

How do
Christians
make good
choices for
their
retirement
years?

RESOURCE PAPER 16, 2018



“So teach us to number our days that we may get a heart of wisdom.”

Psalm 90.12

Future Ready?

Worldly wisdom tells us we should plan for our future. Governments and banks and superannuation funds urge us to look ahead and act. Get an education. Take out health and life insurance. Save for a deposit on a house. Invest in superannuation. Write a will. Think about aged care options. Buy a funeral plan. Do whatever you can to make sure that your future – and that of your children - is protected, organised, comfortable, and not a burden on others.

Financial advisors try to prod us into early action: they say the sooner we begin thinking about arrangements for our retirement income the better the outcome, humanly speaking. Public health policy tries to reward us for taking up private insurance in our relative youth. Career advisers urge us to look ahead, and choose our study options carefully. In an article regularly reproduced in business management literature, Peter Drucker says that “There is one requirement for managing the second half of one’s life: to begin creating it long before one

enters it.”¹ His message for making career and lifestyle choices is the same one given by our financial advisors: don’t wait until “later” to think about the rest of your life.

But many of us are tempted to ignore this advice for a time, thinking that “later life issues” can be left until we are almost there.²

As Christians, perhaps we are tempted to think that because the pressure to think ahead comes from secular sources, planning for the future might be in some way a betrayal of our trust in God to provide for all our needs (Matt 6.26-30 and parallels). John Piper urges us not to waste the life God has given us³, and to plan for “finishing life to the glory of Christ”.⁴ His criticism of our culture’s typical approach to retirement planning is not directed at wise planning itself, but at plans for earthly comfort and leisure that fail to set a path that will enable us to serve the kingdom of God in the later years of our life. Wise planning is good; ungodly motive is not.

The Bible has much to say about our future. It tells us all we need to know for life and salvation,

and promises the glorious future awaiting us when Jesus returns. It reminds us that life is fleeting, and it exhorts us to seek God's help to know the measure of our days and to use them wisely (Ps 39.4-6; Ps 90.12). It urges us to be good stewards of the wealth that God has given us on earth (Proverbs 10.15, 12.27, Ecclesiastes 5.19-20) but also to store up treasure where it matters most (Matt 6.19-21). It teaches the generations – young and old - how to relate to one another as we all age together. It helps us answer the question “If God has appointed that Christ will return after I die, how shall I live out my remaining years in this body?” And it comforts us as our physical bodies and our mental health become frail with age. This is good news.

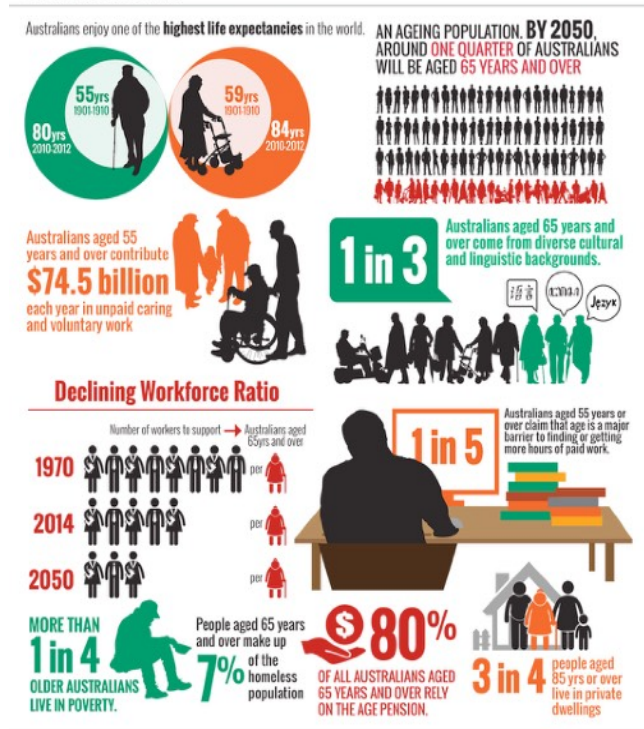
In this resource paper we won't try to answer in detail the myriad of questions that could be asked about taxation, superannuation, aged care or engagement with the health system. This is better left to experts in the field, to those who can apply the relevant government policies and laws to individual cases. The Presbyterian Church of Australia, for example, provides a wide range of care options for older Australians

(in-home care, residential care and retirement villages), helping them to navigate the aged care process and make good decisions for themselves and their families. Presbyterian Care Australia also has input into public policy, through membership of peak bodies in the aged care sector, and through involvement in councils that provide advice directly to government. We've included links to the websites of each of the States' aged care services in the resources section at the end of this paper.

Instead, we want to present a biblical framework within which individual Christians can consider the range of issues they will meet as they age, so that they can live for God's glory in the years between the end of regular paid employment and the end of this earthly life. We hope that Christians of all ages will find it useful, as they think about the time that may be ahead of them on this earth, and that pastors will also find it a help as they lead Christians through many stages of life.

There are many “right” choices to be made as we age, according to personal circumstances. For that reason, we've included discussion questions at the end of each section, for use either for personal reflection, or in group study.

Older Australians



2014 Face the Facts www.humanrights.gov.au/face-facts



A snapshot of the “typical” older Australian

So, who is the “typical” older Australian? The demographic of the over-65s is diverse, but it's possible to get a snapshot based on Australian census results for that age-group, which in 2011 made up about 14% of the population.⁵ This picture tells us the typical older Australian is a 75-year old woman who lives with her husband in a separate 3-bedroom house (which they own) in a coastal suburb about 25km from the centre of a major city. She's Australian-born, probably Anglican, and votes for the Coalition at elections. Her personal income is around \$200-400 per week, which suggests she relies on the age pension for her living, but she's still healthy enough not to need assistance with daily activities. The 2016 census shows that the over-65s now make up 15% of the population.⁶

Of course, this is only a snapshot, and the picture fails to show us the full diversity of the older Australian population. For example, while most people aged 65-84 don't need care and assistance, more than half of those aged 85 and over require assistance to some degree. And while half the over-65s live in a two-person household with their spouse, over one quarter live alone.

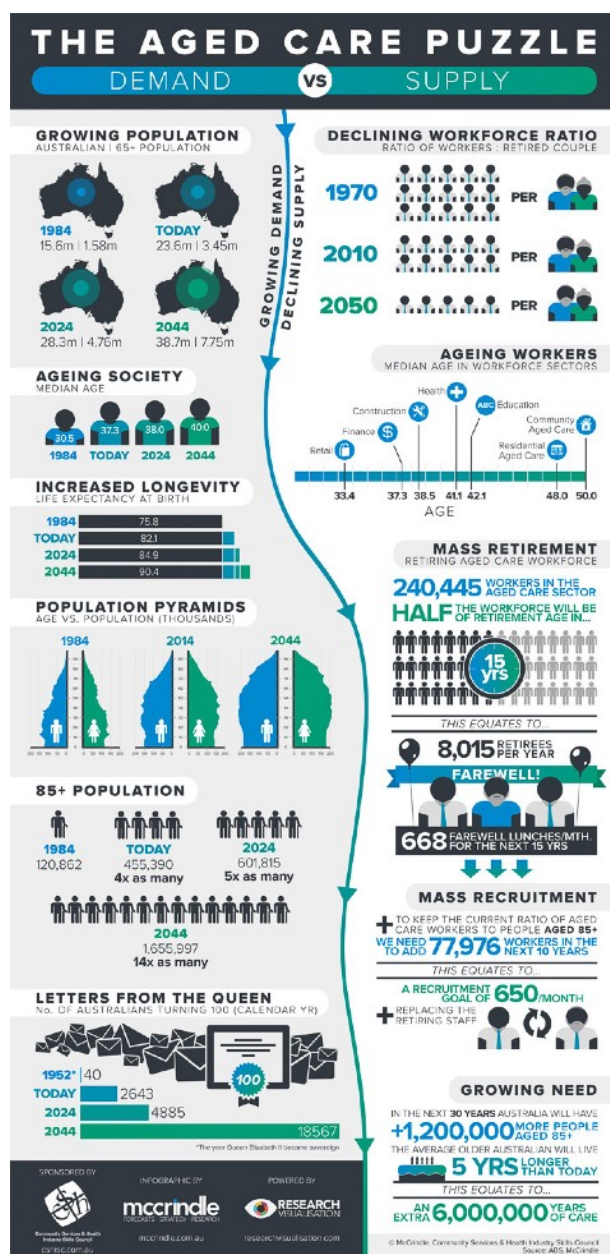
Nor does the snapshot show us projections for the future.⁷ How will the picture change over the coming decades? By 2050 it's expected that the number of Australians aged 65+ will increase from 3 million to 7.2 million (to 20% of projected population), and life expectancy for someone born that year will be 89 years for women and 84 years for men.

The number of people aged 85+ will more than double by 2050, to 1.1 million, and (as now) more than half of them will require care assistance in one or more key areas of life. The cost of Age and Disability Support pensions is expected to increase by 50%, and government expenditure on aged care will more than double (as proportions of GDP). About half of the increase in government health expenditure (again, as a proportion of GDP) will be a consequence of the changes in age demographics. The 'dependency ratio' (the ration of population aged 65+ to the population of working age, 15-64 years) will increase from 20% in 2010, to 39% in 2050.

In short, our ageing population will create a greater need for government expenditure on health care and income support, but there will be proportionally fewer tax-payers in the labour force to provide the funds for these services.

Further, the aged care sector will lose large numbers of employees through retirements over the next 15 years, the same time period over which the number of older Australians needing care will rapidly increase. McCrindle calculates that a recruitment goal of 650 workers per month is needed now to maintain the current ratio of carers to clients in aged care facilities.⁸

Other research warns that the wave of late baby boomer retirees (who are expected to finish



regular employment in the next decade) will be ethnically and culturally different to those who retired 25 years ago, and they will choose to live in different geographical areas, with the result that today's existing aged care infrastructure will be at variance with needs.⁹ Twenty-five years ago, large numbers of retirees sold their city homes and moved to coastal communities, but this pattern is changing: there is now a trend to stay on in the cities, or even to move closer to the city CBDs. Facilities built, for instance, in Port Macquarie for people who retired 25 years ago will not serve their children who will probably work till later in life and then retire to an apartment in Sydney's inner west.

This trend is expected to have a long-term impact on the economy of our cities, changing employment rates in certain suburbs, and putting pressure on younger workers who struggle to enter the housing market and who have long commutes from homes in the outer suburbs to employment hubs.¹⁰

Superannuation balances at retirement (60-65 years of age) in mid-2017 were about \$290,000 for men and \$138,000 for women. Though these figures appear to be rising over time, it's expected that many recent retirees will still rely substantially on the Aged Pension for income in later life.¹¹ And recent research suggests that older working Australians (50+ years) are now 'sandwiched' between their still-dependent children and their ageing parents, providing for their care and financial support (for education, home deposits and other expenses). Some draw this financial support out of their superannuation savings. While 'intergenerational dependency' can go in both directions, the prediction is that this pressure will cause one quarter of older workers to retire with ongoing credit card debt, and one in five without having paid off their home.¹² This is an outlook quite different to that of their parents who retired 25 years ago.

The circumstances of this recognisable baby boomer subgroup are attributed to their tendency to marry and have children later than their parents, and to increased longevity of the general population. The single largest group of primary carers are women aged 45-54, suggesting

that the burden of care required from the 'sandwich generation', provided to their elderly parents and teen or young adult children, is borne mostly by women. Divorce and widowhood is also more common for women in this age group than it once was; coupled with the impact of reduced hours of paid employment because of their carer duties, this means that women in their 50s are less likely to be financially secure than previous generations or younger generations.¹³ The fastest growing cohort of homeless people in Australia is now women over 55 years of age.¹⁴

These trends shape the decisions of our nation's policy makers. How will Australia fund the projected increase in pension payments and health care costs? Where should new aged care facilities be built? How should workers be encouraged to provide for their own retirement income rather than rely on government support? Is it possible to improve housing affordability for all Australians? These are big questions, beyond the scope of this paper. Our government requires much prayer as it makes such weighty decisions on our behalf and designs the "system" in which Australians will age.

As individuals we can, however, be wise in how we respond to changes in our personal health, finances, living arrangements, family connections and ability to serve God and his church. To the extent that we have freedom to act within the "system", we can be discerning in making individual choices and plans. The Bible is our guide, so let's look at it now.





We're all ageing

The impact of sin on God's creation

In his series of blog posts on the theme of “ageing gracefully”, Tim Challies says that we don’t really know what human ageing would have looked like if sin had not entered the world.¹⁵ But we do know that God created time, and that humans exist in, and pass through, time. So, we can be reasonably confident that humans would have “aged” in some way, regardless of the impact of sin in the world. A better word than “ageing” might be “maturing”, as this suggests change under the influence of the passing of time, without making a value judgement. Challies suggests that human maturing would have continued perfectly ad infinitum in a world without sin. The awful impact of sin is that “maturity” – which in a sin free world would be the good consequence of passing time - is now accompanied by decay, and sickness, and death.

Adam and Eve, because of their sin, were sent out from the Garden and denied access to the tree of life (Gen 3.22-24). Death is now the *telos* of the process of maturing. A further consequence of sin seems to be the shortening of human lifespan (Gen 8, 11 cf Ex 6.14-25). Man, says Job, is now “few of days and full of trouble” (Job 14.1 cf Ps 90). The Bible reminds us that our life in our present bodies is fleeting, and the wise person will seek God’s help to use wisely the time given them (Ps 39.4-6; Ps 90.12). Scripture declares, and we know from our observation of the world, that death is inevitable for both the wise and the foolish (Ps 49.10-12).

Even so, Scripture is more interested in mortality, the *telos* to which ageing leads, than it is in the ageing process itself.¹⁶ While it’s true that the Bible says much about how to live in this world as we move on through life, it is first and foremost the repository of all we need to know to be saved for eternal life. The good news about Jesus (2 Timothy 3.14-17) and our ultimate future is what matters most.

Sin brings decay and death, but God is sovereign over our bodies and our minds – even in old age.

Scripture tells us that God is involved intimately in our lives, from conception till death and beyond. Moses, Job and the Psalmist all testify to God’s concern for the spiritual and physical health of human beings (Deut 30.20; Job 10; Ps 71.9,18 cf Ps 121, 139). Jesus, too, reminds us of the close attention that God pays to the well-being of living creatures, of which human beings are the most precious (Matt 10.29-31). Jesus’ reputation as a healer, indeed as one who could raise the dead (Mark 5.37-43; Luke 7.11-17; John 11), was testimony to those around him that life and health matters, and that he is powerful over the impact of sin on human bodies.

In addition to the accounts of miraculous healings throughout the Bible, we see many examples of God’s intervention in the lives of older people, overcoming what we would regard as the destructive impact of sin. Perhaps most remarkable are the events in which he gave offspring to the childless, even in old age. Sarah bore Isaac, a son for Abraham, when she was by anyone’s reckoning well beyond child-bearing age (Gen 21). Joseph is described as the son of

Jacob's "old age" (Gen 37, 44). The births of Samuel to Hannah, and John the Baptist to Elizabeth, are notable for not only the infertility, but also the age, of the mothers (1 Samuel 1.3-7, 20; Luke 1.7, 57-58).

The reality of growing older is not portrayed in Scripture as intrinsically a problem.¹⁷ Death, on the other hand, is *the* problem – the shadow over the world, the last enemy to be conquered (1 Cor 15). The problem with ageing is its end, death.

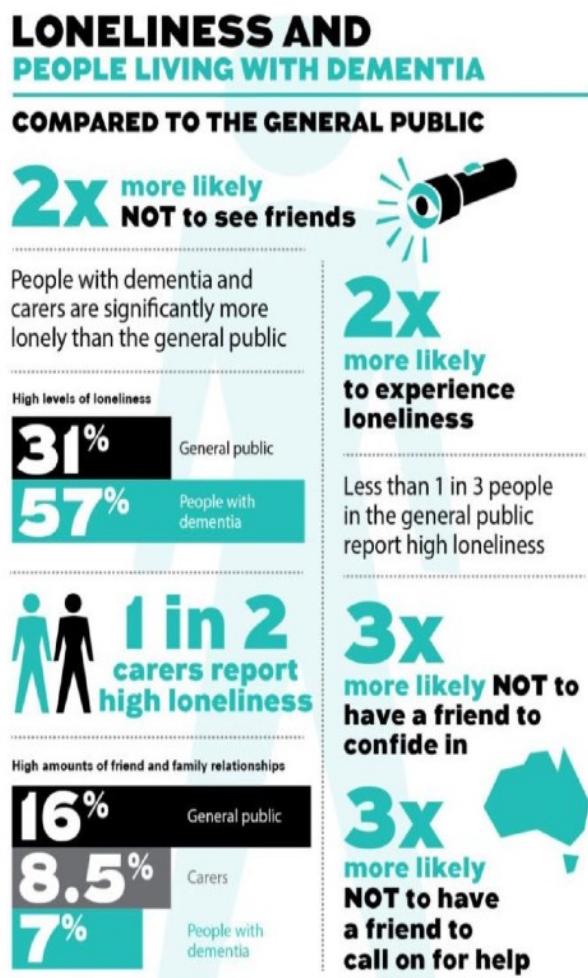
Yet, regardless of how the passing of time affects our bodies and our minds, and whatever way we come to our death, God remains sovereign over us. He continues to care for us as we age. This is a great comfort. When we struggle with the grief and pain and disappointments and loss of control that comes with ageing, we can turn to him. The Bible has much to say about growing in faith and finishing well, especially in the way we deal with the trials of life (see for example, 1 Peter 1.6-7 and 1 Thess 3.11-13). Will we become bitter in old age, or will we, through our trials, grow in faith and become a witness to God's grace?

For some of us, physical pain and suffering will accompany ageing, a companion that torments us on our journey. Or perhaps the suffering of others – our older parents, a spouse, a close friend, perhaps even our children – is the thing that confronts us. Old age is linked to a significant increase in multiple co-morbidities, which are usually chronic in nature. Sickness that would be thrown off quickly by a young and fit person can become, instead, a long and debilitating illness leading to numerous complications.

The various forms of dementia are amongst the most significant of these co-morbidities. As of 2018, dementia is the second most common cause of death for Australians: 5.4% of all deaths for men, and 10.6% of all deaths for women are related to dementia. More than 425,000 people live now with dementia, 45% being male, and 55% being female. By 2056, it's estimated that this number will increase to more than 1.1 million, and the rate at which new cases are diagnosed will increase (250 a day in 2018,

but more than 600 a day in 2056).¹⁸ This scenario poses great challenges for our governments as they make policies to care for our ageing population. And it poses great challenges for individuals and communities.

A person with dementia experiences loss of identity along with their loss of memory. They may also develop depression, a tendency toward suspicion, paranoia, even aggressive behaviour. A Christian with dementia may no longer behave the way we expect Christians to behave, and this can be as distressing for the individual as for their family and carers. But Susan An reminds us that God tests the heart and mind (Jer 17.10), and he knows the difference between sin and illness. Though human memory is frail, God's memory is not; a person with dementia may seem to have lost their identity, but God is omniscient and immutable.¹⁹ The name of the believer is written in heaven, and nothing – not even dementia – will separate them from the love of God in Christ Jesus (Luke 10.20; Romans 8.38-39).



Bearing one another's burdens

As we age, we inevitably encounter spiritual questions.²⁰

For Christians, the death and resurrection of Christ are a promise that God will sustain us through death and bring us to life with him and, finally, to resurrection and glory. Psalm 23 has long been a comfort for believers facing their own death or the death of loved ones: "... though I walk through the valley of the shadow of death, I will fear no evil, for you are with me; your rod and your staff, they comfort me ... Surely your goodness and love will follow me all the days of my life, and I will dwell in the house of the LORD forever" (Psalm 23.4-6).²¹ This confidence is based on the word and work of the Good Shepherd who will not lose any of his sheep for whom he gave his life (John 10.11-30).

Believers who are ageing, especially as they approach their death, will often need to hear the reassurance of these truths from others, as well as the chance to read and meditate on them. It is important to keep older people within the circle of Christian fellowship, as far as possible. We can pray for them and with them, and if they are unable to attend church events, we can share news of the church family and encourage visiting. As part of their care for older people living at home, and in residential facilities and retirement villages, chaplains offer a special ministry to residents and families. Local churches can be involved in this ministry, too.

For older people who do not have faith in Christ, the prospect of death can, and should, raise important spiritual questions. Asking about death, life after death and resurrection are often part of spiritual preparation for death. A person might have fears and doubts that they need to express, and it may not be easy for them to find a person to whom they can voice thoughts. The Christian visitor who will listen to deep spiritual questions can offer a great service. Many people come to a living faith in Christ later in life – some only in the last months and weeks, as they face the prospect of death. God often uses a gentle, reassuring gospel witness to lead people to Christ in these circumstances.

Believers and non-believers may find that the experience of ageing leads them to reflect on past actions for which they feel guilt, or relationships which they regret. Dealing with this may be part of providing social support, but also has a significant directly spiritual dimension. Again, this calls for careful listening, allowing the person time and space to reflect on the past. It can also be an opportunity to apply the gospel of reconciliation with God, and to see how that works out in family relationships or with friends.

If we accept that Jesus' suffering redeems all human suffering, this must in some way include the experience of suffering through ageing.²² The promises of God – that he walks with us, and that in the new heavens and new earth these things will be no more - comfort and sustain Christians even in the deepest suffering and most difficult circumstances (Psalm 23; Revelation 21.1-8).



Reflection Questions

1. Am I truly comforted by God's promise for Christians that they will have redeemed bodies in the new creation?
2. What are my limits for cosmetic surgery or dental work?
3. What place does physical fitness and activity have in my life?
4. How do I decide when to end invasive treatment for my, or my parent's, terminal illness?
5. How will I share the good news of Jesus with ageing family who don't yet know him?
6. Does my church focus on young people and families to the point where we neglect the older members of the congregation?
7. Do young people in my church feel well-equipped to relate to older people? If not, what can I do to remedy this?

Baby boomers and millenials – getting along together

God has regard for the elderly

Nowhere in the Bible do we see God patronise or pity the elderly. On the contrary, those who treat older people with disrespect, or who oppress them, or who fail to care for them, stand condemned in the sight of God. This doesn't, however, give older people a licence to exasperate the younger generations (Ephesians 6.1)!

Importantly, God doesn't discriminate against the elderly in the economy of salvation - young men and old alike receive the Holy Spirit (Joel 2.28 cf Acts 2.17). Aged and young Christians who are living faithful Christian lives are – in God's eyes - more alike than they are different. On the other hand, old age does not always trump youth in God's economy. It's better to be young and wise, than old and foolish and unable to take advice! (Eccl 4.13).

This has implications for how young people and older people – especially Christians – are to relate to one another in the family, in the church, and in the wider community.

God expects his people to have regard for older members of the community

The command in Scripture is unambiguous - parents are to be honoured and listened to, and they are not to be despised when they are old (Ex 20.12, cf Deut 5 and Ex 21.16,17 and Prov 23.22). Children are to obey their parents in the Lord (Col 3.20; Eph 6.1 cf 2 Tim 3.2). As Challies explains, this is because “God has ordained that the old should lead the young, that their wisdom should influence and restrain youthful folly.”²³

Older men and older women are to be treated as fathers and mothers – that is, whether connected by family ties or not, they are to be honoured as if they were (1 Tim 5.1-2). Widows who are truly widows are to be honoured and cared for by their extended family and, in the absence of family, by the Christian community (1 Tim 5.9 cf Acts 6; Ex 22.22; Deut 10.18; Zech 7.10; Is 1.23).

While strength is the glory of young men, old men's glory is their grey hair (Prov 20.29 cf Prov 16.31). Respect for “the grey head” and honour for “the face of an old man” is connected to fear of the Lord (Lev 19.32).

The Bible's picture is of young people and old people linked together in God's kingdom. Yet the gospel is worthy of more – those who leave mother and father for the sake of the gospel will be blessed (Matt 10.37 and parallels).

The Christian view of older people – that they are valuable because they are made in the image of God, and worthy of respect because of their age - stands in contrast to some secular views of human worth as being dependent upon functionality, productivity and contribution to the community. In recent years, as our population ages, there has been something of a push-back against ageism through changes in public policy and the application of anti-discrimination legislation, and this is to be welcomed.

Reflection Questions:

1. What are the responsibilities of families for the care of an elderly relative?
2. What does it mean to honour parents when our care roles have been reversed?
3. In what circumstances would I seek a place for an elderly relative in an aged care facility?
4. How do the Bible's commands influence my decision about where to live when I retire?
5. How would I prioritise the needs of my elderly parents and my still-dependent children?
6. What are the implications of these commands for pastoral care in my local church?
7. As a Christian, should I prioritise service in my congregation (or, perhaps, on the overseas mission field) over care for an elderly relative?
8. When I retire, should I become day-time carer for my grandchildren? Should my children expect that I will do this?
9. When is the right time for me to establish a will and enduring powers of attorney?²⁴

Retirement – the end of productive work?

Ageing doesn't mean the end of "active service"

While the Bible says little or nothing about how, or when, we should cease regular paid employment, it speaks clearly to the fact that God's people do not retire from service to him, or from connection to Christian community. The reality of life up until the late 18th century was that people worked for their livelihood until they were no longer physically able to do this²⁵, but we can't take this as prescriptive for the 21st century, at least in part because workplace legislation generally precludes this. So, we need to think about what "retirement" means in our culture, and we need to be discerning the impact of this on other parts of our lives.

We are warned against accumulation of wealth that will only be left to others (Ps 39.6 cf Eccl 2.18ff), and we are exhorted to "number our days" (Ps 90.12) – to live wisely in the days that remain when our paid working days are past.



The Levites of the Old Testament retired from active service in the temple at 50 years of age, but they were still expected to continue in the less demanding service of "keeping guard" beyond that (Lev 8.23-26). This picture is more like a transition to duties suitable for older men, than of a complete cessation of productive and useful work. Consider Samuel, who reflected on his career as a priest and prophet and claimed that his life had been one of walking before the Lord "from my youth until this day". By "this day" he meant when he was "old and gray" (1 Sam 12.2).

The apostle Paul described his life as a race run till the end (2 Tim 4.7), and the writer to the Hebrews urges us to live likewise (Heb 12.1). The pastoral epistles are notably silent on the idea of "retirement" from service to the Lord.

Polycarp, the Bishop of Smyrna who was martyred around 168 A.D., famously said at his trial: "Eighty and six years have I now served Him, and He never did me any injury: How then can I blaspheme my King and my Saviour?" Apart from the great strength given him to resist calls to recant his faith, the remarkable thing about his declaration is the length of Polycarp's life and his claim to serve Jesus until the end.²⁶

With age comes responsibility for leadership

Fathers and mothers are commanded to teach their children (Deut 6, cf 2 Tim 1.5; 3.15 and more). Grandchildren are described as the crown of the aged (Prov 17.6), which suggests a family

leadership role of some sort even into old age. At the very least, there is an intention that family – and Christian community - relationships are maintained across the generations.

Wisdom and understanding comes with age (Job 12.2). In the wisdom literature of the Bible, the elderly are portrayed as educators, as products of piety and wise living with much to pass on to the younger generations.²⁷ Older men and women are to live in a responsible way (Titus 2), and some will have representative or leadership roles amongst the community, as “elders of the people” (Ex 19.7 cf Ex 24.1-12).

Experience and wisdom were the qualifications for appointment as judges over the Old Testament community (Deut 1.9ff). Elders in the early church community had leadership responsibility and were described as worthy of honour (1 Tim 5.17ff cf 1 Pet 5.5).

The Biblical picture, then, is one where physical labour may well decrease in line with diminished capacity in old age, but “work” continues – relational and spiritual work to lead and teach the young, and to shepherd them into the ways of the Lord.

Reflection Questions

1. As a Christian, can I become a “grey nomad” and use my retirement years to travel for extended periods of time?
2. What’s the best use of my employment redundancy payout?
3. Are there opportunities for me to serve in overseas cross-cultural mission?
4. What opportunities are there in my congregation for older Christians to teach and mentor younger Christians?
5. Must we only choose elders in our congregations from amongst the older men?

Resources for retirement decision-making

General information about services to support ageing Australians

In 2018, the Australian Government launched a new initiative - *Long Live You* - as a portal for

resources to help Australians make wise decisions about their ageing. The website can be accessed at <https://campaigns.health.gov.au/longliveyou>, and it provides links to information about:

- Preparation for a sound financial future
- Flexible employment opportunities
- Physical and mental health for older Australians
- Community connections (for example, opportunities to be a volunteer)
- Aged care services and options

Meaningful Ageing Australia provides resources and training to assist people who care for ageing friends and family. The specific focus is pastoral and spiritual care of older people. A volunteers’ training course – *The Spiritual Care Series* - is being launched in October 2018, and it is highly recommended for individuals and churches. Go to <https://meaningfulageing.org.au/> for more information.

Aged Care Services

The main portal for older Australians, their families and their carers to access information specifically about aged care services in Australia is the *MyAgedCare* website, which can be accessed at <https://www.myagedcare.gov.au>.

The Presbyterian Church of Australia provides care for ageing Australians around the country. Contact details and more information about the resources available can be found on the websites of each of the State organisations:

NSW/ACT: <https://pacnsw.org.au/>
Qld: <https://www.prescare.org.au/>
Vic: <https://www.kirkbrae.org.au/>
SA: <http://dunbarhomesagedcare.com.au/>
WA: <https://www.braemarcare.com.au/>

Information about legal matters

We strongly encourage readers to seek the counsel of their own lawyer for information that is specific to their personal situation. However, general information about some legal matters of interest to ageing Australians can be obtained from the following sources.

For general information about powers of attorney and enduring powers of attorney, see:

- <http://www.legalaid.nsw.gov.au/publications/factsheets-and-resources/who-will-decide-for-you-if-you-cant-decide-for-yourself-think-about-planning-ahead>
- <http://www.tag.nsw.gov.au/what-is-a-power-of-attorney.html>

For information about wills and estates, see:

- <https://www.lawsociety.com.au/advocacy-and-resources/publications-and-resources/my-practice-area/elder-law/wills-estates-FAQ>

For information about enduring guardianship and advanced care directives, see:

- <http://www.tag.nsw.gov.au/advance-care-directives.html>
- <http://www.tag.nsw.gov.au/what-is-an-enduring-guardian.html>
- https://www1.health.nsw.gov.au/pds/ActivePDSDocuments/GL2005_057.pdf

Information about financial matters

We strongly encourage readers to seek the counsel of their own financial advisor for information that is specific to their personal situation. However, general information about some financial questions for ageing Australians can be obtained from the following sources.

For information about the Aged Pension in Australia, see:

- <https://www.humanservices.gov.au/individuals/services/centrelink/age-pension>

For information about the Commonwealth Seniors Health Care Card, see:

- <https://www.humanservices.gov.au/individuals/subjects/concession-and-health-care-cards>

For information about superannuation in Australia, see:

- <https://www.moneysmart.gov.au/superannuation-and-retirement/how-super-works/australian-superannuation>

For information about social housing in NSW, see:

- <https://www.facs.nsw.gov.au/housing>

Ageing and retirement – a reading list.

1. Susan An, *Dementia and the Christian: Will Jesus Remember Me if I've Forgotten Him?* (article in Australian Church Record, <http://www.australianchurchrecord.net/dementia-and-the-christian-will-jesus-remember-me-if-ive-forgotten-him/>)
2. John Chapman, *Making the Most of the Rest of Your Life* (Matthias, 2001)
3. Billy Graham, *Nearing Home* (Thomas Nelson, 2011)
4. Stanley Hauerwas, *Going On: Why a Christian Can Never Retire*, (article for ABC Religion & Ethics, <http://www.abc.net.au/religion/going-on-why-a-theologian-can-never-retire/10099620>)
5. Rodney Macready, *Retiring Retirement* (Hendrickson, 2016)
6. J. I. Packer, *Finishing Our Course with Joy* (Crossway, 2014)
7. John Piper, *Rethinking Retirement* (Crossway, 2009)
8. John Piper, *Don't Waste Your Life* (SPCK, 2005)
9. R. Paul Stevens, *Ageing Matters* (Eerdmans, 2016)
10. John Swinton, *Dementia: Living in the Memories of God* (Eerdmans, 2012)
11. Mark Womell, *Coming to Christ in Dementia* (Lightning Source, 2016)

¹ Peter Drucker, *Managing Oneself* (*Harvard Business Review Classics* (HBR, 2008). Drucker's book is also summarised in a clever video by *Obtain Eudaimonia* which can be watched on YouTube, <https://www.youtube.com/watch?v=I9eDntumN5o>

² According to a survey by *Essential Report*, interest in retirement income increases with age. Of those aged 18-34, 9% pay a lot of attention and 37% pay some attention to retirement income plans, compared to over 55s, of whom 31% pay a lot of attention and 35% pay some attention. Overall, 46% of people pay little or no attention to retirement income planning. <http://www.essentialvision.com.au/attention-paid-to-retirement-arrangements-3>, accessed 3.4.2015.

³ John Piper, *Don't waste your life* (Crossway, 2003).

⁴ John Piper, *Rethinking Retirement* (Crossway, 2008), available free at <https://document.desiringgod.org/rethinking-retirement-en.pdf?1446648026>.

⁵ Centre of Excellence in Population Ageing Research, *Older Australian Factsheet*, September 2014 (analysis based on the ABS 2011 Census).

⁶ <https://www.aihw.gov.au/reports/older-people/older-australia-at-a-glance/report-editions>, accessed 2.10.2018.

⁷ CEPAR, *Population Ageing Factsheet*, May 2013 (projections based on research into population fertility and morbidity rates, workforce participation trends and immigration trends.)

⁸ <http://mccrindle.com.au/the-mccrindle-blog/demand-vs-supply-australias-aged-care-puzzle>, accessed 9.5.2017

⁹ Graeme Hugo, *The Demographic Facts of Ageing in Australia*, July 2014, <https://agedcare.govcms.gov.au/ageing-and-aged-care-aged-care-reform-aged-care-financing-authority/the-demographic-facts-of-ageing-in-australia>

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¹¹ ASFA, Superannuation Account Balances by Age and Gender, Dec 2015

¹² <http://www.rest.com.au/member/tools/news/Intergenerational-dependency>, accessed 9.5.2017

¹³ Carers Australia, *Carers caught in the 'sandwich generation'*, 2012. <http://www.carersaustralia.com.au/media-centre/article/?id=carers-caught-in-the-sandwich-generation>, accessed 11.5.2017

¹⁴ <https://www.afr.com/real-estate/women-over-55-years-now-the-fastest-growing-homeless-people-in-australia-20180819-h146r2>, accessed 2.10.2018.

¹⁵ Tim Challies, <http://www.challies.com/articles/with-greater-age-comes-greater-sorrow> accessed 4/2/2017.

¹⁶ Richard Hays and Judith Hays, *The Christian Practice of Growing Old: The Witness of Scripture*, in *Growing Old in Christ*, ed Stanley Hauerwas (Eerdmans, 2003), 4.

¹⁷ *ibid.*, 11.

¹⁸ <https://www.dementia.org.au/statistics>, accessed 31.08.2018

¹⁹ <http://www.australianchurchrecord.net/dementia-and-the-christian-will-jesus-remember-me-if-ive-forgotten-him/> accessed 10.10.2018

²⁰ The remainder of this section of the paper has been borrowed from the GS&C Committee's resource paper on Physician Assisted Suicide. This in no way suggests that every ageing person will find themselves contemplating euthanasia, but rather that the pastoral responses to ageing and death are remarkably similar.

²¹ The "shadow of death" is a literal rendering of a single Hebrew word, which can also be translated as 'deep darkness' (see NIV). It is used for death in other Old Testament passages (Job 38.17; Jer 2.6). The LXX (the old Greek translation of the Old Testament) usually takes it to mean the shadow of death as does Matthew 4.16 translating Isa 9.2. See D. Kidner, *Psalms 1-72: An Introduction and Commentary*. IVP/ Accordance electronic ed. (Downers Grove: InterVarsity Press, 1973.)

²² Hays and Hays, *op cit.*, 12.

²³ Tim Challies, <http://www.challies.com/articles/with-greater-age-comes-greater-joy> accessed 4/2/2017

²⁴ “A Power of Attorney is a legal document in which you appoint the person or trustee organisation of your choice to manage your assets and financial affairs while you are alive. You may, for instance, be travelling overseas and want to give your attorney access to your bank accounts to pay your bills or manage your finances. Alternatively, it can be useful to have a Power of Attorney if you become unwell and are no longer able to manage your financial affairs. You can make an Enduring Power of Attorney which will continue to have effect after you have lost your capacity to self-manage.” For more information see the website of the NSW Trustee and Guardian, <http://www.tag.nsw.gov.au/powers-of-attorney-landing.html>

²⁵ <https://www.theatlantic.com/business/archive/2014/10/how-retirement-was-invented/381802/>, accessed 2.10.2018

²⁶ *Martyrium Polycarpi*, extract in Henry Bettenson, *Documents of the Early Church* (OUP, 1963), 9.

²⁷ J. Gordon Harris, *Biblical Perspectives on Aging*, (Routledge, 2007), 35ff.

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