



**Guidebook  
of  
Summary of the Study Findings  
and  
Suggested Strategies for  
Retiring/Retired Clergy Women  
The Church at All Settings  
The Pension Board**

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Dear Colleague in Ministry,

If you are reading this guidebook, you might be a nearly or newly retired clergy woman. Or you might be in a position to affect change in how the gifts of retired clergy women can be utilized to live out the Good News.

This guidebook contains a summary of each of the seven findings of this study and provides suggested strategies for easing the transition of retirement from ministry to what's next. The strategies are based on the ideas of the 171 United Church of Christ (UCC) retired clergy women who participated in the **Soft Landings in Retirement** study. The study which was funded by the Louisville Institute was conducted in the fall of 2020.

The final study report upon which this booklet is based can be found at:

<https://www.softlandingsinretirement.com/>

The researcher owes an abundance of thanks to those retired UCC clergy women who participated in this study. Their honesty and authenticity are woven into the fabric of this research project. Their insights provide hope in the new things God is doing in their retirement!

*Rev. Suzanne Adele Schmidt, Ph.D.*

Preacher, Teacher, Believer, Reader, Swimmer  
UCC Retired clergy but far from retiring!



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## Summary of the Study Findings

### Finding 1: Defining one's identity in retirement differs among clergy women.

The experience of defining identity in retirement differed among the clergy women in this study. Some were prepared for retirement; others experienced a deep loss. Some conveyed the sense of freedom and enjoyment which retirement brought them; others reported "missing ministry."

Although some respondents appreciated the support they received from their associations and conferences, there were also those who felt forgotten and ignored by their associations and conferences. **They were especially interested in the church using their gifts and wisdom in retirement.**

### Finding 2: Revisiting one's call and creating meaning occurs in a variety of ways for retired clergy women.

Similar to defining identity in retirement, broaching call in retirement does not lend itself to one size fits all for the clergy women who participated in this study. **Some reported uncertainty and in need of discernment about what their call in retirement might be. Others saw their call as an extension of a previous call. Some sense that they are being led**

**to great social justice in retirement.** Others sense a nudge to a less action-oriented approach at this time in their lives.

As for purpose and meaning in retirement, some named newfound and reclaimed connection to family, friends, and hobbies. Others continued to find meaning through preaching, teaching, and coaching. Some mentioned the importance of taking time and resting as part of discernment.

### **Finding 3: Finding Community and Support Are Crucial for Clergy Women in Retirement.**

The participants in this study addressed some of the unique challenges which clergy face as they leave the faith communities which they often helped build and leave their homes or the area in which the churches they served are located. Some reported a sense of deep loneliness. At the same time, those who have traveled this road already were clear about these pieces of advice for clergy women in the first five years of retirement., **“Don’t walk this journey alone. Talk with other retired clergy friends. Begin or join a support group of other women who are in transition of retirement. This web of support makes all the difference.”** Making use of available resources such as The Pension Board offers was identified as important.

### **Finding 4: Creating a vision for retirement and marking one’s leave from ministry can enhance the transition.**

Some of the clergy women who participated in this study identified the importance of planning for retirement. At the same time, it was pointed out that in the rush of full-time ministry there is not always time to think about retirement. **Despite the demands of ministry, some of the participants strongly recommended preplanning.**

The respondents also suggested marking one’s retirement in a personal way such as a directed retreat or wilderness experience. This is another way to symbolize the ending of this chapter of one’s ministry and a means of signaling an openness to what’s next.

**“Before you retire, create a plan of both professional and leisure activities that you wish to pursue. That plan will evolve and change over time, but at least you’ll have an interesting place to start.”**

**Soft Landings in Retirement Study Participant  
UCC Retired Clergy**

### **Finding 5: Maintaining boundaries in retirement can be challenging.**

The topic of boundaries for retired clergy and the congregations from which they are departing was one which drew a variety of opinions from the study participants. **Regardless of the nature of their positions on the topic, their responses suggested that adhering to boundaries can be challenging and even emotionally painful.** Some of the respondents voiced strong concerns that the boundary guidelines were extreme and unhealthy.

Several survey participants reported that they were clear with their congregation about following the guidelines. Some respondents indicated their solution to the boundaries issue was to move away from the area in which their church was located. Those study participants in non-church settings reported their own approach of keeping boundaries such as supporting their successors rather than undermining them.

**"I had to be very clear about maintaining boundaries when requests [funerals] occurred — partly because they tugged at me emotionally."**

**Soft Landings in Retirement Study Participant  
UCC Retired Clergy**

### **Finding 6: Staying flexible and engaged in the midst of unforeseen challenges is possible.**

Many of the retired clergy women in this study reported that the pandemic of Covid 19 had an impact on their retirement. Some pointed to positive aspects that Covid had on their lives such as opportunities to deepen their faith and reflect, the gift of time to reach out to others, as well as more time to focus on friendships, hobbies, writing, family, and volunteer activities.

Many others focused on the losses which Covid-19 brought to the forefront: primarily losses around time, opportunities for travel, volunteer activities, human connection, and hopes for new ministries.

And there were comments which signaled hope during the Covid pandemic. The study participants reported that Covid-19 enhanced their call and gave them opportunities to serve in new ways such as assisting with online worship and volunteering five days a week in a food pantry.

It is not surprising that retired UCC clergy women associated with a denomination whose long history of standing up and speaking out for social injustice had a good deal to say about the question of how the pandemic of racial injustice impacted their call or purpose in retirement. Some reported choosing not to

participate in demonstrations out of concern for contracting Covid-19, but many took the opportunity to study more deeply the history of racism. Others were involved in letter writing, signing petitions, and donating to causes which are fighting racism.

### **Finding 7: Differences exist between clergy women's and clergy men's experience of retirement.**

The study participant's observations about differences between clergy women's and clergy men's experience of retirement focused on **finances, identity, boundaries, and opportunities.**

Some of the responses indicated that the compensation disparity between male and female clergy make a difference financially in retirement.

Some study participants viewed their male counterparts as struggling more with identity than they do.

Other survey responses suggested that clergy men might not observe boundaries in retirement as closely as clergy women do.

On the matter of opportunities after retirement, some of the study participants voiced frustration over the fact that in retirement male colleagues seem to have more opportunities to continue to serve within the church than clergy women do.

### **Reflections on the Study**

Two messages came through loud and clear from the study participants. **The first was that the church at all its settings needs to recognize and utilize the gifts and wisdom of retired clergy women. The second was for associations/conferences to create formal and informal opportunities for clergy women to support one another.** It is the researcher's belief that retired clergy women will self-organize around both recommendations if they are provided with support for doing so.

The actions which the researcher prays will come out of this study are two-fold. **One is that retired clergy women will empower themselves to self-organize into groups of encouragement and engagement to see one another through the journey of retirement and to listen to one another's stories of the new things to which God is calling them. The second is that these groups will grow into clusters focused on addressing issues of social justice.** Representative John Lewis spoke about "getting in good trouble, necessary trouble." The researcher visualizes these clusters will get in good and necessary trouble by being the grey clergy radical voice of the church. The researcher is given hope by one study participant's words "that in retirement God has taken the reins off and is encouraging me to open myself up to issues and run." It is unclear what might emerge from this hope, but the researcher believes that a strong purpose and meaning in retirement can only be good.

## Strategies for Each Finding

### Finding 1: Defining one's identity in retirement differs among clergy women.

#### •• For Local Churches, Associations, Conferences, and The Pension Board

1. Recognize at the local church setting that your pastor may be experiencing a sense of loss as she faces retirement. Offering to support her (with both time and reimbursement) in working with a spiritual director would be a great gift.
2. Recognize the retirement and service of clergy women at the association and conference settings. Include them on clergy wide mailings.
3. Offer retreats and resources at the conference or association settings for those who are nearly retired or newly retired on financial and non-financial skills. [Researcher's note: These Zoom events could be organized and led by retired clergy women. Perhaps some seed money could sponsor this effort.]
4. Offer a Panel Discussion led by a UCC Pension Board representative with UCC women clergy who have been retired from 1 to 16 years with time for Q & A. [Researcher's note: Record this event making it available for clergy women throughout the UCC.]



## For Clergy Women

1. Remember as the line of the old song goes, "Momma, said there'd be days like this." Accept the fact there may be days of highs and lows in retirement.
2. Reconnect with/Stay connected with family, friends, and colleagues.
3. Seek support of a spiritual director, coach, or therapist in preparation for retirement and/or after retirement. (See Resource list, Website section.)
4. Before you retire, create a plan for yourself including where and from whom you will seek support, how you will spend your time and energy, and how you will allow yourself to "be." (See chapter 9 of *The Jubilee Years* by Bruce G. Epperly. )
5. Remember when you decide to participate in the life of a new church that you are not the pastor. Refer to the section in *A Sure Foundation* entitled Retired Ministers in the Congregation. Meet with the pastor of the new congregation where you choose to attend about your role in that congregation.

**Retirement is a new door opening.  
New opportunities are on the other side.  
There is more time for hobbies, family, and travel — even more time  
for rest.  
However, grief and disappointment also lie there.  
Rev. Geneva Butz  
UCC retired clergy**

## Finding 2: Revisiting one's call and creating meaning occurs in a variety of ways for retired clergy women.

### •• For Local Churches, Associations, •• Conferences, and the Pension Board

1. Include stories and personal testimonies in the Gateway Publication of the Pension Board about retired clergy who took up new calls or expanded their calls in retirement.
2. Offer a webinar through the National Setting on discerning call in retirement.
3. Offer a grant at the association or conference level to clergy women who are a year or two away from retiring for participation in Eden Theological Seminary's Next Steps program. This program is offered remotely twice a year at \$500 for tuition.



Photo by [Ian Schneider](#) on [Unsplash](#)



### For Clergy Women

1. Take time to listen for the still small voice and to discern your call in retirement. Reflect and search out a spiritual companion to accompany you as you discern.
2. Reflect on whether your call at this time in life is to retirement.
3. Explore what gives your life meaning as well as your purpose. (See Richard J. Leider and David A. Shapiro's book, *What Do You Want to be When You Grow Old?* for helpful exercises on purpose.)
4. Consider enrolling in The Soul of Aging seminar offered through the Center for Courage and Renewal. <https://couragerenewal.org/wpccr/>
5. Explore the possibility of participating in The Next Steps Program offered through Eden Theological Seminary. <https://www.eden.edu/nextsteps/>

**There is still a Gospel to proclaim, and a life that begs to be lived, reflecting the grace and love and hope and generosity of Christ, God willing.**  
**Rev. Julie Craig, retired UCC clergy**  
**Contributor to *There's a Woman in the Pulpit***

### **Finding 3: Finding Community and Support Are Crucial for Clergy Women in Retirement.**

#### **•• For Local Churches, Associations, Conferences, and The Pension Board**

1. Invite retired clergy women at the association/conference setting for a gathering by Zoom. Inquire as to their needs and interest in self-organizing a group for themselves. Offer them use of a Zoom line at a specific time on a regular basis and your communications outlets to publicize their efforts.
2. Create a list at the conference/association setting of retired clergy women. Most likely this information is already available through a conference directory.
3. Create a pilot “Retirement Buddy” program at the national setting and track its effectiveness for the first two years of retirement.
4. Create a support program with both in person and online components to help clergy women redefine their call after retirement. (Researcher’s note: This suggestion was made for The Pension Board, but it could be implemented at other settings.)
5. Create a Resource Page for retirees like the excellent one available at the Wisconsin Conference website. The link to that list of resources is:  
<https://www.wcucc.org/resource-center/church-management/church-and-ministry/retiring-ministers/>



#### **For Clergy Women**

1. If the loss of your role as a pastor, chaplain, community leader/member, or seminary professor is contributing to an overwhelming sense of loneliness, connect with a therapist or spiritual director. (See Resource List, Website Section.)
2. Cultivate friendships outside the church which you serve. Strictly honor the established boundaries for retired pastors and their congregations.
3. Partner with a retired clergy buddy for support.
4. Research communities of practice for retired clergy. Some conferences and associations offer these.
5. Initiate a retired clergy women’s group!
6. Be creative about making new friends. Consider connecting with people who are of different generations or race from you. Reconnect with your family members. (See chapter 10 of *What Color is Your Parachute? For Retirement.*)
7. Seek out opportunities through volunteering or classes to meet likeminded people with whom you might become friends.
8. If uncertain about the art of making friends, read online articles or books available on the topic.

## Finding 4: Creating a vision for retirement and marking one's leave from ministry can enhance the transition.

### •• For Local Churches, Associations, •• Conferences, and The Pension Board

1. For local congregations, jointly plan a significant way to mark your pastor's retirement. Choose gifts that represent her ministry among you.
2. For local congregations, write heart-felt letters and assemble them into a book. Ask the children of the congregation to make a gift for her. (Researcher's note: When she completed her pastoral internship, the children of the congregation made her an altar cloth with their handprints.)
3. At the conference setting, issue a personal letter of thanksgiving for serving Christ's church as well as recognize clergy women's retirement.



Photo by Austin Chan on Unsplash



## For Clergy Women

1. Create an initial plan for yourself including where and from whom you will seek support, how you will spend your time and energy, and how you will allow yourself to "be" in retirement.
2. Use exercises in *What Color is Your Parachute? For Retirement* to do some initial planning.
3. Plan your final service to include symbolic and physical signs of your shared ministry within the congregation and community.
4. Plan a specific way to personally mark your retirement. Consider a retreat, a day of pampering, or a hike. This is an especially effective strategy early on in your retirement.
5. Once retired, give yourself some time early on to rest and relax before jumping head on into filling your day with activities.

**"The ground is very hard. It [retirement] was like being thrown off a cliff or like jumping from a plane without a parachute. Retirement requires careful planning."**

**Soft Landings in Retirement Study Participant  
UCC Retired Clergy**

## Finding 5: Maintaining boundaries in retirement can be challenging.

### •• For Local Churches, Associations, •• Conferences, and The Pension Board

1. For local church leaders, become familiar with the Ethical Departure Guidelines in *A Sure Foundation: resources for the relationship between pastors and congregations*. As leaders, help the congregation understand the need for and rationale for boundary guidelines. Model honoring the boundaries.
2. Purchase copies of in *A Sure Foundation*. Through Church and Ministry Committees provide a copy to the clergy women who are retiring and the church council president. Make copies available to those who are retiring from specialized ministries.
3. Offer communications plans from previously retired clergy women as part of a “retiring clergy tool-kit” through the conference or association.
4. Develop a webinar about boundaries for retiring clergy through the Ministerial Excellence, Support & Authorization Team of the UCC at the National setting.
5. Offer groups and informal gatherings for retired clergy women at the conference/association setting. Find ways to utilize their gifts.

**(Researcher’s note: Taking these actions may address some of the concerns expressed in this study about boundaries.)**



## For Clergy Women

1. As you begin to contemplate retirement, contact your conference/association staff for guidance about ways in which they can support you as you communicate your retirement and recommended boundaries. Ask to be put in touch with other local clergy women who have recently retired.
2. Familiarize yourself with the Ethical Departure Guidelines in *A Sure Foundation*. For those clergy who are not in local church settings, please refer to the section in *A Sure Foundation* entitled Expectations for Ministers in Specialized Settings.
3. Touch base with recently retired clergy about how they communicated boundaries prior to retirement.
4. Develop a communications plan which addresses pastoral-congregational boundaries and rationale for those boundaries upon your retirement. Review this plan with your council and pastoral relations committee before implementing the actions. This will allow them to reinforce messages about the importance of boundaries. Those clergy in non-church settings are also encouraged to develop a communications plan.
5. Contact your Church and Ministry Committee Chair about setting up an exit interview with you and representatives of the church leadership. See questions are in The Exit Interview section of *A Sure Foundation*.

## **Finding 6: Staying flexible and engaged in the midst of unforeseen challenges is possible.**

### **•• For Local Churches, Associations, Conferences, and The Pension Board**

1. Make sure as local churches and conferences/associations engage in social justice issues to identify ways in which retired clergy women can participate including protesting, letter writing, testifying about an issue via zoom or in writing, leading discussions or serving on panels via zoom, and serving as members of social justice networks through conferences/associations.
2. Communicate stories of retired clergy women's involvement in social issues using media venues at the conference/association settings. Additionally, these stories could be featured in a video and distributed through the UCC at the National setting.
3. Identify a grant (perhaps through AARP or Neighbors in Need) to establish an Elder Skill Bank to match the skills of retired clergy women with needs in churches and community organizations. This could be done on a pilot basis through a conference or association.



## **For Clergy Women**

1. If conversation is a safe or best place for you, explore Elders Action Network at <https://eldersaction.org/>
2. Identify a cause related to social justice in which you want to be involved and at what level.
3. Research possibilities with organizations seeking expertise and skills like yours. (Researcher's note: See the Next Avenue article with a robust list of resources for volunteering. You can find it online at <https://www.nextavenue.org/volunteer-elder-corps/>)
4. Keep reaching out.

**"Keep reaching out" means saying to the world, "I'm still a member of this community. I have a voice and things I need to say, and I want to be part of the conversation."  
Parker J. Palmer  
On the Brink of Everything**

## Finding 7: Differences exist between clergy women's and clergy men's experience of retirement.

### **For Local Churches, Associations, Conferences, and The Pension Board**

1. Ensure that local churches contribute to the clergy pension plans is part of the compensation package as local churches hire clergy women.
2. Invite clergy women to serve as supply pastors at local churches. Ensure they are paid equally.
3. Develop a talent bank at the conference/association settings from which to draw for opportunities for retired clergy women to serve local churches and the conference/association.
4. Guide new clergy on how to handle carefully and directly interference by former clergy. This could be part of the Church and Ministry Committee's mission.



### **For Clergy Women**

1. Identify the roles in your life (beyond ministry) which give you meaning. Once retired focus on them.
2. Be clear about boundaries for retired clergy as spelled out in *A Sure Foundation* produced by Ministerial Excellence, Support & Authorization (MESA) Ministry Team, UCC .
3. Develop, expand and strengthen your networks.
4. Take initiative! Let the conference or association know the ways in which you want to use your gifts.

## Resources

### Books

Marjory Zoet Bankson, *Rethinking Retirement and Non-Retirement in a Changing World*. Woodstock, Vermont: Skylight Paths Publishing, 2015.

Bruce Epperly, *The Jubilee Years: Embracing Clergy Retirement*. Lanham, Maryland: Rowan & Littlefield Publishing Group, Inc., 2020.

Patrice Jenkins, *What Will I Do All Day? Wisdom to Get You Over Retirement and on With Living!* Saratoga Springs, NY: Engelsen Publishers, 2011.

Richard J. Leider and David A. Shapiro, *Who Do You Want to be When You Grow Old?* San Francisco: Barrett - Koehler Publishers, 2021.

Parker Palmer, *On the Brink of Everything: Grace, Gravity, and Getting Old*. San Francisco: Berrett-Koehler Publishers, Inc., 2018.

Mary Pipher, *Women Rowing North: Navigating Life's Currents and Flourishing as We Age*. New York: Bloomsbury Publishing, 2019.

### **Websites for Identifying a Coach, Therapist or Spiritual Director**

International Coaching Federation [coachingfederation.org](https://coachingfederation.org)

Retirement Options [retirementoptions.com/find-a-retirement-coach/](https://retirementoptions.com/find-a-retirement-coach/)

Psychology Today Directory [psychologytoday.com/us/therapists](https://psychologytoday.com/us/therapists)

Spiritual Direction and Companionship [sdc Companions.org](https://sdc Companions.org)