

Can You Ever Quit Working and Retire?

By Michael M. Kerns

Forty-six million Americans now receive their Social Security benefits for retirement [ssa.gov]. Some of these retirees may still work to earn a living. Retirement in society usually carries the singular idea of a permanent departure from a short- or long-term employment in a company or profession, hopefully with a financial package or some sort of pension. If someone asks, “Are you retired?”, then they assume that you have done just that, and they may envy you in that now you have the freedom to do what you want. We will come back to freedom later.

Retirement from a paycheck should not mean a retirement from living nor a retirement from serving. The following article argues that retirement comes at the grave when one dies.

Where Did the Concept of “Retirement” Originate?

The social construct of retirement for workers originated with the politics of dependence.

Otto von Bismarck (1815-1898), through diplomacy and war, created the united German state. He recognized that the prerequisite to his success included the building of an industrial nation. He also argued that migration of workers from farm to factory should include the incentive of a reward of a government retirement. The German law on retirement provided that all “those who are disabled from work by age and invalidity have a well-grounded claim to care from the state” [Sarah Laskow, “How Retirement Was Invented,” *Atlantic Monthly*, October 24, 2014].

Maybe Bismarck also recognized that non-workers created little problem if they had an income to provide for their needs. He implemented ideas on social welfare, ironically to oppose the socialists [smithsonianmag.com/history/Bismarck-tried-end-socialisms-grip-offering-government-healthcare-180964064]. Bismarck had political motives in his welfare programs which would eventually include retirement.

The United States established military pensions in 1818 [history.com/news/veterans-affairs-history-va-pension-facts]. American Express enacted a plan for its workers in 1875, although many companies did not follow until the 1920s in America. These plans assumed at age 65 or 70 an employee no longer had value to the company and should retire.

In 1935, the Social Security Act picked age 65 as the date of retirement although men’s life expectancy then stood at around age 58 [thebalance.com/the-history-of-the-pension-plan-2894374]. President Franklin Roosevelt, like Bismarck, instituted retirement for political reasons to gain citizen dependence upon him and the federal government [fee.org/articles/the-shady-origins-of-social-security/].

Retirement did not come when a man finished his job but when the state or company determined that the man no longer fit the job and usually because of age. Others could then have his job while the retiree depended on the government or company for support.

An advertiser over seventy years ago coined the phrase, “the golden years.” The golden years meant a time for rest from the stress and the routine of years of work for a company. It might even mean a move to a retirement community where others would live who also now entered the golden years and play games like golf or pickleball. But “Golden” has lost its glimmer for many when the labor failed to produce the necessary capital to retire without work for that comfortable “golden age” lifestyle.

All Scripture comes from English Standard Version unless otherwise stated.

Generally speaking, one has to work in order to retire in financial freedom. So let's look at the origin of work.

Why Must Man Labor or Work?

A biblical worldview makes work part of man's makeup as the bearer of the image of God.

Work or activity as God commanded came as man's first and non-negotiable responsibility. From the beginning, God called man to work, to be active, to create. Prior to the Fall, man had an occupation to serve the Garden and to work it. *The LORD God took the man and put him in the garden of Eden to work it and keep it* (Genesis 2:15).

Ross observes,

Man's purpose is to provide spiritual service, as the carefully selected words indicate: he was placed (*nûah*, 'set to rest') in the Garden...to work it (*'ābad*, 'to serve') and to take care of it. Whatever work he did was therefore described as his service to God [Allen P. Ross, *Bible Knowledge Commentary*, "Genesis"].

After the Fall, man had to work harder on an earth that would no longer produce as it once had. *By the sweat of your face you shall eat bread, till you return to the ground, for out of it you were taken; for you are dust, and to dust you shall return* (Genesis 3:19).

The curse pronounced on man's account upon the soil created for him, consisted in the fact, that the earth no longer yielded spontaneously the fruits requisite for his maintenance, but the man was obliged to force out the necessities of life by labor and strenuous exertion [Keil and Delitzsch, E-sword, *Genesis*].

Who Receives the Reward of Our Labor?

Work enables us to take care of our needs and those whom God has given us.

Work comes as more than a social construct, it marks a trait of human make-up. God has called man to productivity for himself and for others.

A variety of people receives the reward of our labor.

1. The Family

But if anyone does not provide for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel (1 Timothy 5:8). In this context about widows, the apostle characterizes a child, who abandons his or her widowed mother or grandmother, as an unbeliever. This warning applies to those saints who abandon their household and expect the government or others to take care of the household.

On the average in any given month, some 59 million Americans receive some kind of welfare or unearned stipends from the federal government [cis.org/Report/Welfare-Use-Legal-and-Illegal-Immigrant-Households]. That includes 25 million children [fortunly.com/statistics/welfare-statistics/April 2021 figures quoted from Urban Institute]. Additionally, 13 percent of the population partake in the SNAP program (formerly the Food Stamp Program and now Supplemental Nutritional Assistance Program) [Ibid.].

For even when we were with you, we would give you this command: If anyone is not willing to work, let him not eat (2 Thessalonians 3:10).

Questions:

- When do we provide so well that our family members fail to learn the value of work?
- What do we provide for our children that could thwart their growth spiritually or otherwise?

2. The Saints

- *Contribute to the needs of the saints and seek to show hospitality* (Romans 12:13).
- *So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith* (Galatians 6:10).
- *Religion that is pure and undefiled before God, the Father, is this: to visit orphans and widows in their affliction, and to keep oneself unstained from the world* (James 1:27).
- *Honor widows who are truly widows* (1 Timothy 5:3).
- *Remember those who are in prison, as though in prison with them, and those who are mistreated, since you also are in the body* (Hebrews 13:3).
- *But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him?* (1 John 3:17).

Questions:

- How do you qualify what saints should receive your money?
- What determines how much you should give?

3. The Truly Needy

Television commercials and mailbox flyers deliver what some call “saviorism” appeals. They want you to save those in their ads. Pictures of children in poverty, wounded combat veterans and abused animals mark these pages to appeal to the emotions. Other organizations, like Appalachian Trail and presidential libraries, would also come in this mix.

- *Do not neglect to show hospitality to strangers, for thereby some have entertained angels unawares* (Hebrews 13:2).
- *...they [the Jerusalem Council in Acts 15] asked us to remember the poor, the very thing I was eager to do* (Galatians 2:10).
- *On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come* (1 Corinthians 16:2).

Questions:

- How do you determine the truly needy?
- How do organizations like Red Cross or Salvation Army contribute to our understanding?
- What part do local organizations play in giving to the poor?

4. Governments

Local, state, and national governments by law collect through taxes our earned capital. Scripture calls us to be obedient to the government unless that government permits us to do otherwise.

- *Let every person be subject to the governing authorities. For there is no authority except from God, and those that exist have been instituted by God...render to all what is due them: tax to whom tax is due...* (Romans 13:1, 7).
- *Is it lawful for us to give tribute to Caesar, or not?* (Luke 20:22).
- *He said to them, “Then render to Caesar the things that are Caesar’s, and to God the things that are God’s”* (Luke 20:25).

Questions:

- What makes paying taxes so difficult?
- When can you avoid taxes?

5. Savings/Investments

Scripture has much to say about money but little to say directly about savings.

- *A good man leaves an inheritance to his children's children, and the wealth of a sinner is stored up for the righteous (Proverbs 13:22).*
- *Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest (Proverbs 6:6-8).*
- *A slack hand causes poverty, but the hand of the diligent makes the rich. He who gathers in summer is a prudent son, but he who sleeps in harvest is a son who brings shame (Proverbs 10:5).*

Questions:

- How much should you save?
- Where do you save?

6. Wages' Worthy Workers

Others learn from this kind of saint and recognize the worthiness of them to be paid. This "wages' worthy worker" diligently studies Scripture and its expression to equip others for service. Like Paul, the worker may choose not to burden those whom he serves.

- *And they called Barnabas Jupiter, and Paul Mercury, because he took the lead in speaking (Acts 14:12).*
- *Remember your leaders, those who spoke to you the word of God. Consider the outcome of their way of life, and imitate their faith (Hebrews 13:7).*
- *You yourselves know that these hands ministered to my necessities and to those who were with me (Acts 20:34).*

Questions:

- What determines whom you support?
- Why do you give what you do?

Examples of "Retirement"

Instead of the cultural definition of retirement, the Bible gives an alternative. It may mean a change in venue, departure from an activity, or a withdrawal from a job.

The Levites

In Numbers 8:22-25, we read that the Levites ceased one activity and started another activity. *...at the age of fifty years they shall retire from service in the work and not work any more. They may, however, assist their brothers in the tent of meeting...*

Caleb

Caleb is another example of a change of venue. Caleb, one of two who spied out the Promised Land, serves as an example of a man who had three retirements prior to the final retirement of death.

- He spent forty days to gather intelligence in the Promised Land. *At the end of forty days they returned from spying out the land (Number 13:25).*
- He spent five years in leading his tribe to help the other tribes conquer their inherited land. *And now, behold, the LORD has kept me alive, just as he said, these forty-five years since the time that the LORD spoke this word to Moses, while Israel walked in the wilderness. And now, behold, I am this day eighty-five years old. I am still as strong today as I was in the day that Moses sent me; my strength now is as my strength was then, for war and for going and coming (Joshua 14.10, 11).*

- He spent his remaining days in conquering the inheritance that Moses had given him. *So now give me this hill country of which the LORD spoke on that day, for you heard on that day how the Anakim were there, with great fortified cities. It may be that the LORD will be with me, and I shall drive them out just as the LORD said* (Joshua 14.12).
- He accomplished all this after slavery for 40 years in Egypt plus 40 years in the wilderness with a whole generation who would die because of their disobedience and around five years in conquering the land (Numbers 13, 14; Joshua 14).

Churchill

An historical example of different activities is Winston Churchill, who served his last stint as Prime Minister at age 80 but during years of valuable public service as a soldier and statesman he also laid hundreds of bricks and painted landscapes as a rest from his government responsibilities. When he left public service, he kept on laying bricks and painting with a lifetime total of 500 landscapes until he died at age 90.

Stress-Forced Retirement

A high-school buddy, after college, joined the U.S. Treasury to take physical assets from companies like agricultural dealerships with delinquent tax accounts. He wore a sidearm. After a few years, he left that well-paying job, moved to Florida and bought vending machines for offices and apartments. He still wore a sidearm. Now he dispatches shuttles for the airport. He changed work when he escaped the stress of the Treasury. He changed work again when he had profit from his vending machines to pursue an easier but lucrative job in another endeavor.

Another friend rose every morning at 2:00 A.M. for 25 years to take his truck, pick up milk from the dairy and deliver it to markets. After he had saved enough, he opened two small shoe stores that specialized in popular shoes and sandals from Germany. Twenty years later he retired again.

Retirement Too Early without a Plan

Retirement comes too early for the retiree if he or she has no plans for their next activity. A biking buddy retired after thirty years as a radiologist. On the Monday morning following his last Friday at work, he joined his wife at the breakfast table and said, “What are we going to do today?” She said, “I don’t know what you are going to do today but I doing what I have always done without you every day.” He applied to a company in an adjoining state and went back to work part-time.

Why Do People Retire in the Cultural Sense?

People have a variety of reasons to retire from employment:

1. They think that they have enough savings.
2. Health fails and they cannot do their job.
3. A spouse’s health fails and the healthy one takes the role of caregiver.
4. The place of employment closes or downsizes.
5. No longer does a person want to do the job: passion fails.
6. Better doors open.
7. They want to be free to do what they want.

Question:

- Retirement offers freedom but freedom from what?

Where Does Regular Rest Fit?

God also rested from His work of creation but continues in His sustaining work. *Thus, the heavens and the earth were finished, and all the host of them. And on the seventh day God finished his work that he had done, and*

he rested on the seventh day from all his work that he had done. So, God blessed the seventh day and made it holy, because on its God rested from all his work that he had done in creation (Genesis 2:1-3)

A seminary professor who suffered from depression adjured his students in their future callings to rest regularly with a hobby other than studying. He chose fishing. Some years later, one of his students and my friend invited this professor and his wife to come to Oregon, stay in a large trailer, and fish in the nearby lake. The professor made it an annual and invigorating habit.

Those who work in the “knowledge economy,” like accountants, bankers, attorneys, teachers, or anyone who does not work with their hands, ought to consider, as a necessity, important rest such as physical activity or training. In contrast, those in the so-called blue-collar economy ought to consider something like what the seminary professor suggested. A break from daily work can provide creativity and energy for a return to work (Mark 6:31).

What Does Work Say about Your Identity?

Saints find their identity in Christ—something that they cannot lose (Ephesians 1:3-4). That identity comes without respect to marital status, nature of work, handicaps, family ties, culture or any other thing. *There is neither Jew nor Greek, there is neither slave nor free, there is no male and female, for you are all one in Christ Jesus (Galatians 3:28).*

Where Does the World Find Identity?

What happens to athletes or others after they retire from their work?

When Does Work End and Retirement Begin?

Physical death marks the conclusion of work on this present earth and heavenly retirement.

The 1960s offered three options for high school graduates in Appalachia in West Virginia, Kentucky, and Ohio: go to college, work in a blue-collar job like a factory, public works, coal mine, or join the military. The large minority of my class went to the university.

Thirty years later, at the high school class reunion, many of those who had not opted for college had already retired or on the verge of it. Three alums spoke to me about their retirement. One who climbed poles for “Ma Bell,” as he called it, bought a farm. The second left the coal mine to do parttime jobs and help others. The third just went home to sit and to relax. Ten years later, the third, who also ranks as the one of the best athletes in our high school, had died.

An anecdote of one person who died after retirement because of inactivity fails to prove that retirement comes at death, but this study is revealing:

Oregon State University (2016) revealed a ten-year study of 3000 retirees by the University of Michigan on the advantage of work. “The OSU researchers found that healthy adults who retired one year past age 65 had an 11 percent lower risk of death from all causes, even when taking into account demographic, lifestyle and health issues. Even people who described themselves as unhealthy were found likely to live longer if they kept working [huffpost.com/entry/early-retirement-may-be-the-kiss-of-death-study-finds_n_57221aa3e4b01a5ebde49eff].

God gave us humans a peripatetic lifestyle. He expects us to be active and serve others.

Conclusion: Work Never Ends Except for Disability or Death

The biblical view of retirement does not mean inactivity. The image of God in man includes activity. The Lord may have rested on the seventh day of creation but He yet works for His glory and for our benefit.

Activity matters.

Moses possessed a full life and a peaceful graduation. ...*Moses was 120 years old when he died. His eye was undimmed, and his vigor unabated* (Deuteronomy 34:5-7).

We may not have a peaceful retirement like Moses but we can live full lives. Jesus said, *The thief comes only to steal and kill and destroy. I came that they may have life and have it abundantly* (John 10:10).

The Apostle Paul also argued for a life of activity. He wrote, *I have fought the good fight, I have finished the race, I have kept the faith. Henceforth there is laid up for me the crown of righteousness, which the Lord, the righteous judge, will award to me on that Day, and not only to me but also to all who have loved his appearing* (2 Timothy 4:7, 8).

As Human Beings, God Calls Us Also to be Human Doings

We may not all die peaceably in our sleep, but God has called us to live fully as much as we can. The image of God in us demands work for all people, and the Spirit of God in the saints adds to that demand. A full life of doing also includes a season of rest, whether that comes daily, weekly, quarterly or yearly, because we also exist as human beings not just doings.

In lieu of retirement, the Scripture views retirement as a change of venue to include the possibility of location and profession. My brother, a vocational business teacher, retired at age 60, learned how to make Shaker boxes and opened up a small retail store. Harland Sanders began to travel America at age 65 to cook and to sell his Kentucky Fried Chicken. Laura Ingalls Wilder published her first book at age 65.

Scripture denotes the grave as retirement. Until then, while a person may retire from any business either as employer or employee, they have not retired from living, and living means serving in some sort of occupation for the glory of the Savior.

No matter how, where, and when a person works, a person must keep working at something, sometime, someplace as long as the body permits one to work, until death takes us home.

When a soldier dies, a relative or survivor may say, "He died doing what he enjoyed. He would not quit in spite of risk of life." People should say this about those who die who understand retirement, "He died doing." In other words, he kept active in something until he died. The Almighty One may have rested on the seventh day of creation, but He yet works for His glory and for our benefit.

We may have more than one retirement in life but in every retirement, God calls us to continue to work and to rest in each one. He calls us to a life of faithfulness in all our callings.

We will quit working and permanently retire at death, when we die physically and He takes us home into His eternal rest. *Fight the good fight of the faith. Take hold of the eternal life to which you were called and about which you made the good confession in the presence of many witnesses* (1 Timothy 6:12).

The Woman Who Understood Retirement

The late Howard Hendricks of Dallas Seminary conducted a Bible Study with the Dallas Cowboys. He decided to take the athletes and their wives on a tour of Israel which would include prior study and fitness because a rewarding tour means much walking and sometimes up and down on uneven paths. Fitness would be no problem for the athletes. On this particular trip, Prof brought along an elderly widow. When the uphill path got rough and the football players lagged behind, this widow stood ahead on a large rock further up the path and shouted, “C’mon, boys, you can do this.”

Some years later after the death of the widow, the daughter of the widow invited Prof to her mother’s house, where she directed Prof to her mother’s nightstand. On top of the stand, he found in her Bible a list for the next day of chores and events to be ready to go when she awoke.

Not everyone has a go-getting personality like this widow to challenge grown, muscular men in a public setting, but maybe their coaches had already had to do that somewhere in their career.

Few make out a list prior to bedtime, but this woman intended not to retire from life and to live it fully until God called her home to her final retirement. This saintly widow understood work and what it meant to live and to retire.

Can you ever quit working? No, depending on your definition of work.

Can we ever retire?

Absolutely—as long as you define it as Scripture does.

For to me to live is Christ, and to die is gain (Philippians 1:21).