Approaching Retirement

The transition into retirement begins several years before, as clergy start to think about their plans. The clergy in our study were mostly still approaching retirement from ordained ministry, with the exception of some self-supporting ministers for whom retirement can be more fluid, so the research focuses on the time prior to retirement rather than experiences afterwards, which will bring challenges of their own.

Wellbeing challenges

Stipendiary clergy
- The issue of when to retire can start to unsettle some clergy several years before they reach the age of retirement, particularly as they wrestle with the practical and vocational dilemma of what to do with their last years of stipendiary ministry.
- Clergy may also face financial concerns, especially if they do not own a house.

Self-supporting clergy
- Some clergy have already retired from other employment before retiring from (or even beginning) ordained ministry, meaning retirement can feel ambiguous.
- Some clergy, particularly those who expect to remain in the same parish, face the question of how to retire as they grapple with distinguishing between work and non-work, friendship and pastoral relationship, and loyalty to the needs of colleagues and the parish.
- If clergy have been ordained later in life they may experience a lack of vocational fulfilment, having not had time to accomplish all they wished to.

Whether stipendiary or self-supporting, energy levels may fade with age while the workload remains the same.

Suggestions

For those approaching retirement
- Start thinking through and discussing retirement plans early: dates, finances, vocational hopes and how to manage the transition.
- Talk to your diocese, the Pensions Board and/or an independent financial adviser about your situation and options for retirement.
- If you are self-supporting, consider leaving your church at least temporarily on retirement to facilitate withdrawing from ordained ministry.
- Consider changes and continuities in support structures: which to continue (e.g. contact with peers, spiritual direction; support from family, friends and colleagues); which new ones to start (e.g. within
a new church or local community); which to protect and nurture (e.g. time with family and friends); and which to let go of.

For dioceses

- Starting eight to ten years before their retirement age, keep in touch with clergy to check how they are doing as they approach and transition into retirement, with regards to energy levels, hopes, finances, vocation etc.
- Offer practical, emotional and vocational support to stipendiary and self-supporting ministers approaching and transitioning into retirement.
- Consider arranging mentoring for self-supporting ministers approaching retirement.
- Consider encouraging self-supporting ministers to leave their church temporarily on retirement.

Resources

- **Dioceses** offer support, advice and resources relating to pensions and moving into retirement.
- **The Retired Clergy Association** supports retired clergy providing information, support and advice; facilitating connections for mutual support; and representing their interests nationally. Its website ([https://rcacoe.org/](https://rcacoe.org/)) includes a ‘useful information’ page with links to a wealth of resources.
- **The Pensions Board** website ([https://www.churchofengland.org/about/pensions/clergy-pensions](https://www.churchofengland.org/about/pensions/clergy-pensions)) has information about how clergy pensions work and how to get further advice. There is a Pensions Helpline, on 020 788 1802 or pensions@churchofengland.org, and you can also ask to speak to an Engagement Officer for information on support provided by your diocese.
- **The National Ministry Team’s How Clergy Thrive** resources are available online at [https://www.churchofengland.org/resources/diocesan-resources/ministry/ministry-development/living-ministry/living-ministry](https://www.churchofengland.org/resources/diocesan-resources/ministry/ministry-development/living-ministry/living-ministry)
- **The Sheldon Hub** offers an independent online community for those in ministry and a bank of resources on wellbeing.
- **Clergy Support Trust** provides financial support (including health and wellbeing grants) and other initiatives for serving and retired clergy.
- **The State Pension Entitlement** website will help you to calculate your state pension entitlement at retirement.