Work and Retirement

The topics of work and retirement are so intertwined that it's virtually impossible to consider one without the other. As with so many other financially related topics, we once again find a profound difference between the Christian worldview and that of the world when it comes to these two major seasons of life.

The world has settled on work as a necessary evil that we need to endure in order to put food on the table. Words like "the grind" and "rat race" are commonly used to describe work for those who find it to be little more than drudgery. With that type of attitude, it's no wonder the American Dream is largely framed around an existence where work is eventually replaced by a life of leisure where we can sit back, eat, drink, and be merry.

However, for the Christian, we need to view both work and retirement through the lens of Scripture. Jesus teaches that the greatest commandments are to love God with all our heart, soul, and mind, and to love our neighbor as ourselves.[1] These two commands are not simply feel-good ideas. They are meant to shape and provide the proper motivation for every area of life. Work and retirement are two major arenas where we live out these affections.

This modern view of work has strayed greatly from what we find in Scripture. The biblical concept of work is framed from the very beginning. In Genesis 1, we see that one of God's characteristics is that He is a worker. The first work ever recorded was of Him creating the heavens and the earth in six days. On the seventh day, He rested.[2] God may have rested on the seventh day, but His work wasn't finished. He works to this day as He maintains order in the universe, sustains His creation, and continues His ongoing work of redemption.

Jesus, like His Father, also modeled work for us since the beginning of time. We see His work in creation[3] and also in his work as a carpenter and a preacher during His earthly life. And Jesus continues to work for us now as our intercessor and High Priest. His desire was to imitate God in His work and "to do the will of him who sent me and to accomplish his work".[4]

As image-bearers, we have the privilege of imitating our Creator, and work provides us with a platform. Through our work, we also get to create, reflect His character, provide for our families, and serve others. In this way, work becomes one of the primary ways we live out the greatest commandment—loving God through obedience and loving our neighbor through service.

History of Work

Work, however, is not always easy. Sin has distorted it from its original design. In Genesis 1, after God created, He gave man the task of ruling over all that He had made and using it for His glory.[5] Just like the rest of creation, work was "very good."

But then sin entered the world and the curse made work much harder. The work itself did not change, but the experience of it did. Creation would now fight against the work of man as thorns and thistles would resist his efforts. Man would now experience pain in his work as he completed his tasks "by the

sweat of [his] face." [6] Just as creation groans under the weight of the curse, so do we as our bodies are also experiencing the deteriorating effects of sin.[7]

Because of the effects of sin, we are often tempted to dislike work. We are drawn toward comfort and ease, and work stands in the way. It becomes easy to reduce work to a means of making money. It turns into something we endure so we can enjoy life later. This mindset can quickly lead to a desire to earn as much as possible, as quickly as possible, and then move on to a life centered on ourselves. When this becomes the ultimate goal, it can quickly tempt workers to take shortcuts and seek dishonest gains.

But even in a fallen world, work remains a blessing. We have been charged not to endure work so that we can move on to enjoying life. Rather, we are told that "everyone should eat and drink and take pleasure in all his toil—this is God's gift to man."[8] We were made for work. It is one of the primary ways we carry out our calling to love God and love our neighbor. We should stop fighting against it and instead redeem work for God's glory.

The Christian testimony demonstrated in the area of work should be so strong that it is undeniable to the world. Individuals should want to buy from Christian companies and work for Christian bosses. Employers should also be seeking out and hiring Christian employees. Consider what each of these areas would look like if we were doing them faithfully in everyday practice.

Christian Employers

- **1 Timothy 5:18** - *For the Scripture says, "You shall not muzzle an ox when it treads out the grain," and, "The laborer deserves his wages."*
- **Ephesians 6:9** - *Masters, do the same to them, and stop your threatening, knowing that he who is both their Master and yours is in heaven, and that there is no partiality with him.*

A Christian employer recognizes that employees are not merely a means to profit, but people made in the image of God. This changes how wages are set, how expectations are communicated, and how correction is handled. Rather than seeking to get the most work for the least cost, a Christian employer should seek to be fair, honest, and generous.

This is what loving your neighbor looks like in a position of authority. You care for your worker and their families by paying a fair wage (at minimum), investing to develop employee skills and talents, being patient when mistakes happen, and showing flexibility during difficult seasons of life. It also means creating a culture where integrity matters more than short-term results. A Christian employer should desire that employees flourish not just professionally, but spiritually and personally as well.

Christian Employees

- **Colossians 3:23-24** - *Whatever you do, work heartily, as for the Lord and not for men, **24** knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ.*
- **1 Peter 2:18** - *Servants, be subject to your masters with all respect, not only to the good and gentle but also to the unjust.*

Christian employees serve differently because they understand who they ultimately work for. Their effort is not dependent on their circumstances, but on their desire to honor Christ.

This reflects love for both God and neighbor through obedience in how they work, submission to authority, and service to others through the quality and dependability of their work. This leads to working hard even when no one is watching, refusing to cut corners, and maintaining integrity in even the most menial of tasks. Even in difficult environments, a Christian employee should stand out through diligence and character.

Christian-run Businesses

- **Proverbs 20:17** - *Bread gained by deceit is sweet to a man, but afterward his mouth will be full of gravel.*
- **Proverbs 11:18** - *The wicked earns deceptive wages, but one who sows righteousness gets a sure reward.*

A Christian-run business reflects God's character not only internally, but also externally in how it treats customers and serves the community. While profit is a goal, it is not the driving force of the company. Rather, it is driven by a desire to provide goods and services that meet the needs of their customer base and improve their lives. This results in honest pricing, good customer service, and delivering what is promised.

In this way, businesses become a means of loving neighbors at scale. It includes serving customers well, providing jobs, supporting families, and strengthening communities. Rather than manipulating or taking advantage of their customers, a Christian operated business adds value and increases human flourishing by caring for the needs of those it serves.

When employers, employees, and businesses all operate in this way, the workplace becomes a powerful testimony to what it looks like to live under Christ's authority.

Retirement

While scripture paints a clear picture on the topic of work, it doesn't directly address the idea of retirement. However, when we look at the whole counsel of scripture and apply some wisdom, we can form some logical conclusions on the subject.

Just as work and creation are subject to the curse, so are we. Over time, our minds and our bodies will begin to fade and with them, so will our capacity to work. We don't know how long we'll be able to perform the tasks we're currently doing, but we do know there is a high probability that someday we will no longer be able to provide for our families through the paycheck we are able to earn. This is why we save for retirement. If God has blessed us with the wisdom, time and income to prepare for that likely day, we should be diligent to set some of it aside for the future and not consume all our income today like the fool.[9]

What Retirement Is Not

Before we take a look at what retirement should be, let's start with what it should not be. Scripture gives us a clear example in the Parable of the Rich Fool in Luke 12.[10]

In this parable, a man accumulates enough wealth to last for many years. His plan is simple: build bigger barns, store everything, and then "relax, eat, drink, [and] be merry." But God responds with a sobering warning: "Fool! This night your soul is required of you…"

The issue was not his wealth, but his heart. His plan was entirely self-focused. Just look at how many times the word "I" is used. He clearly saw his resources as a means to personal comfort rather than an opportunity for stewardship.

If we stopped the story early, most people today would see him as successful. His plan mirrors the modern vision of retirement: work hard, accumulate wealth, and then spend the rest of life on personal enjoyment.

This is where the contrast becomes clear. The worldly vision of retirement subtly shifts life away from loving God and loving neighbor toward loving self. It treats the later years of life as a reward for all the work we have done rather than an opportunity to continue serving.

The problem is not in the rest and enjoyment. Those things are good and biblical. The problem is redefining life so that it centers on personal comfort rather than stewardship. The rich fool didn't just stop working. He stopped thinking about God, others, and eternity. Jesus emphasized this point in the last verse when He said "so is the one who lays up treasure for himself and is not rich toward God."

A Biblical Retirement

Biblical financial issues always seem to come back to stewardship. God has entrusted us with resources, abilities, and time to use for His glory. This responsibility does not end at a certain age or net worth.

The world views retirement as a finish line. A biblical view sees it more as a transition. The question is not, "When can I stop working?" but, "How can I best use what God has given me in this next season?"

A proper view of retirement keeps the same foundation as every other stage of life: loving God fully and loving our neighbor as ourselves. What changes is not the mission, but how we carry it out.

God has given each of us unique skills and abilities. It would seem wasteful to set those aside simply because we have reached a certain financial threshold. Just as we wouldn't discard something that still has value, we shouldn't assume our usefulness has ended.

When we think about money, we often evaluate whether to spend, save, or give based on what brings God the most glory. The same principle applies to how we use our other gifts.

We should save for the goal of providing for our families in case we are no longer able to do so through our work. If we are blessed to get to a point where we have enough to provide for our needs, we don't need to see that as a reason to stop working. We should instead see that as a day of new opportunities:

1. Continue working to increase generosity

Instead of working out of necessity, work becomes an opportunity for loving our neighbor through generosity.[11] If we find ourselves with sufficient savings to be able to retire, any income beyond what is needed can now be directed toward others. Not only is our additional income available for generosity, but each year of continued work may reduce our reliance on what we have already saved, potentially freeing up even more to give from our retirement plans.

2. Volunteer your work

Many people reach a point where they desire to use their skills in more meaningful ways. This creates an opportunity to love more directly by serving ministries, mentoring those around us, or contributing to the work of others. Some will choose to do this for little or no compensation providing a level of skill beyond what could otherwise be afforded.

This is not stepping away from work, but redirecting it toward kingdom impact.

As we age, our bodies will naturally require more time for rest and leisure. There could even be a time when traditional work is no longer possible. Even then, Scripture reminds us that meaningful work is still available. In Colossians, Epaphras is described as working hard, struggling on behalf of others in prayer.[12]

For those who are limited physically, there is still important work to be done. That may one day take the form of loving our neighbors through prayer, encouragement, and setting a godly example of what it looks like to age with grace motivated by a love for our Lord and others. As long as we have breath, we have work.

Conclusion

When we have a steward's view of work, and retirement, we realize that life is a journey full of opportunities to glorify God. We shouldn't wait for retirement to do all the fun things in life or spend time with family because there's no promise we'll ever get there or be able to do those things when we do. We seize the opportunities as they come and enjoy them with the ones we love. It's okay to take vacations and have hobbies that renew our body and mind along the way because we want to be productive for the entire journey and not get burned out.

With our focus on eternity, we realize there will be a future time of rest and enjoyment, but to seek those things this side of heaven is short-sighted. We have limited time on this earth to impact others for Christ. Our hearts should desire to use every second of that time and every ounce of our ability to bring others into eternity with us.

At its core, this is what it means to love God with all that we are and to love our neighbor as ourselves. We shouldn't dream of earning enough money so we can sit idly by while others have never heard the gospel. We don't want to be like the rich fool "who lays up treasure for himself and is not rich toward God." Instead, let's invest the wealth of this world into relationships that we will enjoy for eternity.

"And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings." - Luke 16:9

Endnotes: Scripture References

1) Matthew 22:36–40 - “Teacher, which is the great commandment in the Law?” **37** And he said to him, “You shall love the Lord your God with all your heart and with all your soul and with all your mind. **38** This is the great and first commandment. **39** And a second is like it: You shall love your neighbor as yourself. **40** On these two commandments depend all the Law and the Prophets.”

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

3) John 1:3 - All things were made through him, and without him was not any thing made that was made.

4) John 4:34 - Jesus said to them, “My food is to do the will of him who sent me and to accomplish his work.

5) Genesis 1:26 - Then God said, “Let us make man in our image, after our likeness. And let them have dominion over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth.”

6) Genesis 3:17–19 - And to Adam he said, “Because you have listened to the voice of your wife and have eaten of the tree of which I commanded you, ‘You shall not eat of it,’ cursed is the ground because of you; in pain you shall eat of it all the days of your life; **18** thorns and thistles it shall bring forth for you; and you shall eat the plants of the field. **19** 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.”

7) Romans 8:22 - For we know that the whole creation has been groaning together in the pains of childbirth until now.

8) Ecclesiastes 3:13 - also that everyone should eat and drink and take pleasure in all his toil—this is God's gift to man.

9) Proverbs 21:20 - Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.

10) Luke 12:13-21 - Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” **14** But he said to him, “Man, who made me a judge or arbitrator over you?” **15** And he said to them, “Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions.” **16** And he told them a parable, saying, “The land of a rich man produced plentifully, **17** and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ **18** And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. **19** And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ **20** But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ **21** So is the one who lays up treasure for himself and is not rich toward God.”

11) Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.

12) Colossians 4:12–13 - Epaphras, who is one of you, a servant of Christ Jesus, greets you, always struggling on your behalf in his prayers, that you may stand mature and fully assured in all the will of God. **13** For I bear him witness that he has worked hard for you and for those in Laodicea and in Hierapolis.