

Paper C6

Review of the Minister's Retirement Policy

Ministries Committee

Basic information

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Action required	Decision
Draft resolution(s)	Resolution 22 General Assembly affirms that: a. the normal retirement age of 68 for Ministers of Word and Sacraments and Church Related Community Workers remains an appropriate and proportionate policy within the present life of the United Reformed Church; b. the existing Procedure for Extension to Stipendiary Ministerial Service beyond the normal retirement age remains the proper and sufficient mechanism for discerning continued stipendiary ministry beyond 68; c. requests Ministries Committee: i. to keep under review the pastoral and practical support offered to ministers approaching retirement, including matters relating to wellbeing, deployment and transition into later forms of ministry; ii. to further consider the relationship between the normal retirement age and fixed-term appointments with a report to Assembly Executive 2027.

Summary of content

Subject and aim(s)	This paper presents the outcome of the review of the United Reformed Church's retirement policy for Ministers of the Word and Sacraments and Church Related Community Workers. It concludes that the current policy, including a normal retirement
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	age (NRA) of 68, remains appropriate, proportionate, and necessary within the URC's present context.
Main points	<p>The paper affirms that ministry is a vocation held within the life of the whole Church and exercised in seasons. Retirement is therefore understood not as the end of calling, but as the completion of one form of recognised responsibility, enabling space for new ministries to emerge. A defined retirement age reflects the Church's commitment to mutual discernment, shared accountability, and the orderly life of the Body of Christ.</p> <p>Strategically and pastorally, the NRA of 68 continues to serve several essential purposes: it provides clarity and dignity in transition; supports intergenerational fairness; enables effective deployment and succession planning; protects ministerial wellbeing; and reduces the likelihood of difficult capability or fitness-to-practice disputes at a local level. In a context of declining stipendiary numbers and increasing complexity of ministry, such clarity is increasingly important.</p> <p>Financially, predictable retirement patterns remain one of the few stable elements in an otherwise uncertain environment. The sustainability of stipendiary ministry, supported by the Ministry and Mission Fund, depends in part on the ability to forecast vacancies and plan responsibly. Removing or altering the retirement age would introduce significant uncertainty at a time when careful stewardship is required.</p> <p>Evidence from the 2026 consultation indicates broad support for retaining a clear and transparent retirement framework, with 68 continuing to function effectively as the normal point of transition. Ministers particularly value the pastoral permission this provides to retire without guilt, alongside the flexibility offered by the existing extension procedure for those able and called to continue.</p> <p>The paper therefore recommends retaining the current policy, including the NRA of 68 and the established process for extension beyond that age. It also identifies the need for ongoing attention to the support offered to ministers approaching retirement, and for further work on the relationship between retirement age and fixed-term appointments.</p>
Previous relevant documents	Paper H4 GA 2025 Review of the URC Retirement Policy
Consultation has taken place with...	Synod Moderators 255 URC ministers aged 55 and over

Summary of impact

Financial	None
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External (eg ecumenical)	N/A
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1. Introduction

- 1.1 Every minister knows that Call has its seasons. There is a time to begin, a time to serve with energy and faithfulness, and a time to lay down primary responsibility so that others may take it up. Within the United Reformed Church, retirement policy is therefore not merely administrative. It belongs within our understanding of vocation, stewardship, mutual accountability and the ordered life of the Church.
- 1.2 At General Assembly 2024, Ministries Committee undertook to review the present retirement policy for Ministers of Word and Sacraments and Church Related Community Workers in order to consider whether its purposes remain justified in the denomination's present circumstances. That review has taken place against a background of declining stipendiary numbers, increasing pastoral complexity, pressure on Ministry and Mission receipts, and continuing questions about how the Church best sustains ministry in a period of significant change.
- 1.3 Retirement sits within the rhythm of the Christian life, a rhythm of letting go and making room for God's new work. The Bible teaches that seasons change, but the faithfulness of God endures. Just as ministers promise to serve "for as long as God gives strength and grace," so the Church promises to support them in both their serving and their ceasing. Holding a normal retirement age expresses our belief that ministry is not possession but participation; not an entitlement but a gift. To step aside is not to cease to serve, but to trust that the Spirit continues to call others as once we were called.
- 1.4 At present, ministers are expected normally to retire on or before the final day of the month in which they reach the age of 68. Those who believe there are good grounds to continue in stipendiary service beyond that point may apply through the established extension procedure, under which continuation is considered case by case and subject to review.
- 1.5 It has already been acknowledged that holding together a normal retirement age and fixed-term appointments may give rise to some tension. This is not resolved here and will need to be revisited in a further paper to be brought to the Assembly Executive in due course.
- 1.6 This paper concludes that the present policy remains both wise and proportionate. The normal retirement age of 68 continues to serve clear theological, pastoral, strategic and financial purposes, while the extension procedure provides sufficient flexibility where continuation is genuinely justified.

2. A theology of call, season and mutual discernment

- 2.1 The United Reformed Church understands Call not as a private possession but as a gift discerned and sustained within the life of the whole Church. Ministers are called by God, recognised by the Church, and sustained in ministry through mutual covenant with pastorates, Synods and the wider councils of the denomination.

- 2.2 Because Call is held in common, the conclusion of stipendiary office must also belong within shared discernment. Retirement therefore reflects not the ending of vocation, but the completion of one form of recognised responsibility within the wider life of the Church.
- 2.3 A normal retirement age honours this mutuality by ensuring that continuation in office does not depend solely upon individual desire, local attachment, or immediate pastoral convenience, but remains accountable to the wider discernment of the denomination.
- 2.4 Without a defined point of retirement, ministers may feel obliged to continue beyond healthy limits because of local dependence, pastoral loyalty, or anxiety about leaving congregations unsupported. Equally, congregations and Synods may struggle to voice the need for transition where longstanding relationships make such conversations difficult.
- 2.5 The normal retirement age therefore provides a gracious and dignified point of transition, allowing both minister and church to mark the ending of one phase of service with thanksgiving rather than uncertainty or tension.

3. The legitimate strategic objectives of a normal retirement age

3.1 The United Reformed Church has long recognised that the normal retirement age is not arbitrary. It exists because it serves clear and legitimate denominational objectives which remain necessary today:

3.2 These objectives include:

- intergenerational fairness;
- responsible deployment of ministers;
- financial stewardship;
- protection of ministerial wellbeing;
- orderly succession;
- avoidance of avoidable capability disputes.

3.3 Intergenerational fairness

A clearly defined retirement age promotes fairness between generations by ensuring that opportunities remain open for those newly entering ministry. In a denomination where the number of deployable stipendiary posts is finite, unrestricted continuation beyond retirement age would inevitably reduce opportunities for younger ministers, delay first settlements, and narrow pathways for future vocations.

3.4 The Church's responsibility is not only to those currently serving but also to those whom God is calling now and in years to come. A normal retirement age helps maintain that balance by ensuring that established ministries do not unintentionally prevent emerging ministries from flourishing.

3.5 Dignity and avoidance of disputed capacity

A fixed retirement point protects dignity. It reduces the likelihood that questions of effectiveness, stamina, resilience or suitability become personalised disputes between the minister, pastorate and the Synod.

- 3.6 Without a retirement age, increasing numbers of situations would depend upon difficult local judgements about whether ministry should continue, potentially requiring greater recourse to capability procedures, pastoral tensions, or withdrawal-of-call processes.
- 3.7 A normal retirement age therefore avoids many situations in which local churches would otherwise carry burdensome responsibility for judging whether transition is needed.
- 3.8 **Responsible deployment**
The denomination depends upon predictable patterns of retirement in order to manage deployment.
- 3.9 Known retirement dates enable:
- Synod deployment planning;
 - vacancy forecasting;
 - pastoral reorganisation;
 - first settlement planning;
 - matching ministerial supply with realistic pastoral need.
- 3.10 Removing the retirement age would significantly weaken long-term deployment planning because future vacancies would become increasingly uncertain.
- 4. Financial Stewardship and Sustainability**
- 4.1 Financial stewardship also requires predictability. At present, Ministry and Mission receipts support approximately 290 stipendiary ministers, while the denomination currently sustains 272 Ministers of Word and Sacraments and Church Related Community Workers. Alongside this, students completing training and Certificate of Eligibility ministers awaiting settlement must also be considered within forward planning.
- 4.2 The projected pattern of retirements over the next decade remains one of the few stable indicators available to the Church in forecasting future stipendiary capacity. While Ministry and Mission giving remains uncertain and Synods have increasingly contributed to sustaining present levels of ministry, retirement dates provide an essential framework for realistic planning. Removing that predictability would weaken already fragile financial forecasting.
- 4.3 There is also pastoral wisdom here. Ministry carries sustained spiritual, emotional, relational and practical weight over many years. For many ministers, the later years of ministry are exercised in enlarged pastorates, increased administrative complexity, and reduced local capacity. A normal retirement age gives ministers permission to prepare intentionally for transition and protects against the pressure to continue simply because need remains great.
- 4.4 The current financial position illustrates this clearly. At present the denomination can sustain approximately 290 stipendiary ministers through Mission and Ministry receipts, while currently supporting 272 Ministers of Word and Sacraments and CRCWs. Alongside this, four students are completing training and thirteen Certificate of Eligibility ministers remain to be settled. Future sustainability depends heavily upon predictable retirement patterns.

4.5 Projected retirements demonstrate why this clarity matters:

Year	Number of retirements	Stipendiary Students Leaving RCLs	Number of Certificate of Eligibility ministers
2026	15	4	6
2027	10	5	
2028	16	3	6
2029	16	5	
2030	7	-	6
2031	15	-	
2032	15	-	6
2033	10	-	
2034	6	-	6
2035	3	-	

4.6 Mission and Ministry income remains uncertain and has increasingly required Synod subsidy. That pattern is not sustainable indefinitely.

4.7 A defined retirement age therefore remains essential because it gives the denomination one necessary point of predictability within otherwise uncertain financial conditions.

4.8 Removing the normal retirement age would not remove financial pressure; it would increase planning uncertainty at a time when predictability is especially needed.

5. Ecumenical and practical considerations

5.1 Our ecumenical partners offer useful comparison.

5.2 Among the URC's ecumenical partners, most maintain a retirement age or equivalent mechanism to ensure orderly transition and ministerial fitness.

5.3 Only the Baptist Union of Great Britain has no fixed age, but it relies on a demanding capability process to remove ministers deemed unfit to serve both at local and at denomination level.

5.4 Most other denominations maintain annual appraisal or development review systems to ensure ongoing competence. Currently, the URC currently such a mechanism, and therefore the retention of the normal retirement age remains a proportionate safeguard.

5.5 Different denominations that set a normal retirement age at 70 (rather than 65 or 68) generally do so for a mix of theological, practical, demographic, and legal reasons:

- *Changing life expectancy and health patterns* — Some denominations introduced or revised their retirement ages in response to longer life expectancy and better health among older clergy. The age of 70 is seen by some as reflecting this increased capacity while still providing a clear endpoint for stipendiary service.
- *Balancing vocational calling and organisational need* — Theological traditions that emphasise lifelong vocation tend to allow ministers to serve later in life, seeing ministry as a calling that continues as long as health and capacity permit. By fixing the retirement age at 70, denominations try to balance the individual's continuing call with the institution's need for orderly succession.
- *Legal and employment considerations* — Under UK equality law, a fixed retirement age must be objectively justified. Many organisations consider 70 the latest justifiable limit, balancing the individual's right to continue serving with the organisation's duty to manage succession responsibly.
- *Oversight and appraisal mechanisms* — Churches that have raised or removed the retirement age usually operate robust annual appraisal systems. Such systems ensure that those continuing in ministry are assessed regularly for fitness, effectiveness and wellbeing. Raising the retirement age to 70 can defer pension liabilities for two years and ease financial strain in the short term.

6. Insights from the 2026 survey

- 6.1 In January 2026, all ministers aged 55 — and more than 257 were invited — took part in a confidential survey; 122 ministers responded.
- 6.2 The survey explored both statistical and reflective responses concerning retirement, including the benefits and challenges of maintaining a normal retirement age, the relationship between retirement and ministerial sustainability, and wider questions of retirement, vocation and ministry later in life.
- 6.3 The findings suggest that the strongest support across the Church is not for 68 as an unquestioned fixed age, but for the value of maintaining a **clear, transparent and pastorally intelligible retirement framework**, within which 68 continues to function effectively as the normal retirement point. Overall, the evidence is weighted in favour of retaining retirement at 68, provided that the Church continues to allow carefully discerned extension beyond that age where vocation, health, effectiveness and pastoral need justify it.
- 6.4 Respondents repeatedly valued the clarity that a defined retirement age brings for ministers, congregations, Synods and the denomination, particularly because it **allows realistic planning for deployment, succession, housing, pastoral reorganisation and financial forecasting**. In a context of limited stipendiary posts and financial uncertainty, many saw this predictability as essential for the Church's wider sustainability.
- 6.5 Many respondents note that a retirement age of 68 gives ministers **permission to retire without guilt**. Because ordained or commissioned ministry is experienced as lifelong vocation, many ministers reported that without a clear expectation they might feel obliged to continue simply because congregations remain dependent upon them or because ministerial shortages create moral pressure to stay. The

retirement age was therefore widely understood not merely as administrative policy but as a pastoral safeguard, giving ministers freedom to conclude stipendiary service with dignity and without feeling they have failed in their calling.

- 6.6 A third significant point concerned **wellbeing and resilience**. Many respondents observed that by the later sixties, ministers are often carrying substantial fatigue after years of enlarged pastorates, multiple congregations, increasing safeguarding responsibilities and growing institutional complexity. A normal retirement age was therefore seen as a protective boundary which helps ministers and churches recognise limits before ill-health, exhaustion or diminished resilience require more difficult intervention.
- 6.7 The consultation highlighted the importance of **intergenerational renewal** within the Church. Respondents recognise that defined retirement points create space for new ministers, fresh deployment patterns and emerging leadership. Retirement is therefore seen not simply as ending one ministry, but as contributing to the Church's ongoing renewal.
- 6.8 At the same time, the consultation identifies **important cautions**. A significant minority argue that 68 may already be too late for some ministers, especially where health, energy or cumulative workload mean that effectiveness declines earlier. Others note that pension arrangements can create practical inequity, particularly if ministers experience financial disadvantage in retiring before 68. There is also concern that a fixed age can appear blunt where ministerial capacity varies widely: some ministers remain highly effective beyond 68, while others may struggle significantly before reaching it.
- 6.9 This leads to the clearest area of tension in the findings: respondents consistently argue that chronological age alone cannot determine ministerial fitness. Many therefore favour retaining 68 as the normal retirement age, while ensuring that extension beyond that point remains possible through clear discernment, review and pastoral oversight. This flexibility is particularly important in a denomination where some ministers continue to offer high-quality ministry beyond retirement age and where local pastoral need may justify limited continuation.
- 6.10 At the same time, respondents consistently stressed that chronological age alone cannot determine ministerial fitness. Some ministers remain highly effective beyond 68, while others may struggle earlier. For that reason, there was strong support for retaining 68 as the normal retirement age while preserving a clear extension process where health, effectiveness, vocation and pastoral need justify continuation.
- 6.11 Finally, the consultation made clear that retirement is not the end of vocation. Ministers described later life as a continuing season of service through mentoring, occasional worship leadership, accompaniment, voluntary ministry and spiritual support. The overall conclusion is therefore that 68 remains a helpful and humane normative threshold because it provides clarity, fairness and pastoral permission, while allowing continued ministry beyond that age where carefully discerned.
- *Oversight and Appraisal Mechanisms* — Churches that have raised or removed the retirement age usually operate robust annual appraisal systems. Such systems ensure that those continuing in ministry are assessed regularly

for fitness, effectiveness and wellbeing. Raising the retirement age to 70 can defer pension liabilities for two years and ease financial strain in the short term.

7. Conclusion

- 7.1 The present retirement policy remains fit for purpose.
- 7.2 It protects ministers, supports congregations, strengthens fairness, and enables responsible stewardship.
- 7.3 The extension process already provides the flexibility required where continuation is genuinely justified.
- 7.4 For these reasons Ministries Committee recommends that the United Reformed Church:
- retain 68 as the normal retirement age for stipendiary ministers;
 - continue the existing extension procedure;
 - review wider ministerial wellbeing and deployment support alongside retirement policy.

Appendix 1. Questions considered by Ministries Committee

People are healthier for longer. Why should 68 remain when many ministers are fully capable at 70 or beyond?

The policy does not assume that all ministers cease to be capable at 68. Rather, it recognises that the Church requires a clear normative point for transition while allowing flexibility where continued ministry is genuinely appropriate. That flexibility already exists through the extension procedure. The issue is therefore not whether some ministers remain highly effective beyond 68, many do, but whether the denomination benefits from retaining a shared and predictable retirement framework. The evidence suggests it does.

Surely ministerial shortages mean we should allow ministers to stay indefinitely?

Ministerial shortage is a real concern, but retirement policy cannot solve a recruitment challenge. Removing retirement age risks masking deeper structural pressures rather than addressing them. It may also unintentionally delay opportunities for those entering ministry now. The extension process already allows continued service where there is genuine pastoral need.

Is this age discrimination?

A retirement age is lawful where it is objectively justified by legitimate aims and where the means adopted are proportionate. The present policy satisfies that test because it serves intergenerational fairness, deployment planning, financial stewardship, dignity, and wellbeing, while also permitting individual extension beyond 68.

Why not move to 70 like some other churches?

Some churches that operate at 70 do so within systems of annual appraisal or formal ministerial review. The URC does not currently have a universal appraisal structure capable of replacing the clarity provided by a normal retirement age. Moreover, the

extension process already allows ministry beyond 68 where justified, making a universal increase unnecessary.

Could this force ministers out when they still feel called?

The Church distinguishes between lifelong vocation and stipendiary office-holding ministry. Retirement ends one form of responsibility; it does not end vocation. Ministers continue to exercise important ministry in retirement, and those whose stipendiary continuation is pastorally justified may seek extension.

Would removing retirement age save money by delaying pension costs?

In practice, financial benefit is uncertain. Ministers remaining in stipendiary service continue to require stipend, housing, pension contribution where applicable, and deployment support. More importantly, uncertainty in retirement timing weakens workforce planning at a time when Ministry and Mission forecasting already carries significant risk.

Why should age matter more than capability?

The policy does not claim age alone determines capability. Rather, age provides a fair, transparent and universally understood point at which continued stipendiary service becomes a matter for active discernment rather than automatic continuation. Capability remains relevant through the extension process.