

**“ALL OF US SHOULD EXPECT TO REMAIN WORKERS ALL OUR LIVES, SO THAT EVEN AFTER WE HAVE RETIRED, WE MAY SPEND WHATEVER ENERGY WE HAVE LEFT IN SOME FORM OF SERVICE” (JOHN STOTT).
DISCUSS**

Name: E Philip Davis

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Tutor: Rev G D Lee

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Introduction

The number of elderly people in the UK is growing rapidly, reflecting increasing longevity, while the proportion of old people in the population is rising even faster, due to the decline in fertility (number of children per woman) since the 1960s. These trends are set to continue over the coming decades, such that according to Government Actuary (2003), the UK population of 65 and over is forecast to rise from 9.4 million (16% of the total) in 2002 to 16.6 million (25% of the total), in 2041. Ageing is forecast to be even more marked in other industrial countries; in 2041 the proportion of over-65s for Japan is expected to be 31%, Germany 29% and Italy 35% according to projections by UN (1998). The UK will, in common with other countries, see a marked shift towards the very old. There is set to be more than a doubling of the number of very old individuals (over 80) from 2.5 million to 5.8 million over same period. Given the better survival chances of women, a large proportion of the very old are female, and also living alone.

These figures show the tremendous importance of old age in contemporary society and pose the important question of what the elderly are likely to do with their time. Most interest is usually focused on pension issues, such as the solvency of pension schemes or adequacy of retirement income (see Davis (2004) for an overview of contemporary issues in the UK pension system). Apart from growing pressure to retire later for financial reasons, much less attention is devoted to the question whether old people may continue to contribute to society rather than solely “drawing from it”. Illuminating insights may be drawn from biblical sources, which definitely encourage purposeful activity in old age, supporting Stott’s (1999) view that we are indeed called to be workers, serving others all our lives.

1 The value of work at the creation

Since the question is focused on whether retirement should entail ceasing “work”, it is useful to develop the Biblical view of work itself, seeking to draw insights into the issues of work and retirement in doing so.

In contrast to much contemporary discourse, the Bible strongly values work as a key component of life; indeed it is seen as essential to being self-fulfilled as a human being and having been created in God’s image (Stott 1999). The Bible after all begins in Genesis 1 with God’s work of creation, the outcome of which is in all cases that “it was good”. In the Garden of Eden we are told in Genesis 1:28 that man is to “fill the earth and subdue it”, while in 2:15 “The Lord God took the man and put him in the Garden of Eden to work it and take care of it.”

As discussed in Atkinson et al (1995), the creation mandate refers not only to farming but “applies to all everything that can be cultivated and kept...all aspects of human civilisation, including the sciences, social affairs, arts, literature and education”¹. There is no basis for considering intellectual work higher – or lower - than manual. Stott (1999) suggests that Genesis mandates work not only as a form of self-fulfilment but also as service to others, as for example Adam’s caring for nature also provided food for Eve. Work is not to be all-consuming however. Like God we are to work and also to rest, in line with God’s work and rest in the days of creation “Six days to do your work, but on the seventh day do not work, so that your ox and your donkey may rest and the slave born in your household and the alien as well may be refreshed.” (Exodus 23:12).

¹ Atkinson et al (1995), p899 “Work”

Reflecting on issues for the retired, we may note that work as defined here does not have to be paid, nor need it be strenuously physical. Its ideal is one of furthering God's purposes, of service to others and self fulfilling. Furthermore, it is quite legitimate to take rest after work, as indeed the period of retirement as a whole is often envisaged a period of rest. But rest should be temporary rather than wholesale.

2 Work and the fall

We would argue that work only became burdensome – and hence total retirement attractive - due to the fall, and its alienation of man from God, from one another and from nature. Hence in Genesis 3:17 the Lord states “Cursed is the ground because of you; through painful toil you will eat of it all the days of your life.”. An echo of this is the amazingly contemporary passage in Ecclesiastes 2:22-23 “What does a man get for all the toil and anxious striving with which he labours under the sun? All his days his work is pain and grief; even at night his mind does not rest,” which could certainly apply to overstressed City bankers. In Genesis 4:23, Lamech exults in killing a man with weapons made from human labour. The perversion of work is seen in the construction of the tower of Babel, (Genesis 11:1-9) “a human community destroying itself as it tries to go beyond human limitation by putting its own achievements in competition with God”². These passages warn us against the evil that work may entail when man is separated from God, which is consistent with a desire to cease it at retirement.

However, despite the fall, there are many positive views of work in the Old Testament, which are aspects which it may be seen desirable to continue after retirement. Explicit favourable reference is made to varied types of work such as construction, raising livestock, musicianship and metalwork in Genesis 4:17-22. Work is seen as a normal feature of life, see Psalm 104:23 “Then man goes out to his work, to his labour until evening.” Hard work is praised and laziness criticised as in Proverbs 6:6 “Go to the ant, you sluggard; consider its ways and be wise!” Even in Ecclesiastes there is 2:24 celebrating self fulfilment from work that “A man can do nothing better than to eat and drink and find satisfaction in his work. This too, I see, is from the hand of God.”

Again, service and sharing in work is stressed in Deuteronomy 24:20 “When you beat the olives from your trees, do not go over the branches a second time. Leave what remains for the alien, the fatherless and the widow.” Later, when the Messiah comes to redeem mankind, work is expected to continue as in Isaiah 65:21 “They will build houses and dwell in them; they will plant vineyards and eat their fruit”, also Micah 4:3 “They will beat their swords into ploughshares and their spears into pruning hooks” (not throw them away!). Note the echo of the creation mandate, that work should again be a joy for all of life as God intended, and not cease at retirement.

3 The New Testament – work and service

Developing from the concepts cited above, Jesus, and the rest of the New Testament, emphasises a broader concept of service, of which paid work is a subcategory, that could equally be undertaken by those of working age and the retired. In effect, Jesus' redemption includes lifting the curse that the fall put on work. See Matthew 20:26-28 “whoever wants to become great among you must be your servant, and whoever wants to be first must be your slave - just as the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many.” Such service arises from faith in Jesus and is the ultimate good employment, see John 6:25-39 “Do not work for food that spoils but for food that endures to

² Atkinson et al (ibid)

eternal life, which the Son of Man will give you. On him God the Father has placed his seal of approval"....."The work of God is this, to believe in the one he has sent".

Jesus also emphasises the limits of work, that it is not a means to salvation, when he praises the birds and lilies that do not sow, reap or spin (Matthew 6:26-28). Mary the contemplative is praised over Martha the busy in Luke 10:40. We note that the early church wrongly considered the message of such passages to give a higher value to pastoral and contemplative occupations, but Luther corrected this, seeing everyday work as also a "calling". Supporting this, Calvin noted that in the parable of the talents, Jesus speaks positively of those working hard with varied talents God has given them (Matthew 25:16-30). Paul uses the same terms for his manual work in 9:16 "Or is it only I and Barnabas who must work for a living?", and his apostolic work in 15:10 "No, I worked harder than all of them--yet not I, but the grace of God that was with me." Addressing the relationship of work to service, Barth suggests that we are called to be servants of God and our fellow human beings; our work in this light is then sustaining and directing and caring for the world and about the welfare of creation (Atkinson 1994). Such work as service clearly need not stop with retirement.

Further insight can be gained from Paul who is proud of working for a living as shown in 1 Corinthians 4:12 "We work hard with our own hands. When we are cursed, we bless; when we are persecuted, we endure it." He emphasises that by working well we are honouring God, and this should be our objective, not pleasing employers (Col 3:23) "(Slaves), whatever you do, work at it with all your heart, as working for the Lord and not for men." and earning favour for the Christian faith (1 Thess 4:11) "Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody." We can apply these to an "active retirement" as well as working life. Meanwhile idleness is seen, as in Proverbs, as unacceptable (2 Thess. 3:6-15) "In the name of the Lord Jesus Christ, we command you, brothers, to keep away from every brother who is idle." 1 Timothy 5:13 warns of idleness and its link to gossip and becoming a busybody. While this is applied to widows under 60, the equivalent age today would be well over retirement age.

Paul also emphasises the gifts that God gives us and which need to be used and not neglected, for example in retirement (Romans 12:6-8) "We have different gifts, according to the grace given us. If a man's gift is prophesying, let him use it in proportion to his faith. If it is serving, let him serve; if it is teaching, let him teach; if it is encouraging, let him encourage; if it is contributing to the needs of others, let him give generously; if it is leadership, let him govern diligently; if it is showing mercy, let him do it cheerfully." Again, in 1 Peter 4:10 "Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms."

Clearly, the broader view of work provided in the Gospels and followed up by Paul would lead Christians to prefer continuing to work for God even in old age. There is clearly no age limit to use of gifts! We would also prefer an active old age that honours God and helps lead others to him, and not an idle one which tempts us to gossip. A heart for serving and sharing again implies that we should not rest on our laurels.

4 Is there a concept of retirement in the Bible?

We now address more directly the issues of retirement and old age in the Bible. A first point is that although there is clearly mandated to be a Sabbath (and Jubilee) rest, there is no concept in the Bible of retirement in the sense of ceasing purposeful activity at a given age.

For example, Abraham and Sarah are blessed with Isaac when elderly. Zechariah was an active priest though “well on in years” (Luke 1:7). Anna in Luke 2:36 remains a prophetess at an age of 84. “She never left the temple but worshipped night and day, fasting and praying.” John wrote Revelation on the Island of Patmos at an age believed to be over 80. 1 Timothy 5:9 suggests that those widows are deserving who serve even in old age, who “over sixty, has been faithful to her husband, and is well known for her good deeds, such as bringing up children, showing hospitality, washing the feet of the saints, helping those in trouble and devoting herself to all kinds of good deeds.”

These passages not only underline the need to act for God in old age but also give some examples of the sort of activities that could be feasible, such as prophecy, preaching, writing to give the benefit of wisdom and experience, looking after children, being hospitable and a support to workers for God and those in need. We have an example, a lady in our church who is 84, but baby-sits regularly for the pastor and goes every year deep into China to teach English and spread the Christian faith.

On the other hand, old people were not expected in Biblical times to survive alone. We need only remember how Christ on the cross spoke in John 19:26-7 “When Jesus saw his mother there, and the disciple whom he loved standing nearby, he said to his mother, "Dear woman, here is your son," and to the disciple, "Here is your mother." From that time on, this disciple took her into his home.” This reminds us of how family ties were much stronger in Biblical times, as they are today in more “primitive” societies, whereby the old live honourably with the support of younger people.

It is the breakdown of that traditional society that leads to a need for pensions. In this respect, we may note that the Bible does not condemn wealth accumulation which might be for retirement per se. See Ecclesiastes 11:5 “Sow your seed in the morning, and at evening let not your hands be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well” would encourage wealth diversification, while steady accumulation of wealth as in a pension fund is highlighted in “Dishonest money dwindles away, but he who gathers money little by little makes it grow.” (Proverbs 13:11)

It is perhaps the question of attitude to such wealth which is crucial - self satisfaction is condemned; “You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the Lord your God, for it is he who gives you the ability to produce wealth.” (Deuteronomy 8:17-18). Indeed, Jesus’ parable of the rich man in Luke 12:16-21 can be seen as a direct warning against ceasing work and merely selfishly consuming earthly wealth (such as a generous pension) and not doing God’s will “...I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." ' ' "But God said to him, `You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' "This is how it will be with anyone who stores up things for himself but is not rich toward God.”

5 Does the Bible encourage “ageism”?

Activity of the old requires not merely volition on their part but also a social framework that encourages it, rather than condemning old people as “past it”. A number of biblical passages suggest high honour for those who are old. Deuteronomy 32:7 says “Remember the days of old; consider the generations long past. Ask your father and he will tell you, your elders, and they will explain to you.” Meanwhile in Job 12:12 their wisdom is praised “Is not wisdom found among the aged? Does not long life bring understanding?” Lamentations 5:12 mourns loss of reverence “Princes have been hung up by their hands; elders are shown no respect.”

Acts 2:17, quoted from Joel, stresses the blessing on the elderly as well as the young; “I will pour out my Spirit on all people. Your sons and daughters will prophesy, your young men will see visions, your old men will dream dreams.” These are all directly contrary to the common view today that the elderly are unproductive.

On the other hand, the Bible is also realistic in recognising that when people are very old there may be little they can do. This is poignantly stressed in Ecclesiastes 12:3 “when the keepers of the house tremble, and the strong men stoop, when the grinders cease because they are few, and those looking through the windows grow dim”. It is then that Christians are called on give loving care to those who have spent their lives serving, even as John did to Mary, rather than neglecting the elderly behind the uncaring walls of nursing homes.

Conclusion: So what should the elderly do in retirement?

Since work, viewed broadly to include all forms of service to God, is no longer a curse for the believer in Jesus, there is no reason for it to cease at retirement. While they may possibly no longer engage in paid work, it is clearly feasible and desirable for the growing number of elderly persons to continue to serve in the way that the elderly did in Biblical times, as long as they have strength. Otherwise their God-given talents are not used to the full extent that God intends. This in turn requires the church to actively include the elderly in activities, and seek to prevent isolation of the old. They need also to press for “inclusion” of the elderly in wider society and combat “ageism”. But we have to recognise also that, when suffering from loss of mental faculties and/or close to death there may come a time when the elderly are incapable even of minimal activity. It is then that the role of younger Christians in providing loving support is most crucial.

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