

What Cross-Cultural Workers Ought to Know about Retirement

Paul, Barnabas, Silas, and their companions never planned for retirement or made the transition into it. They simply kept working until they died. Retirement for the masses is an invention of our modern western culture. Never before in history have the majority of people had enough money to be able to quit working with 20-30 years of their lives remaining.

If Jesus were telling the parable of the rich man in Luke 12 today, he would probably talk about the cross-cultural worker getting on-line daily to check his retirement portfolio, thinking about diversifying, perhaps by a strategic rebalancing of stocks, bonds, and real estate. This modern rich cross-cultural worker may still say to himself or herself, “You have plenty of good things laid up for many years. Take life easy, eat, drink and be merry” (Luke 12:19)

Retirement can take many forms from a delightful, freeing experience to a traumatic, depressing one. A major factor in determining which it becomes is the planning one has done. Most people make some sort of financial plan for it, if nothing more than knowing that Social Security (or similar benefits) will be available. However, people need to think about where they will live, if they will have enough money, what they will do, and who will be in their circle of friends. This planning should begin early, but at the latest, early in the last term of service before retirement.

Where will I live?

Unlike people who remain in the country of their birth, many cross-cultural workers do not own homes where they can live in their passport country during retirement. Some of the options might be:

- Early in their careers some cross-cultural workers do buy a home in their passport country. They live in it while on home ministry assignment and rent it to other people while out of the country. The rent pays the mortgage payments, maintenance, insurance and taxes. Of course, to make this work, one has to plan decades in advance—and have a reliable friend to manage the house.
- Cross-cultural workers who do not own homes at retirement have a variety of options:
 - Buy an existing house, if they have enough savings set aside and can find a suitable one where they want to live.
 - Build a home if they have the finances and can find suitable property.
 - Lease or rent a home.
 - Enter a retirement community. Many agencies and churches have these with many different plans for becoming part of the community.
- In addition to the house, cross-cultural workers who do not already have one will also choose the community where they live. Again many options are available:
 - In or near to community where they grew up.
 - Near the agency headquarters.
 - Near a supporting church.
 - Near family, either near parents if they are still alive or near children if they have homes of their own.
- In the host country. Be sure to check on agency policies about this because

some do not allow you to return to your host country and remain part of the agency.

Will I have enough money?

Many retired cross-cultural workers have sufficient income from retirement plans and investments to live adequately, and some also continue to work at least part time. Depending on how you have planned, many sources of income are available:

- Benefits from governmental retirement plans, such as Social Security in the USA, are available to those who have paid the taxes over the years. This income provides a base, but not enough to live on.
- If your agency has a retirement or pension program, you have that income as well.
- Your investments in tax-deferred plans or Individual Retirement Accounts can be used as income after age 59.5 in the USA.
- If you own your own home, you can receive income from a reverse mortgage (You keep living in your house, and the bank pays you mortgage payments.)
- Increasingly people continue to work part-time after retirement at such things as fast food, retail sales, or another organization.
- You may become a consultant in your area of expertise, such as business affairs, church planting, etc.
- Paying a qualified financial planner a few hundred dollars may save you many thousands in the long run.

What will I do?

Cross-cultural workers vary widely in answering this question. Some of the options are:

- “Take life easy, eat, drink and be merry” as the rich man said in Luke 12:19.
- Continue working as before. Some agencies have age limits, so when people retire from one agency, they may move to another agency that has different age limits.
- Continue working, but in their passport country, such as pastoring a small church.
- Volunteer work in many capacities:
 - In the host country on short-term engagements among familiar people.
 - In another country where your agency has a work.
 - At the agency headquarters.
 - In your passport country among those of the same people group living there.
 - In settings unrelated to cross-cultural work, such as hospitals and nursing homes.
- Join a group such as Finishers. These groups were created to enable people who had retired early in their passport cultures to have the opportunity to serve several years after their retirement. Cross-cultural workers can continue serving through some group such as this.
- Start something new, such as:
 - An interesting hobby.
 - Reading in a totally new field.
 - Writing memoirs, stories.
 - A new skill (computer, piano).

Who will be my friends?

Finding a place in a social group may well be the most difficult task you have in retirement. Having lived in another culture for many years, you may find that your values are quite different from the people your age in

your passport culture. You may have changed so much that you feel like you do not fit anywhere, even among those who were your closest friends.

However, some contexts make it more likely that you will find a compatible social group with similar values.

- Retirement communities sponsored by your own agency may be best for this.
- Retirement communities sponsored by other organizations are also good.
- Retirement communities sponsored by churches.
- Cross-cultural workers living in a community or neighborhood of a larger city sometimes meet monthly in prayer or interest groups.
- Check to see if your agency has some mechanism for keeping you connected with the agency and other retirees.
- Most agencies have an annual conference or convention, and some agencies have special meetings to which retirees are invited.

Special Considerations.

Some things arise that may surprise retirees. Here are a few that occur rather frequently.

- Aging parents. As people live longer and longer, the chances of retiring and finding yourself responsible for the care of parents unable to care for themselves increase. Remember that if you retire at 65, your surviving parents may be in their late 80s and need help.
- Health care. As you get older, health care becomes much more expensive. If you are retiring before you are eligible for governmental health care (Medicare in the

USA), be sure to check to see if your agency policy continues to cover you. Check how much you will have to pay yourself. What about a medical supplemental health benefit policy?

- Depression. Cross-cultural workers may experience “making-a-difference” withdrawal when they retire. On the field, they have made a life and death difference to many people, but back in their passport culture, they feel like their lives make little contribution to anyone.
- Agency policies. Be sure to read carefully the policies your agency has about your retirement activities. Then make your plans about retirement taking these policies into account. Being asked not to return to a field may be devastating.
- Pass the baton. Remember that the cross-cultural worker enterprise is like a relay race. You carry the baton for years or decades, then you pass it on to the people following you. Your place then is to cheer that next generation on as they continue to carry out the Great Commission.
- Finish well. After you have passed the baton to the people who have replaced you in the race, refrain from interfering with their running the race. Each generation does things differently, and when you are tempted to be critical, remember how you felt when the old cross-cultural workers told you what to do. Your students, parishioners, disciples, etc. have now become the leaders. Let them lead.
- Give yourself time. These issues take some time to resolve and may seem overwhelming if faced all at once. They can be more adequately faced if you give yourself four or five years.

- Remember God’s promise in Psalm 92: 12-14. “The righteous will flourish...They will still bear fruit in old age. They will stay fresh and green.”

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