

# Where is God in Pensions?

*Tony Hodges draws attention to the coming crisis in pension provision, leading to poverty in old age, and major social consequences. He argues that God is indeed concerned, and draws on the biblical arrangements for provision for old people by family, but suggests that in today's world, God is using pensions to provide for us in our old age. However, we need to be aware of the need for savings for the future.*

## Why I've been committed to Pensions

As a Christian who has worked in the field of pensions for 30 years I have to admit that I do find them interesting - but not for the reasons you might think. They challenge my faith and force me to ask deep questions about our attitude to money, how investment works and how the original intention of an idea designed to bless people can morph into an administrative machine where people are reduced to a cell in a spreadsheet.

Now aged 68 and chairman of an 80 person pension communications company with offices on three continents, you might think I find the technical side of pensions riveting. I do not. I find it extremely

difficult and quite boring. But that's why I do what I do. Pensions are so important to the long-term wellbeing of our society that it's vital we help people engage with them. People need to be in the best position to make wise decisions. I want to help them see when there are important pensions decisions to be made during their career. I want people to know how to make a good decision. I do what I do, therefore, through a sense of calling.

I was educated in an area far from pensions, but found myself in 1987 led to a job advising large companies on how best to explain their company pension scheme to employees. I had been converted many years prior to this while reading *Mere Christianity*

by C S Lewis. By way of personal preference, I would not have gone the way I have been led. However, once we surrender to Christ, our lives are no longer our own, and if His way for me was to be 'in pensions' then that was the way I had to go. Our pilgrimages differ but have the same purpose and destination, which is to glorify Him.

## The Concern

Despite Jesus' injunction "Do not worry about your life" (Mt 6.25), many Christians are deeply concerned. The current uncertain economic environment has seen pension deficits balloon and trust shattered. Young people, saddled with student debt, worry about how

