

Paper H4

Review of the URC Retirement Policy

Ministries Committee

Basic information

Contact name and email address	The Revd Mary Thomas dso-s@urcwessex.org.uk The Revd Nicola Furley-Smith nicola.furley-smith@urc.org.uk
Action required	Decision.
Draft resolution(s)	Resolution 28 General Assembly notes the report from Ministries Committee on the review of the URC Ministerial Retirement Policy and the Policy for the Extension to the Normal Retirement Age. Resolution 29 In light of the report, General Assembly is a) minded to move towards the removal of a Normal Retirement Age and instructs Ministries Committee to continue its work on the implications of the removal and bring appropriate proposals to Assembly Executive in February 2026. OR In light of the report, General Assembly is b) not minded to move towards the removal of a Normal Retirement Age and instructs Ministries Committee to continue its work on the Policy for the Extension to the Normal Retirement Age and bring appropriate proposals to Assembly Executive in February 2026.

Summary of content

Subject and aim(s)	Ministries has done significant work on reviewing the URC Ministerial Retirement Policy and the Process for the Extension to the Normal Retirement Age. In doing so, the review has raised several areas requiring further work as listed in the main points below before consideration should be given to removing the Normal Retirement Age of 68. Whilst recognising there is outstanding work still to be done, it is minded that it will be helpful to hear General Assembly's view on the removal of the retirement age.
Main points	Further work needs to be done on: 1. the process of Call and the process for Withdrawing a Call.

	<p>2. the process for reconfiguring pastorates.</p> <p>3. including the Competency and Incapacity processes within the Section O procedure so the Church can utilise the skills of those it has tasked and trained to discern in difficult situations.</p> <p>4. learning from those denominations that do not have a normal retirement age how they manage ongoing appraisals to ensure that ministers are still effective in their role. This learning will impact on our policies and processes around wellbeing, health and competency.</p> <p>5. any legal considerations.</p> <p>However, Ministries Committee would like to hear the views of General Assembly before bringing a definitive response to Assembly Executive 2026.</p>
Previous relevant documents	<p>X3 Thames North Retirement Resolution GA 2024 (withdrawn)</p> <p>H4 Extension to the Normal Retirement Age Policy GA 2023</p> <p>Ministries Committee Commentary URC Ministers Retirement Policy 2019.</p>
Consultation has taken place with...	<p>Resources Committee</p> <p>Synod Moderators</p> <p>Ministers with ten years before retirement.</p>

Summary of impact

Financial	Some.
External (eg ecumenical)	<p>Consulation with ecumenical partners: The Baptist Union of Great Britain, The Church of England, The Church of Scotland, The Congregational Federation, Eglwys Bresbyteraidd Cymru (Presbyterian Church of Wales), The Moravian Church.</p>

- At General Assembly 2024, Ministries gave their assurance it would undertake a review of the current URC Ministerial Retirement Policy. Its aim was to look at current practice and ascertain whether the legitimate aims were still relevant in light of declining numbers of stipendiary ministers and falling M&M receipts. At present, all ministers are expected to retire on or before the end of the month of their 68th birthday. If they do not wish to retire then they may seek an extension using the URC Extension to the Normal Retirement Age Policy.
- The URC has previously considered that there are the following legitimate strategic objectives and denominational reasons for a Normal Retirement Age and that these aims cannot reasonably be met by other means namely:
 - The promotion of intergenerational fairness and dignity**
This means creating a balanced denominational ministerial team by promoting access to ministry for younger people; the efficient planning of the retirement and

Call of ministers; the sharing of opportunities for ministers fairly between the generations; ensuring the mix of generations so as to promote the exchange of experience and new ideas amongst ministers; avoiding disputes with older ministers over their fitness to minister.

b) The management of the number of serving ministers in a shrinking denomination

The total number of ministers needs to be managed year on year in order to match the needs of the denomination, local churches and available funding. There needs to be the opportunity and available funds for new ministers to be trained and called to ministry. It is important to ensure that there are opportunities for new ministers to come through with fresh ideas.

The changing demographics of the denomination has resulted in ministers having to take on more and different duties, which enhance the risk of health and safety issues, eg extended hours, stress, emotional fatigue and other potential issues such as the increased risk of legal claims.

The criteria for seeking an extension have always been considered against the legitimate strategic objectives and denominational reasons within the URC retirement policy¹. This approach takes into account issues such as the health and safety of the individual and also the public interest and is an outworking of our understanding of the Gospel imperative to treat all people with dignity.

3. As part of the review, Ministries felt it was the right time also to reconsider:
3.1 the Call process and the extension to the retirement age

3.2 why the current legitimate aims may or may not be relevant

3.3 the financial implications in removing the retirement age

3.4 ecumenical considerations in removing the normal retirement age

3.5 to make recommendations to Ministries Committee as to what changes, if any, might be required to bring proposals to General Assembly 2025.

4. The Ministries Committee has consulted with Synod Moderators, the Resources Committee, the Legal Adviser and active stipendiary and non-stipendiary ministers over the age of 55. The latter group were surveyed anonymously through an online questionnaire. The following is a summary of the review.

5. The Call process

5.1 In the United Reformed Church, ministry is exercised by the whole people of God. Call and vocation are intrinsic to our faith. God calls and we respond, seeking ways to use our God-given gifts, talents, abilities, and opportunities, to be faithful followers and God's presence in the world. Every moment of every day for every follower of Jesus is a response to this call on our lives; all people are called by God – believers or not. However, within the whole people of God 'the Lord Jesus

¹ See the commentary on the normal retirement age: www.urc.org.uk/wp-content/uploads/2023/09/2023-GA-H4-Extension-beyond-the-Normal-Retirement-Age.pdf

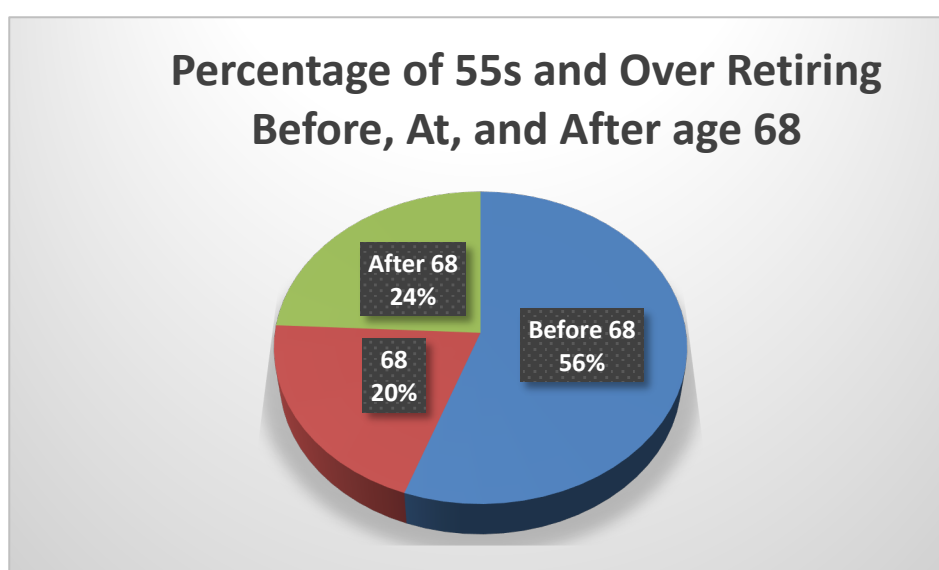
Christ gives particular gifts for particular ministries and calls some of his servants to exercise them in offices duly recognised within his Church' (Basis of Union, paragraph 20).

- 5.2 Where someone feels a sense of prompting by God to ordained or commissioned ministry the URC seeks to discern this vocation through its various Councils. The Assessment Board discerns if the call is to Church Related Community Work or the Ministry of Word and Sacraments. The Reformed tradition always sites Call to ministry within the context of the consent of the people with whom ministers serve. According to the Basis of Union, those called as Ministers of the Word and Sacraments '...may be called to be ministers of local churches, or missionaries overseas, or to some special and approved ministry, and are then ordained and inducted to their office' (Basis of Union, paragraph 21). Those called as Church Related Community Workers '... may be called to be Church Related Community Workers in a post approved by the United Reformed Church, are then commissioned to the office of Church Related Community Worker and inducted to serve in a particular post for a designated period.' (Basis of Union, paragraph 22).
- 5.3 There are three 'parties' in the Call process: the minister, the local pastorate or post, and the Synod. Ministers of Word and Sacraments and Church Related Community Workers are called to their particular ministry normally by a Church Meeting or combined Church Meetings in a Joint or Group Pastorate, or by a Call Group which acts on behalf of a Synod or the General Assembly to which the wider Councils of the Church are asked to concur. Therefore, the Basis of Union, is clear that the call of God is confirmed by one of the Councils of the Church. Our Councils determine where and when ministry is needed and ensure good order.
- 5.4 For the most part, the URC does not have termed ministry aside from General Assembly posts, LEPs, SCMs, or CRCW posts. Therefore, posts are open ended until such time as the minister is called elsewhere. Ministries Committee noted that one reason why the Duty to Consider Policy (GA 2012) was formulated was so that some local churches, while honouring the service given by the minister to the point of retirement, would prefer that ministry now to come to an end. Current practice about retirement age enables this to happen while minimizing the potential for embarrassment.
- 5.5 It was also noted that ministers did not have to retire at the age of 68, but could extend their ministry through the Accreditations sub-committee provided certain criteria were met and to honour the three 'parties' in the Call process. The process also took into consideration the needs of the minister, the local pastorate, the Synod/denomination:
 - a) Whether the pastorate wished the minister to continue;
 - b) Whether an extension fitted in with the Synod's deployment policy;
 - c) Whether the Synod was over its allocation of full-time stipendiary equivalents.
- 5.6 A policy which has a normal retirement age allows the voice of the local churches and the Synod to discern whether the Call is still present.
- 5.7 The role of the Accreditations sub-committee was to monitor minister numbers, ensure finance was available to pay stipends for those ministry numbers, and to keep to the legitimate aims of the Retirement Policy.

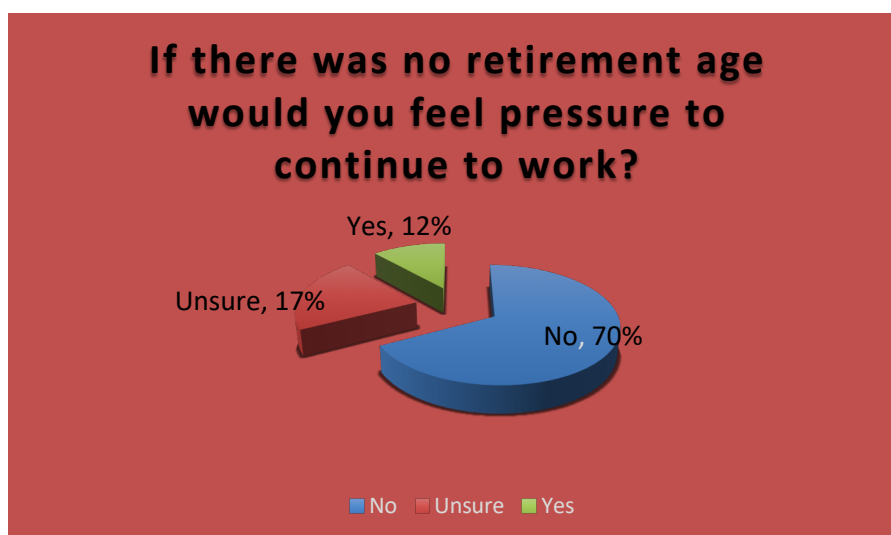
- 5.8 The Duty to Consider paper has undergone tidying up revisions since 2012 the last being at General Assembly Paper H3 2023 which resolved that all extensions to the normal retirement age would be considered by the Accreditations sub-committee to allow for consistency and to enable Ministries to track numbers to available finance for stipends. The policy changed its name from Duty to Consider to the URC Procedure for the Extension to Stipendiary Ministerial Service beyond the Normal Retirement Age.

6. The survey

- 6.1 In late November 2024, all active stipendiary and non-stipendiary ministers (MWS and CRCWs) aged 55 and over were asked to complete a short survey about their preferred age of retirement. Responses were confidential and they were asked to imagine what their answer might be if there were no compulsory retirement age. 259 ministers were asked to complete the survey. All were asked to state their preferred year of retirement. 153 ministers responded (a 59% response rate) – 128 stipendiary (62%) and 22 non-stipendiary (42%). (Three did not disclose their status and so their responses have not been analysed.)
- 6.2 The age of stipendiary ministers ranged from 55 to 73. There has been a fear that if there were no normal retirement age the MoM fund would be somewhat stretched. Figures, however, show many more ministers wishing to retire before the age of 68 than working after it. This includes both SMs and NSMs:



- 6.3 It is presumed that some respondents had an ideal retirement age earlier than their current age possibly linked to receiving the state pension before the age of 68.
- 6.4 Stipendiary ministers were asked if they would feel pressurised to continue to work if a compulsory retirement age were abolished:



- 6.5 45 stipendiary ministers responded. 44% (20) would not wish to continue to work after their retirement age; 20% (9) would wish to continue to work whilst 35% (16) were unsure.
- 6.6 A normal retirement age allows the Ministries Office to easily track retirements to balance against those newly Called to train for formal ministry. For example, this is done via the URC database which tracks those who should be invited to the Pre-retirement Course in a timely manner, five years from retirement. Whilst there may be other ways of tracking, they are less efficient for Synod deployment purposes where the tracking of retirements assists reconfiguration of pastorates.
- 6.7 Perhaps the most alarming thing about this survey is that 12% of ministers said they would feel pressured to remain in service with a further 19% being unsure. Anecdotally, when the retirement age was raised from 65 to 68 years, the option was given to ministers to retire at 65. Many did not opt to retire at 65 because they felt the pressure that they would be letting down the denomination by not continuing in service.
- 7. Financial resources required for stipendiary ministry**
- 7.1 General Assembly 2024 agreed to the linking of stipendiary ministry costs to M&M receipts.
- 7.2 Ministries sent a series of questions to the URC Resources Committee to ask the impact of removing the retirement age may have on finance available for stipends.
- 7.3 The Resources Committee responded that, given that the vast majority of ministers are wishing to retire at or before 68, there doesn't seem to be any evidence that removing the retirement age will have a significant financial implication. There is a theoretical maximum under the tracking formula, but this is unlikely to cause the denomination to hit that at present.
- 7.4 Considerable progress has been made in Synods funding the deficit in M&M receipts. However, the real issue is that this 'sticking plaster' is not likely to work from 2026 or 2027 onwards. Depending on the Church Life Review, the

Resources Committee may well need to work with Synods to redefine the M&M process in 2026. Thus, in 2025 and 2026 the Synods will, more-or-less, take up the slack left by the churches. By 2027 the churches' giving may reduce by more than 25% compared to 2023 receipts; this will be problematic. If the denomination has not managed to work out some plan for 2027 and beyond, it would see a significant drop in 2027 M&M and then possibly a 2%-3% annual decline thereafter.

8. Ecumenical considerations

- 8.1 Of our closest ecumenical partners, it is only the Baptist Union of Great Britain who do not have a normal retirement age. They have ten non-retired accredited ministers who are 75 years or older. They rely on a capability procedure to move people into retirement when they no longer become fit to serve. In theory this is instigated by a church seeking to remove the minister for being incapable, after which the denomination may instigate their own capability hearing that will consider whether they remain on the list of active accredited ministers.
- 8.2 Most of our closest ecumenical partners ensure the competence of ministers through an annual appraisal. The URC does not.
9. Ministries Committee has deliberately not made a recommendation to General Assembly about whether to remove the retirement age or not. However Ministries Committee wishes General Assembly to be aware that the review has raised some interesting issues:
 - 9.1 At present, there are only five ministers who serve beyond the age of 68. The recent survey does not suggest a significant demand for retiring beyond the age of 68 (the survey suggests 37) and this number can be sustained under the present finances of the denomination. However, this needs to be balanced against those candidating for ministry.
 - 9.2 However, the survey also showed that, of the 153 ministers who responded (59% of ministers surveyed), if there were no retirement age 12% voiced they would feel pressure to continue to work, with a further 17% unsure. This is a higher number than Ministries would have liked or anticipated. Further, there is anecdotal evidence from Synod Minister gatherings that ministers may feel pressurised into working beyond the normal retirement age even though they feel burned out.
 - 9.3 Some local churches, while honouring the service given by the minister to the point of retirement, would prefer that ministry now to come to an end. A Normal Retirement Age enables this to happen without embarrassment or hard feelings.
 - 9.4 Anecdotal evidence reveals that some churches are reluctant to use the Withdrawal of Call process when things go awry, leaving damaged relationships.
 - 9.5 Further, those Synods that have used the URC Competency Process have found the process takes too long. There are also ongoing talks as to whether Competency and Incapacity should be linked into the Section O process.

- 9.6 There is also anecdotal evidence that the removal of a Normal Retirement Age is a complication to the Process for Reconfiguring Pastorates and Scopings and planning for deployment.
- 9.7 Those denominations who have either raised their retirement age or have no retirement age at all have a mechanism to monitor fitness to practice in the form of an annual Ministerial Development Review or equivalent. At present, the URC has no such mechanism and can only draw a ministry to a close with the Withdrawal of Call Process or the URC Competency Process.
10. Therefore, Ministries Committee has identified the need for further work to be done in terms of the Call process and consultation around a number of areas:
- The process of Call and the process for withdrawing a call
 - The process for reconfiguring pastorates
 - To potentially include the competency and incapacity processes within the Section O process so the Church can utilise the skills of those it has tasked and trained to discern in difficult situations
 - To learn from those denominations that do not have a set retirement age how they manage ongoing appraisals to ensure that ministers are still effective in their role. This learning will impact on our policies and processes around wellbeing, health and competency
 - Any legal considerations.
11. Ministries Committee also believes the denomination would benefit from a fuller discussion at General Assembly around whether to remove the Normal Retirement Age or not.
12. Ministries Committee gives General Assembly the assurance that such a discussion will assist the Ministries Committee in formulating any future proposals along with the five areas of work named above and that this will be the main focus of its committee over the next year in order to bring something to Assembly Executive 2026.