

Ageing and Retirement – Practical Aspects

Debriefing and re-entry for retirees

- What's available?
 - www.oscar.org.uk/service/training/reentry.htm
 - www.oscar.org.uk/service/pastoral/membercare.htm
- Who has experience with retirees?
 - Out of 9 people/organisations offering independent debriefing or re-entry services, only 4 had any notable experience with retirees.
- What's different for re-entry if there's also retirement?
 - The 'losses' and subsequent adjustments are greater (i.e. loss of status, loss of identity, loss of structure) when work ends as well as overseas placement. For retirees, there may also be losses of health, ability and finance to add.
 - A sudden release of free time, so finding meaningful ways to use it is important (perhaps still contributing to the mission).
 - Natural retirement is usually foreseen way ahead, so planning ahead is possible (and recommended) as well as good handovers and endings. UK arrangements can be initiated several years before (on previous HAs or furloughs).
 - Forced retirement due to age or health can have further consequences (e.g. denial, resentment).
 - Long-term missionaries may need support in understanding options as a 'senior' in the UK (depending on how resourceful they are with the Internet).
 - The longer a person has been overseas, the more they will have changed and the more 'home' will have changed.
 - Generally, the older you are, the less able you are to adapt to something new. This applies to all aspects of adaptation during re-entry, but particularly in areas that matter personally (e.g. daily chores & activities, church, social situations)
- Learning from those who have been through it
 - Alan & Jean Chilver's article on OSCAR 'Retirement for Missionaries' www.oscar.org.uk/oscaractive/articles/chilver.htm

Retirement housing

- Planning for this
 - Advise missionaries who have a house to keep it. Advise those who don't to think about buying one (unless they specifically feel otherwise).
- Short-term accommodation
 - www.oscar.org.uk/service/logistics/comingtoug/holidays.htm
- House renting
 - www.oscar.org.uk/service/logistics/comingtoug/housing.htm
- House purchase
 - Advice about finance & mortgages: www.oscar.org.uk/service/finance/advisors.htm
 - Help with financing: Whitefield Christian Trust www.whitefieldchristiantrust.co.uk
- Retirement homes (listed at www.oscar.org.uk/service/logistics/comingtoug/housing.htm)
 - The Pilgrims' Friend Society www.pilgrimsfriend.org.uk
 - Redbourn Missionary Trust www.pilgrimsfriend.org.uk/locations-redbourn

- Mission Care www.missioncare.org.uk
- Retire to Florida! <http://ilvillaggiohomes.com>

Finance & pensions

- Pension planning and providers (State and Private)
 - Advice on pensions: www.oscar.org.uk/service/finance/advisors.htm
 - General rule of thumb: save 10% of your income for 40 years or 20% for 20 years
 - Stewardship's survey of FTCWs - "66% thought they would be eligible for a UK state pension with nearly 20% not knowing. However, nearly half those workers did not pay any UK national insurance. This was one of the reasons we decided to issue a series of guides for Christian workers on their right to UK benefits as we wish to help reduce the lack of awareness in a wider number of areas including this"
 - www.stewardship.org.uk/resources/finance-for-living
 - www.oscar.org.uk/service/finance/pensions.htm
 - Stewardship's retirement guide
 - www.stewardship.org.uk/downloads/financeforliving_retirement_Stewardship.pdf

Doing mission overseas beyond retirement age

- Advice
 - Christian Vocations: 'Goals in Extra Time' guidelines www.christianvocations.org
- Opportunities for retirees
 - OSCAR: approx 300 opportunities for the over 65s www.oscar.org.uk/vacancies
 - Christian Vocations: 71 opportunities for the over 65s (short-term category only) www.christianvocations.org
 - Senior Volunteer Network: opportunities for retired teachers www.svnet.org
- Insurance
 - A big issue for seniors. Ask insurance providers. SALT Insurance say that they can insure up to age 75 (premiums are loaded more from aged 71, but the same health screening is applied for everyone under 71). Some companies may insure up to 85 but it's rare.
 - www.oscar.org.uk/service/finance/insurance.htm
- Access to health facilities
 - Locally and online www.oscar.org.uk/service/health
- Positives:
 - Professional skills
 - Spiritual maturity
 - Life experience
 - Role models in grace and humility
- Hurdles:
 - Health issues
 - Insurance
 - Fitness and capability
 - Ageism