elder* was once associated with wisdom, character, and leadership ability, the assumed fruit of experience and age. “Stand up in the presence of the aged,” says Leviticus 19:32. The term elder (*zaqen*) is used in the Old Testament as an indication of one’s nobility. The elder taught wisdom at the city gate, the ancient place for public dialogue (Job 32:6–10). Cicero, the great Roman statesman, once wrote, “The crowning grace of old age is influence.”

In that spirit, rather than retreat to retirement communities, more boomers are seeing that retirement can be a season of unique influence. After a full career as a boutique hotelier, Chip Conley was tapped by the young founders of Airbnb to help grow the company into a hospitality giant. Though he didn’t know how to code and he was reporting to a CEO his son’s age, he embraced his role as a [modern elder](#) and blended curiosity with [intergenerational friendship](#) to shepherd the young company toward global growth.

Though flexible work arrangements for older Americans are often hard to [come by](#), roles for mentoring are not. Harvard sociologist Robert Putnam, who has written eloquently about the growing opportunity gap in America, [says](#), “If America’s religious communities were to become seized of the immorality of the opportunity gap, mentoring is one of the ways in which they could make an immediate impact.”

From independence to intergenerational living

Greg Gast is the vice president of human resources at Hudson River HealthCare, Inc., in Peekskill, New York. Greg and his wife, Nancy, decided to make a bold move and experiment with sharing a house with their oldest daughter, her husband, and their three children. Greg and Nancy take the second floor of the 5,000-square-foot house, while their children and grandchildren take the basement, leaving the main floor as a common area.

Gast says there are distinct advantages to sharing a home: They share the same cable bill, lawnmower, and coffeepot. Sharing a mortgage also helps everyone's budget. But there are also challenges: Privacy concerns and occasional interpersonal clashes rise to the surface. "We've gotten better at communication," Gast says about their relationship with their daughter and son-in-law. "It's greatly helped to define our boundaries."

Intergenerational living is not always easy. But it presents an opportunity for the American church to express love and honor toward retiring parents, many of whom are facing unexpected financial challenges.

From world-changers to simple servants

Susan Cole is a 56-year-old music educator who taught elementary students for more than two decades. But she suffered from fibromyalgia, and the long, high-energy days had taken their toll on her health. "It was a hard decision for me," she said. "I felt like the job both tore me down and built me up." She decided to continue working part-time as a piano teacher at a local music school.

Just after Cole's retirement, her mother broke her femur and her son had a relapse with alcohol addiction. "My availability was totally a God thing," she recalls. "He was calling me to both care for my students and my family in this season. I was needed here. But I don't ever see myself giving up teaching."

A new generation of boomers are opting less for civic heroism or overseas mission assignments and instead choosing for a lifetime of humble service, in both paid and unpaid roles, right where they are.

A Scent of Resurrection

Dwight L. Moody once said, "Preparation for old age should not begin later than one's teens. A life which is empty of purpose until 65 will not suddenly become filled on retirement." Though that's true, a new generation of older Americans see retirement as a contemporary social construct that affords them the opportunity to re-explore their God-given purpose for a new season of life.

Gary VanderArk is a not-so-retired physician living in south Denver. In his late 70s, he continues to teach medical students at the University of Colorado Anschutz Medical Center, serve on nearly a dozen nonprofit boards, and bike almost 20 miles a day. VanderArk was also the founder of Doctors Care, a nonprofit that has helped thousands of Colorado's medically underserved.

With his white hair, slender fingers, and frail voice, VanderArk may seem “old.” But when you speak with him, he seems almost carefree, like a child on Christmas morning. He acknowledges human frailty and death, yet keeps serving others as if death is of no concern to him. He keeps teaching and sitting on nonprofit boards not because of social duty but instead out of sheer delight. He is quick to listen and slow to speak. His words hold genuine *gravitas*. He is like “the righteous [who] flourish like a palm tree [and] grow like a cedar of Lebanon.... They still bear fruit in old age, they will stay fresh and green” (Ps. 92:12–14).

Not all the questions about retirement have easy answers for the nearly 78 million baby boomers who are facing it. But many older Christians across the developed world are embracing not a vacation mentality, world-changer ethos, or grudging burden of working later in life. They are simply being ever renewed and continue to serve God and neighbor as elders in their spheres of influence (2 Cor. 4:16).

Retirement needs a new story. Or better yet, a very old story.

Jeff Haanen is the author of [An Uncommon Guide to Retirement: Finding God's Purpose for the Next Season of Life](#) (Moody Publishers, May 2019) and the executive director of Denver Institute for Faith & Work.

Have something to say about this topic? [Let us know.](#)