

- Dustin Moody: [00:02](#) Hello and welcome to the Faith and Work podcast, where we explore our everyday work in God's world. The Faith and Work podcast is produced and hosted by Denver Institute for Faith and Work. I'm Dustin Moody, director of communications at Denver Institute. Today's podcast is going to be a little bit different. Rather than thinking and talking about work within a particular industry or a particular context, we're going to be talking about retirement and specifically how we can reframe our thinking around retirement, what's happening culturally right now in relation to retirement, and what the Bible can show us about work and retirement. Our guest today is the author of the new book *An Uncommon Guide to Retirement: Finding God's Purpose for the Next Season of Life*. He'll be a familiar voice to most of our podcast listeners, although he's normally one of our hosts instead of one of our guest and expert. Our guest today is Jeff Haanen, founder and executive director of Denver Institute for Faith and Work. Welcome back to the podcast, Jeff.
- Jeff Haanen: [00:53](#) Hey thanks Dustin, thanks for having me.
- Dustin Moody: [00:55](#) Let me start with what might be an obvious question, why is someone in let's say their mid 30s writing a book on retirement?
- Jeff Haanen: [01:02](#) Well because I'm getting gray hair, and I was thinking about retiring any day now. No, the real reason is actually the real reason is my family and watching my own parents go through it. I mean just to start off, I can give you a story. My dad, his name was Greg Haanen turned 65, and he recently retired from a career selling print advertising. For over 14 years, he lived in the twin cities with his wife Gayle, and then ran Interlachen Inn which was a small restaurant in Alexandria, Minnesota. They had lived apart from each other for about a decade. He had to do a two hour commute every single weekend to go and visit her. He was just tired, tired of spending nights alone, tired of a life of hurry and obligation. They sold their house in Minneapolis and they renovated their cabin with a deluxe fireplace and a big screen TV and a farm house kitchen. He was eagerly awaiting a new season of R and R, but his retirement kind of honeymoon was very short lived.
- Jeff Haanen: [01:56](#) His sister Holly went in for another round of chemotherapy and she started to decline fast. Some of his notions of retirement sort of as this unending vacation pretty quickly changed to having to coordinate hospice details, calling family, moving her

out of her apartment. When my dad and I were talking, he said, "I just feel like there's something for me in this season of life, but I'm not sure what." I saw this sort of same attitude or mentality with a lot of folks. I saw it with my mom when she retired as a public school teacher and spent a very long season trying to figure out what was next and what was her calling, and even my father-in-law Dan Faulkner who has actually recently moved out to Colorado to be close with his wife [Bev 00:02:39] to be close to grandkids. I asked him what he was thinking about retirement, and they quickly showed pictures of their trip to Europe and all the places they went.

Jeff Haanen: [02:48](#)

I said, "Will you be doing more traveling in retirement?" He said, "Yeah, I'm just not quite sure what I'll do when I get back." As I talk with folks, a lot of folks do actually struggle with questions of calling and thinking about purpose in life. This is not a 20 year old question exclusively. A lot of folks in their 50s and their 60s especially as they have a jarring shift in their life, which is what retirement is are asking questions. As I started to do a little bit of researching thinking, "Was this a common experience that my loved ones were going through", I realized yeah it is. It's part of a much larger trend in the world that today the world is aging quickly, and the Christian church. I'll give you a couple of stats here I wrote down, about 10000 baby boomers retire per day in America. We're about halfway through that right now, and they'll keep on going for another 10 years.

Jeff Haanen: [03:40](#)

This year, there's going to be more Americans over the age of 60 than under 18 for the first time in American history. Globally, the population of folks over 65 is going to double by 2050 as well. The Christian church actually globally is also aging as well. This is something that we haven't given a lot of attention to to think not only what about retirement, but what does it look like to live a fruitful life considering sort of the cultural narratives out there about retirement today?

Dustin Moody: [04:10](#)

Yeah so if you read any of the popular news articles, you know that this transition from work to retirement for a large segment of the population is having some really big consequences, economically, socially, culturally. What are some of those tension points that you've identified leading into writing the book?

Jeff Haanen: [04:27](#)

Yeah so a couple of the tension points are few, some of them are lived is some of the folks will right away say, "I'm retiring. We're going to do the travel and the trip" or "We're going to get

away.” That happens, but usually within the period of sometimes a year, sometimes more or less it's the honeymoon period, their expectations don't meet what frankly they had saved for for about 40 years, and their IRA is right? It does not meet those expectations. They're not all worse, and they're not all bad, but they're not meeting those expectations. There's a handful of tension points that sort of people feel. One of them is sort of the realization that I had done all of this saving for retirement, but I never really planned what my life was going to be like for 20 or 30 years. I know what I'm leaving, but I don't know what I'm necessarily going to. It feels sort of vague and misty, like you're moving into this cloud. That is the feeling that a lot, a lot of folks feel in retirement.

Jeff Haanen: [05:15](#)

I think culturally too, we're in a really interesting season. The day of retirement started really in the late 1800s in Germany and then early in 1900s in America with the Social Security Act. The retirement age was set 65 at a time when people were actually about going to die at age 55. Now with life expectancy, people are living a lot longer. There's one book called the 100-Year Life that I referenced in my book that says that if you're born in 67 today, your life expectancy is going to be 91. Those born in 2007, life expectancy will be 103. We're living in an age of human longevity, right now where people are living a lot longer. Thinking about, “I'm not done with life at age 65”, this doesn't make sense for so many people. They actually have to realize, “I could have 20, 30, maybe four, I might have as many years in retirement as I had in my entire career, right”, which a lot of people haven't necessarily thought about that.

Jeff Haanen: [06:11](#)

Because people are living longer, it's putting all sort of stress and tension around economics of the question. One USA Today editorial had an incredible claim that they wrote about with the new budget coming out. The congressional budget office estimated that in just 10 years half of all federal spending except for debt service will be benefits to senior citizens, half of all federal spending. Between Medicare and Social Security, 50% of what our federal government spends, right?

Dustin Moody: [06:44](#)

Insane.

Jeff Haanen: [06:44](#)

You have a very large aging population see stress actually pensions in Europe as well. When you think about aging, all of a sudden tensions start to rise and there's frustration, you can see the culture wars and there's benefits. There's all this tension that people feel that then I think a lot of our notions then of

aging because of the conversation of retirement, they become very negative.

- Jeff Haanen: [07:05](#) Positive visions of what a fruitful life looks like for a long time rarely, rarely get to the surface. People maybe haven't thought about it, haven't planned it, maybe haven't saved enough. A lot of people actually haven't saved enough for that 40 years as well, and so they feel some of that tension as well. There's also sort of that tension that people feel of, "I'm not going to sit on my rocker for 30 years. We're going to have to figure out what to do." There's also not a lot of times good cultural models of what part-time work, and what it really looks like to serve long time, especially in your 60s, could be 70s, and maybe even early 80s if you're healthy too. We're in a strange time culturally where there's economic tensions, but there's also structures that don't really fit the real world that we see today.
- Dustin Moody: [07:48](#) Yeah, you mentioned creating a positive vision for retirement, and even if someone has planned economically and financially, what they find is not always the reality in terms of how their life looks. What are some practices that people can do? We know we have some podcast listeners who are in the second half of their careers who are probably thinking about this very thing, or will be thinking about this very thing after listening to this. What are some ways to plan your life and what that calling looks like apart from saving for your 401K?
- Jeff Haanen: [08:19](#) Yeah, yeah that's a good question. I think I'd answer that in two phases. The first phase is how the Christian church has kind of answered it, and I think it's kind of incomplete. I'll first kind of go to what's incomplete, and then kind of move toward where we could go. There's a few things that Christians have done that I don't think they've done very well. One is I think there's some experiments with Christians sort of baptized in the retirement village. It's like a Christian faith based retirement living, that's still basically the golf courses, and the shopping malls, but now you have more Bible studies, right?
- Dustin Moody: [08:50](#) Mm-hmm (affirmative).
- Jeff Haanen: [08:51](#) That's sort of just baptizing the models already out there, but not really taking a look at sort of the broad vision of location, eldership, rest over lifetime, those types of things. Some other voices that I wrote about in Uncommon Guide to Retirement have basically taken the never retire stance saying "It's not biblical to retire. We're never going to retire." In many ways, it's

actually true, however, we have to actually take a look at 87% of the [inaudible 00:09:17] has disengaged from their work. We on staff read a wonderful article about people work their idol, basically their God, and a lot of people are internally deeply tired if not physically tired from work of hard labor. I think a lot of people are tired. When Christians say, "Hey, never retire", actually I think what we need to do is recover more of the balance between work and rest and not sort of call people to plow the thistles, and the thorns until they die, right?

Jeff Haanen: [09:42](#)

Then other proposals that Christians have sent out for retirement are various versions of refirement or renewalment, sort of calls to muster new energy in retirement. They don't really acknowledge that as we age, we actually do age in really important and fundamental ways. The closest the Bible comes to retirement is Numbers 8:25 that says, "From the age of 50 years, they the Levites shall withdraw from the duty of service and serve no more." This is the retirement to the Levites, so the priestly class in the Old Testament. Since hauling around the furniture at the tabernacle was hard, physical labor, later in life Levites were commanded to minister to their brothers in the tent of the meeting, which I think is interesting is that the Bible doesn't say, "Retire forever, never do anything more." It actually says stop hauling around, doing the hard labor, but continually minister, which I think is an important Biblical hint of our vocations are supposed to morph and develop as we age, right?

Jeff Haanen: [10:40](#)

The question actually what's interesting is there is a very strong theology not only of eldership in terms of at office in the church, but eldership in terms of somebody with wisdom and blessing for our coming generation that you can see throughout the Old Testament, right? The question I think for the church and for us is, "What does it look like to lift up this kind of vision of eldership? How do we help more people to move into that?" I think one of them actually my hopes with the book I don't know if it'll happen, one of my hopes is that when people move into retirement, I hope they'll actually consider a season of sabbatical, a sabbatical rest. Sabbatical is often times a term that either pastors or academics they'll take a season of rest. For most people, who can take a year off of work? How would that actually ever work? I work in a non profit, that would never work for me.

Jeff Haanen: [11:37](#)

Having said that though, when you start to pull on benefits, and you start to actually have a little bit more time, this does

become a possibility for a much larger segment of the population. I think what's important about the concept of Sabbath and sabbatical rest and taking a season of deep rest is that we kind of need to push on this sort of entertainment only sort of vision of retirement that does either the vacation or just, "We're going to have it all right now." Sabbath actually pushes on saying, "Don't consume. Take time to rest." Often times a lot of handicrafts talk about this. "Turn off technology, but reorient the heart toward God." I think it's really important too because there's another side of those folks in America that are thinking about retirement that are mostly saying, "Get back into an encore career right away." I think a lot of people are just not ready for that. They're not ready for it.

- Jeff Haanen: [12:24](#) I think actually a season of healing past wounds of work, of listening to God's voice, re establishing your trust, your identity in Jesus first and foremost, and finding people to do a season of rest with and building in some rhythms and habits of sabbatical like feasting, like prayer, it could be recreation as well, but reorienting the heart to God to listen to his voice. Actually I think it's really critical for what I would imagine would be a graduation almost to eldership, and eldership as people of influence in our culture, not those that are retreating into a separate kind of side marginalized culture.
- Dustin Moody: [13:02](#) Essentially using the first phase of retirement more intentionally?
- Jeff Haanen: [13:07](#) Yeah that's right, more intentionally yeah because most come wanting to not do a certain amount of things right, which is work, but then they also find that the entertainment gets a little thin, it can get a little thin even if you can afford it, and so how do you be much more intentional of ... What's interesting about Sabbath it structures time. If a sabbatical, three months, six months, 12 months, however long somebody wants to take, it can structure time to re attune the heart to God's voice. Really what I try to do with the book is how do you re orient the heart towards listening to God's voice, knowing that a calling could look all sorts of different ways for the next season of life, which we're going to talk about a little bit more.
- Dustin Moody: [13:46](#) Yeah, yeah. I get the argument that people make, and you mentioned it earlier that retirement isn't listed in the Bible, so we really shouldn't do it. That feels a little short sighted because we know there's lots of things that we deal with in modern society that are not included in the Bible. Instead, we use the

Bible as wisdom to approach those topics. You mentioned things that people could do, taking a sabbath leading into that. How else could our churches sort of be involved in this transitional season? I guess I'm more curious about instilling that sense of calling which is something we tend to apply to college graduates or people in their 20s.

Jeff Haanen: [14:18](#) Yeah, well I think one of the things that our churches can do and Christian communities just in general is I think we can change the conversation from one of benefits to really championing the contribution of elders in our communities in their 60 70s and their 80s. I think it's really important because retirement again as mostly been a subset right of financial services, which says "How many benefits? Do I have enough?" For instance, Brad Hewitt, who is just the recently retired CEO at Thrivent and he said that "Giving, charitable giving tends to fall off the map when people move into retirement. It's actually they're sitting on probably the most assets that they've ever sat on at that point. The reason is fear." The reason is fear "I'm not going to have enough, I'm going to live too long. Healthcare benefits is not going to work, right?" There's a lot of cultural, there's a lot of money fear around that too.

Jeff Haanen: [15:08](#) One of the things I think we could do is shift that conversation toward who are the people in our communities that are really contributing well? Who are the people that are on city councils who are in their 60s and 70s that are actually blessing and working in a beautiful way? Who are those that have really said, "For this season of life, my kids, or my grandkids it's my vocation, I'm going to care for them. I'm going to be a person filled with hope and memory for them." Who are the people in our communities and our society or even in our churches that are like as the Old Testament understands elders are people of wisdom and influence. Like Cicero wrote in his essay on old age, "The crowning grace of old age is influence." We don't think about eldership in terms of, we usually think of elders in terms of elderly and elderly in terms of vulnerable, and vulnerable in terms of, "Oh man, they're a problem. I'm not sure if I can talk to the old person."

Jeff Haanen: [16:01](#) This is not only dehumanizing, this is not good for me when I'm soon to be old, I can already feel it right? This is not a good narrative, right? It's actually finding and saying, "This is not only about those entering into senior's ministry either and recruiting them to become door greeters", but actually really prizing saying, "These are people that are offering wisdom and blessing

to our communities, and they're making a big difference." I think actually the storytelling, and the narrative is really important.

- Dustin Moody: [16:30](#) You talked to a lot of those people as background for your book.
- Jeff Haanen: [16:33](#) I did.
- Dustin Moody: [16:33](#) I'm curious what examples you have of people that have found their calling in retirement, or who are approaching it well, or who are at least figuring it out along the path.
- Jeff Haanen: [16:41](#) Yeah, yeah well I'll give a couple different stories. I spoke to a guy named Lowell Busenitz. Lowell actually was a college teacher on entrepreneurship, and he is just entering into retirement right now. He decided to take a sabbatical. He said, "I don't know what's next. I feel like it's close to what I've done in my career, but I'm not quite sure." He actually decided to take that season of rest. There's several other people that are deciding to do this saying, "I'm going to be really intentional with this for a season of rest." There's a lot of people that have come out on the other side that could have been fully retired, but they have decided not to. My friend Barry Rowan, he is actually in his mid 50s. He was a CFO of several large corporations. He took what he called a purposeful pause to listen to God's voice. He actually asked a lot of his friends and mentors and kind of peer mentors, "What should I do in this next season of life?"
- Jeff Haanen: [17:27](#) He went back actually into business leadership. He decided to do that as well. He did it because he believes business is a part of God's good design in the world, it can create value, businesses can bless communities. He wanted to be a part of it. He was in the earlier side of that, but he just decided to move right into that as well. Other people like my mom have really said, "Hey grandkids for this time being, this is it. This is actually how I'm binding myself." When we think about vocation, we have to be clear that this is not only about our work in terms of paid jobs. It may be that, but it's about listening to God's voice. It's loving God. It's about loving neighbor as yourself, that's what vocation is about. People are making these decisions. What's interesting is that when people move back into some sort of commitment, I think that's really important. You're going to commit to this. You're going to be bound, like in marriage, you're bound to one person.

- Jeff Haanen: [18:17](#) You're going to commit to this, and so it's not always leaving your options open in case you're going to do the next big thing, right? It's actually saying, "For this season, I will give myself to these people, this person." I think that sort of bound ness, that sort of "I'm willing to live for the sake of my God who has called me, and the wellbeing of my neighbor", that often times will lead people into just counter cultural decisions. I'll give you one last story. I drop my kids off every Wednesday school, and I usually go and stop at Einstein Bagels. Down in Castle Rock, there is a delightful woman, her name is Joann, and she looks like she's about in her late 60s. I said, "Oh it's awfully early for you to be up at work." She says, "Well my husband is retired, and he mostly likes to golf. What I like to do, I like the people. I like getting up early, and I like working." She says she doesn't do the 5ams anymore, but she gets up at 6:30, and she serves.
- Jeff Haanen: [19:13](#) It's serving bagels. This is not only about joining the Peace Corps, right? God may call you to join the Peace Corps, I don't know right? Again, that's not the point. The point is love God, love neighbor over a lifetime in a way that acknowledges age is fine, age is normal, aging is good. We can be ever renewed internally by God's grace. We've been around these people that are vibrant, though their bodies are looking older and older, right, but they're vibrant, and they have blessing I mean generations to come. That's a Biblical vision of eldership.
- Dustin Moody: [19:45](#) Yeah so for those of us Lord willing who have the luxury of time to think about retirement because we're earlier in our careers or halfway through or it's not necessarily a decision that we're thinking about other than potentially saving something in an IRA if we're fortunate enough to do that, how should those of us in that segment, those people listening to our podcast think about retirement now when it could be 15, 20, 25 years down the road?
- Jeff Haanen: [20:09](#) Well it is interesting to think about this. Andy Crouch wrote a wonderful little book on power. He wrote, wondering out loud, in Leviticus 25 it talks about giving the land a rest one year out of every seven, the land was to rest, and they were not to harvest the land, and they were going to eat the food that it produced in the sixth year, and there would be enough to the ninth year. Anyway, the point of that is thinking about rhythms of work and rest over a lifetime. I think it's really important for us too because I'm in my late 30s, I am often tired. Now this could be because I'm a [inaudible 00:20:45] and I'm just off. I have four little kids, I am often tired, right? It's often okay to

think I don't have to do everything right now. There will be seasons of life when I actually have to give to my kids at this season. When I'm an empty nester, that's going to be a very sort of different of when I can give a lot to my career and sort of grow that.

Jeff Haanen: [21:04](#)

I also think though even financially yes we should save, absolutely. Don't hear me saying we shouldn't save. I also think if you have a vision of sort of working and resting over a lifetime as long as you're healthy and can work, you may decide to spend more money right now on your kids rather than making sure that we have an enormous amount of assets. We have to really check when we're saving and when we're really doing the whole retirement planning thing, we have to check our motives. I'm not saying it's wrong to save, it's actually really wise and broadly Americans aren't saving enough, so that's just that. What are our motives as we think about this because the dream of "I'm going to have all this money" like the FIRE movement, Financial Independence through Retiring Early, right, you see this out there today and thinking, "Oh, I'm a young professional. I'm going to work for 10 years, live this incredibly austere lifestyle, have two million dollars in assets and then I'll get to do what I want to do right now."

Jeff Haanen: [22:00](#)

The Christian faith is the very opposite of that. It actually says, "You come follow me right now. You just drop and you come follow me" is what Jesus says right, not in 10 years. Jesus actually said, "Let the dead bury the dead", right? "No, no, you actually just come follow me right now." I feel like in that context even if you're making job decisions, "Oh well this will have more assets. I'll make more money to care for my family." Yes we want to make more money, but we really need to think, "What is God saying to do right now and let sort of the cards fall where there might be." I just think it's going to put if we think about this broadly, put money in its proper place, it's not in no place, but put it in its proper place.

Dustin Moody: [22:38](#)

You mentioned the FIRE movement. For those who may not be as familiar, there's a growing segment of workers particularly on the younger side, the acronym is Financial Independence Retire Early. I have some personal critiques of how these stories are often presented. I think it seems like what you're saying is we shouldn't be putting off our dreams necessarily, we should be balancing those with what God wants us to do right now.

- Jeff Haanen: [23:01](#) Yeah absolutely. There's a lot of people that have plenty of assets and they realize that and they go on vacation and they're retired whether they're retiring late or early, and that is not what the heart ultimately needs, right? There's a lot of people that have no money or very little money, or maybe even in poverty but are filled with their life of Jesus and have this overflowing kind of goodness in them too. There's a great reversal coming right? The first will become last. We have to actually acknowledge that. We have to think and look at our motives and why we're saving. One of the things too thinking about if you happen to be working in financial services, which is a very, very large industry, it's the industry that principally drives Wall Street, right, the narrative about retirement and saving money for the day when you can, that's such a powerful and strong narrative. If you're working in an industry, we need to start checking, what are the marketing images we're using here, right?
- Jeff Haanen: [23:57](#) What am I actually subconsciously or under the surface what am I promising people "If you do this much, if you do this and X, Y, Z savings plan", right? We have to check those. We have to check those in saying, "The full life of God is offered right to you, right now, right here, this moment."
- Dustin Moody: [24:13](#) Well in particular we need to check those because you talk to countless people in retirement who believed those marketing messages, and who found a different story once they got there.
- Jeff Haanen: [24:22](#) Yeah and there's also to be fair, there's also a lot of people that have seen those images were not able to save up enough in their career, and are frustrated and bitter that there are a lot of people that were able to do that as well too. Yeah we have to take a look at some of those narratives.
- Dustin Moody: [24:38](#) What's a practical takeaway you would leave with someone? We always try to wrap up our podcast with the one thing you would want to leave, and I'm curious what that would be for you whether that's the listener who is early in their career and barely thinking about retirement, or the person who is in retirement right now and searching for their calling. What would your words of wisdom to them be?
- Jeff Haanen: [24:57](#) Yeah well I would say if you're moving into retirement, take a season of sabbatical especially after you retire. I think for anybody that's listening right now wherever you're at, see your life in terms of stewardship. I mean that's a little bit abstract,

but you've been given by God something to give away for the sake of this world, right? Sometimes when I think about stewardship in terms of only money, but like what about stewarding the breath in your lungs, blood running through your veins as well, right? What about stewarding the entirety of your life? This is not so much about benefits and getting what I deserve sort of right now, but if you've been given something, then figure out in gentle yet beautiful ways what does it look like to give that away, not in a crazy way that I have to work all the time, right, but take seasons of work and rest and saying, "If I'm alive, I'm here to give because Christ has first given to me."

Jeff Haanen: [25:45](#)

I think about that. We talk about environmental stewardship, which we talked about in this podcast I think a little bit ago. We think about what kind of environment we're going to leave to our kids and our grandkids. That's actually a good way to think about our lives and our work too, "What kind of a world are we going to leave to our kids and our grandkids and those who will come after me?" Bonhoeffer once said before he was actually thrown in prison Bonhoeffer the German martyred pastor. He said, "The ultimately responsible question is not how I'm going to extricate myself from a situation, not how I'm going to pull myself out of a situation because it's not my fault, but it's actually how a coming generation is to go on living." I thought that's an interesting way of looking at your life and your career. It's not so much about my personal pleasure. It's about how a coming generation has to go on living.

Dustin Moody: [26:33](#)

Jeff thanks for your time today. Congratulations on the book. For those of you listening, if you're interested, Jeff's book is now available on Amazon. It's An Uncommon Guide To Retirement. We'll have it linked in our show notes page. As always, subscribe to the podcast on the platform of your choice. We'd love to hear your feedback and reviews. Email us at podcast@denverinstitute.org with any ideas or questions. Jeff, thanks so much.

Jeff Haanen: [26:54](#)

Thanks for having me.