

SOFT LANDINGS IN RETIREMENT

A Study of Retired Clergy Women
Transitioning From Ministry To What's Next
2021

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Pastoral Study Project Grant*



Rev. Suzanne Adele Schmidt, Ph.D.

Soft Landings in Retirement

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to What's Next

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Contents

• Executive Summary.....	4
• Introduction.....	6
• Rationale for the Study.....	8
• Recruitment of Participants and Methodology.....	11
• Study Population.....	14
• Findings and Related Strategies.....	22
• Finding 1: Defining one's identity in retirement differs among clergy women.....	24
• Finding 2: Revisiting one's call and creating meaning occurs in a variety of ways for retired clergy women.	30
• Finding 3: Finding community and support are crucial for clergy women in retirement.....	38
• Finding 4: Creating a vision for retirement and marking one's leave from ministry can enhance the transition.....	46
• Finding 5: Maintaining boundaries in retirement can be challenging.....	53
• Finding 6: Staying flexible and engaged in the midst of unforeseen challenges is possible.....	60
• Finding 7: Differences exist between clergy women's and clergy men's experience of retirement.....	69
• Reflections on Study.....	80
• What's Next?.....	89
• References.....	91
• Resources.....	93
• About the Researcher.....	96
• Be in Touch.....	98
• Acknowledgments.....	99

A note about the sunflower photos and graphics used throughout this report...

As the researcher considered what a soft landing might actually look like, she imagined landing in a field of sunflowers. This explains the use of sunflower images in this report.



Executive Summary

In the fall of 2020, retired United Church of Christ (UCC) clergy women were invited to participate in the Soft Landings in Retirement study. One hundred seventy-one retired UCC clergy women joined the research project. The study was conducted by Rev. Suzanne Adele Schmidt, Ph.D., a retired UCC clergy woman and recipient of a Louisville Institute Pastoral Study Project Grant.

The study participants completed the study survey and thirty of them also participated in two-hour long Reflection Groups via Zoom. Data analysis from the survey and the reflection groups yielded the following seven findings.

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

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

Finding 3: Finding community and support are crucial for clergy women in retirement.

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

Finding 5: Maintaining boundaries in retirement can be challenging.

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

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

Each finding is accompanied by related strategies (the majority of which are based on participants' responses) for various settings of the church and The Pension Board as well as for retired clergy women. Some of the findings and strategies appear to be interconnected and therefore some overlap. The objective of the suggested strategies is to ease the transition of clergy women as they retire from ministry to what's next in their lives.

The strongest recommendations that arise from the data focused on two requests from the retired clergy women. The first was that the church at all its settings recognize and utilize the gifts and wisdom of retired clergy women. The second was for associations/conferences to create formal and informal opportunities for retired clergy women to support one another. It is the researcher's contention that retired clergy women could self-organize around both recommendations if they were encouraged to do so.



Introduction

The researcher's favorite church holy day is Epiphany. Each year on that Sunday at the researcher's request the music director sang "Home by Another Way," a James Taylor song about the Magi going home by another way. While planning her final service which was on Epiphany Sunday, the music director asked about including the James Taylor song. The researcher wasn't sure whether the song was appropriate. The music director wisely reminded her, "You *are* going home by another way."

Retirement from ministry *is* going home by another way. Clergy continue to serve God's people and find new paths to live out their call. Because her own experience on the road to retirement continues to be an evolving pilgrimage, the researcher was curious to explore how other clergy women found the journey.

This study focused on call, identity, and meaning in retirement of UCC clergy women. It was not intended to fully examine the financial aspects of retirement. Although finances in retirement were mentioned by some of the study participants, exploring the financial aspects of retirement is outside of the scope of this work.

The audience for this report is UCC clergy women who are nearly and newly retired. However, clergy women who have been retired beyond a few years should find it helpful as well. This report is also geared to various settings of the church as well as The Pension Board. Suggested strategies for church leaders, The Pension Board, and clergy women accompany each of the seven findings of this study. The intention of these suggestions is to help ease clergy women's transition as they retire from ministry to what's next.

Although the study participants were retired UCC clergy women, it is the researcher's belief that the report findings will be applicable to retired clergy women in other denominations.



A well-known Chinese proverb states, "The journey of a thousand miles begins with a single step." In many respects, retirement is a journey of a thousand miles, a pilgrimage through unfamiliar territory. The strategies in this report are meant to encourage retired clergy women as they set their hearts on their pilgrimage through retirement.

Blessed are those whose hearts are set on pilgrimage.

Psalm 84:5b

With thanksgiving to Cathy Jacobs, friend and fellow Women of the Way, who took this photo during her pilgrimage on the Camino de Santiago.

Rationale for the Study

Ordained clergy are privileged to accompany others in the transitions of life. They are experts when it comes to being a pastoral presence at births, marriages, and deaths. But their own transition as they retire from ministry and move what's next may be challenging.

For some, retirement can be like jumping out of a plane without a parachute and not knowing where you are going to land. Plunging into retirement can present unforeseen challenges. Covid-19 and urgent calls for justice have turned the possibility of anticipated soft landings in retirement into surprise landings.



The goal of this study was to uncover strategies that might increase the likelihood of a “soft landing” in retirement. Thus, Soft Landings in Retirement was used as the name of the study and referred to throughout communications about the study as well as in the study website.

Many clergy are avid readers and rely heavily on resources as they prepare sermons, teach classes, or learn about cultures of those to whom they are ministering. So, it only follows, that as they prepare to retire they also seek out resources that address the transition to retirement.

As the researcher prepared to retire, she read books about clergy retirement. Many contained practical advice and theological grounding related to retirement. Most were written by male clergy and lacked stories of women clergy's experience of retirement.

The researcher also familiarized herself with books which explored retirement from the perspective of Christian calling. She reviewed secular books which focused on various aspects of retirement, some of which paid particular attention to the financial aspects. She also attended three preretirement seminars before her own retirement. Those included two seminars offered by the federal government while her spouse prepared to retire from the Food and Drug Administration and one seminar offered by the United Church of Christ Pension Board in preparation for her own retirement. All three of these seminars focused primarily on the financial aspects of retirement. This makes sense because the knowledge that one can afford to retire may be among the first steps in retirement planning.

Knowing she would be financially secure in retirement was crucial for the researcher. Once that was clear, questions about identity in retirement began to emerge for her. In his booklet *Aging Well: Theological Reflections on the Call and Retirement* by Dr. Jack L. Stotts, the retired President of Austin Theological Seminary, writes, "My initial conclusion about retirement is that it is a magical world. Now each month checks magically appear in our bank account. The economic threat has been tamed, at least for now. Now I can ask, 'What do I want to do?' For in retirement I not only can but must reorder my life. In that sense the magical world of retirement is also threatening."¹

The researcher wondered if female clergy might approach retirement differently from male clergy. She questioned whether or not clergy women's need for social support during retirement might differ from clergy men. These questions arose based on the researcher's own perception that many of her fellow female clergy seemed to approach ministry and collegial relationships differently than their male clergy counterparts.

¹ Jack L. Stotts, *Aging Well: Theological Reflections on the Call and Retirement* (Philadelphia: The Board of Pensions Presbyterian church USA, 1999), 2.

Since no retirement resources existed which highlighted clergy women's experiences of retirement, the researcher sought to fill that void through this study. She wanted to understand lessons which could be learned from retired women clergy about flourishing and calling in retirement as well as creating meaning in this new phase of life. She applied for a Louisville Institute Pastoral Study Project Grant to explore more fully the topic of clergy women's experience of retirement.



**Louisville
Institute**

The Louisville Institute provided some initial guidance and the funds for this project under the rubric of the 2020 Pastoral Study Grant program.

The researcher is indebted to the encouragement of Rev. Dr. Don C. Richter, retired Associate Director of the Louisville Institute and Rev. Dr. Bruce Epperly as well as Rev. Martha Spong, both of whom are past recipients of Louisville Institute Pastoral Study Project Grants.

Recruitment of Participants and Methodology

Although it was tempting to include clergy women from a variety of denominations in this study, the researcher deemed it prudent to stay within the confines of the denomination in which she is ordained, the United Church of Christ (UCC).



The Louisville Institute concurred with this decision as it kept the study manageable. Thus, all of the study participants were ordained by the UCC plus two held dual standing.

This decision allowed the researcher to work directly with the Center for Analytics, Research, & Development and Data (CARDD) of the UCC, National Ministries and tap into other denominational resources such as The Pension Board and Conference Ministers.

A request for contact information of retired UCC clergy women was made to Erica Dollhopf, Director of CARDD. She responded to the request by providing contact information in accordance with their data sharing policies. Only authorized ministers who agreed to have their information published were included in the list which CARDD made available.

An initial invitation to participate in the study was emailed to those in the data base that CARDD provided. This is the method by which most of the participants joined the study.

At the time the invitation was issued, there were 1149 retired clergy women in the CARDD data base with email addresses. Some of those emails were kicked back resulting in a total of 910 retired clergy women receiving the initial invitation to join the study.

Additionally, an announcement about the study was issued through RevGalBlogPals Facebook page. Rev. Palmer Freeman, Conference Minister for the Central Atlantic Conference of the UCC, emailed the 38 other conference ministers and encouraged them to announce the study.

Two leaders in the African American Women in Ministry (AAWIM) were asked to notify their members of the study. Additionally, the national UCC leaders affiliated with The Council for American Indian Ministry (CAIM) and Council for Racial and Ethnic Ministries (COREM) were contacted about the study but there was no response from the groups.

Recruitment efforts resulted in 171 retired UCC clergy women who completed the study survey. Of those 171, 30 participated in Reflection Groups. A website was created from which participants could find their way to the survey as well as register for a Reflection Group. The Reflection Groups gave participants an opportunity to expand upon their answers to survey questions. The website will house the final report and guidelines associated with the study.

The survey which was developed using Survey Monkey included 43 questions. The first 27 questions were demographic. Most of the remaining questions were open-ended. The online survey was available from the beginning of September through the middle of December 2020.

A Pilot Reflection Group was held at the beginning of September 2020 to “test” the registration process, the group format, as well as the survey. Ten Reflection Groups of two hours in length were held by Zoom from September through November 2020.

Those who participated in the Reflection Groups completed a study consent form as part of the registration process. Those who completed the survey gave their permission to have their answers without attribution included in publications related to the study.

The answers from the survey were grouped by each question. The Reflection Group sessions were recorded (with permission) and transcribed. Both the survey answers and transcribed sessions were printed. A lengthy review of the documents was conducted after which the documents were coded for frequent themes.



Study Population

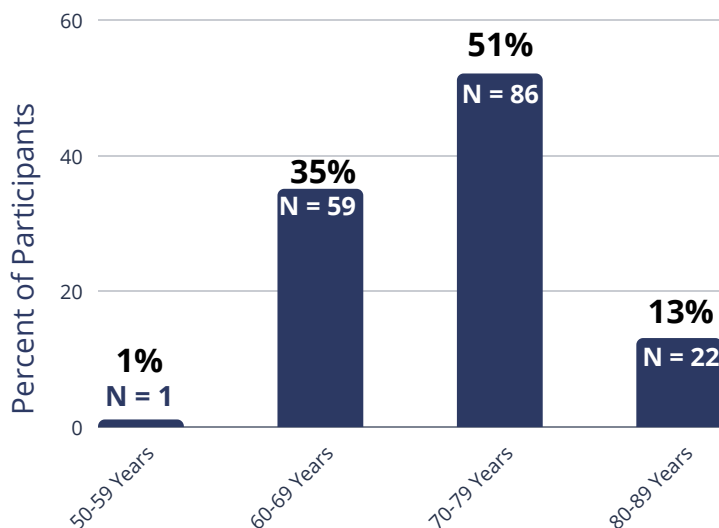
The graphs on the following pages provide insights into the demographic data provided by those who completed the study survey. The vast majority of those who participated in a Reflection Group completed a survey. It should be noted that not every one who completed the survey answered every question.

AGE+

PARTICIPANT PROFILE

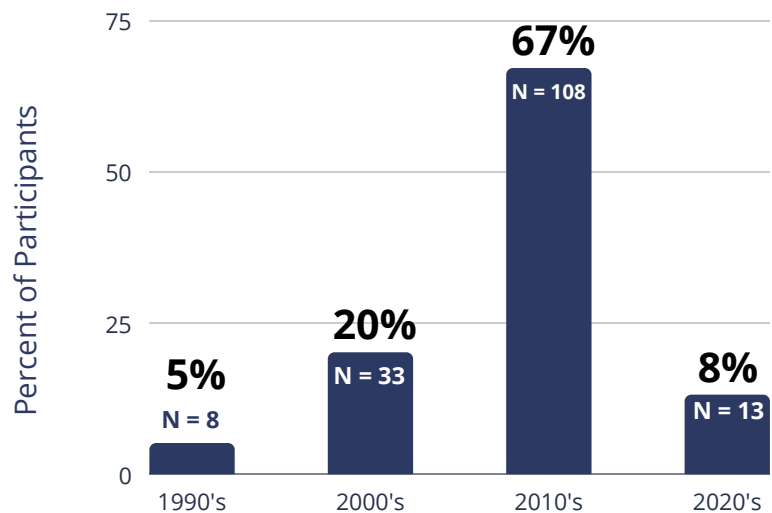
AGE

To gauge participants' age, survey respondents were asked to list the year in which they were born. For those that answered this question, results show that 51% ($n=86$) are in their seventies, 35% ($n=59$) are in their sixties, 13% ($n=22$) are in their eighties, and 1% ($n=1$) is in their fifties.



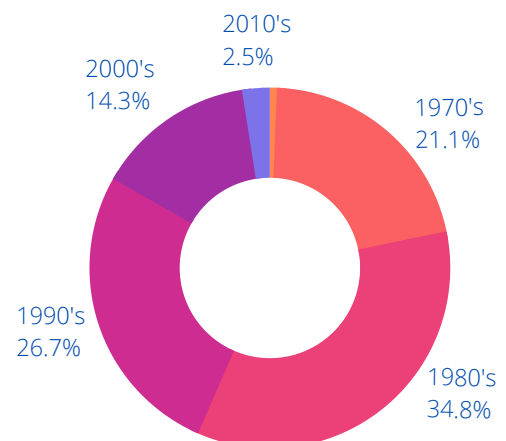
YEAR RETIRED

To assess years retired, survey respondents were asked to list the year in which they had retired. For those that answered this question, results show that 67% ($n=108$) retired in the 2010's, while 20% ($n=33$) retired in the 2000's, 8% ($n=13$) retired in the 2020's, and 5% ($n=8$) retired in the 1990's.



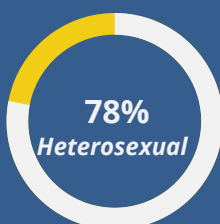
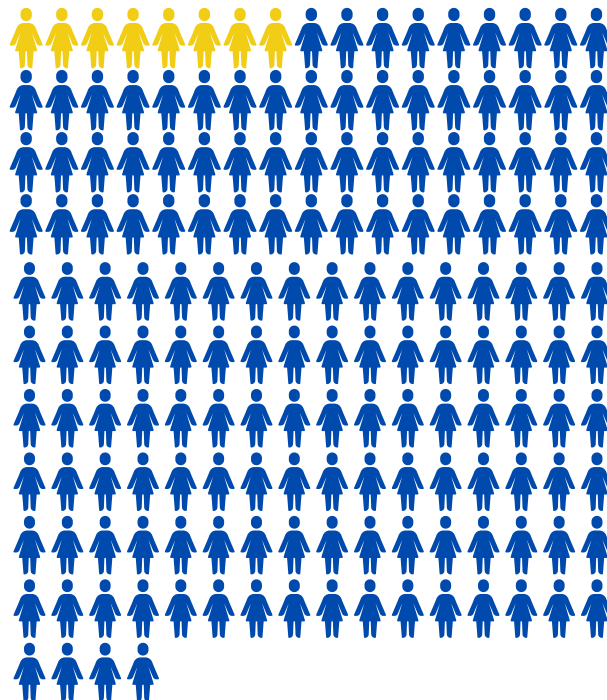
Year Ordained

Most of the participants that answered this question reported that they were ordained in the 1980's (35%). Other participants listed their ordination year in the 1990's (27%), 1970's (21%), 2000's (14%), 2010's (2%) - and one participant that was ordained in the 1960's.



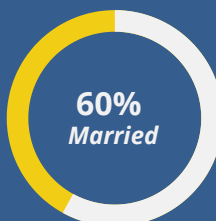
RACE

We also asked participants to choose the race with which that they identified. Most of the study participants that answered this question identified as white or Caucasian (93%). Five (2.9%) identified as Black or African American, two (1.2%) as Asian or Asian American, and one (.6%) as American Indian or Alaska Native. One participant in a Reflection Group who is Hispanic did not complete the survey.



Sexual Orientation

Most participants that answered this question identified as heterosexual. The rest identified as homosexual (12%), bisexual (2%) or 'other' (8%)



Relationship Status

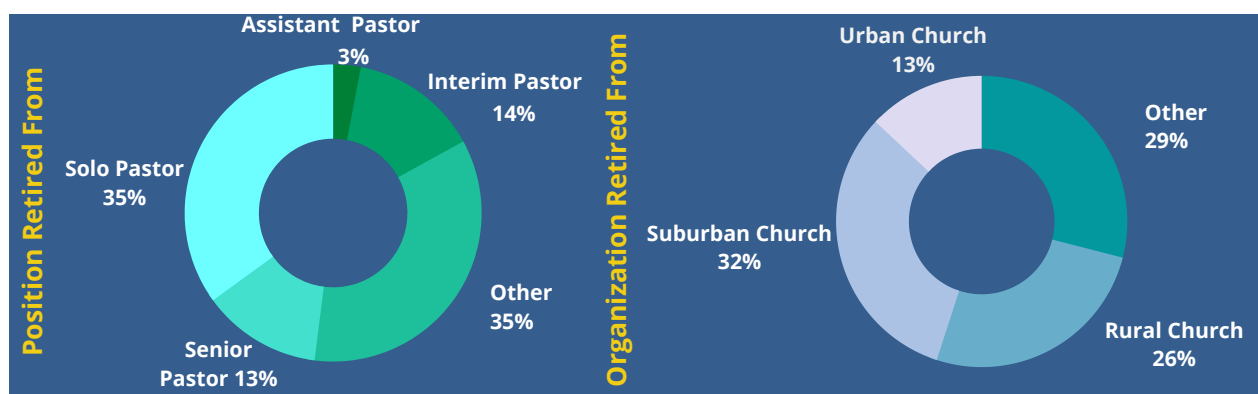
The majority of respondents that answered this question are currently married. The rest are widowed (15%), divorced (14%), single (8%), or partnered (3%)

Position/Organization Retired From and Current Employment Status

PARTICIPANT PROFILE

POSITION AND TYPE CHURCH/ORGANIZATION

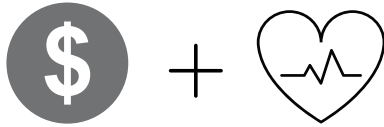
Participants were asked from what positions they retired and types of churches/organizations from which they retired. Of those responding to these two questions, 3% were assistant pastors, 13% were senior pastors, 14% were interim pastors, 35% were solo pastors, and 35% were in other positions. These other positions included chaplains at a retirement community or hospital and staff at the conference, national UCC setting, a not for profit or seminary. As for the organizations from which they retired, the participants reported 13% urban church, 26% rural church and 32% suburban church. Another 26% indicated that they retired from other type organizations including hospitals, hospices, universities, seminaries, and not for profits.



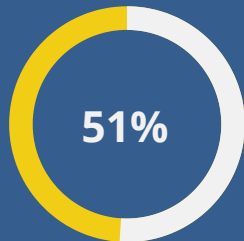
CURRENT EMPLOYMENT STATUS

To better understand participants' clergy retirement context, we also asked respondents to describe their current employment status. The majority of participants are fully retired (66%), others are working part-time (19%), working at an "encore career" (10%), exploring an "encore career" (4%), or are working full-time (1%).

Those who are working describe their positions as spiritual director, writer, pastoral counselor, entrepreneur, interim minister, supply pastor, church consultant, coach, facilitator for Community of Practice, Annuitant Visitor, prison chaplain, artist, and teacher. Some identified their volunteer involvement as "work."



PARTICIPANT PROFILE



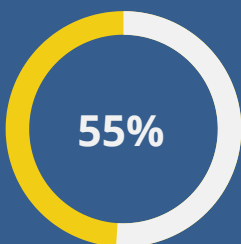
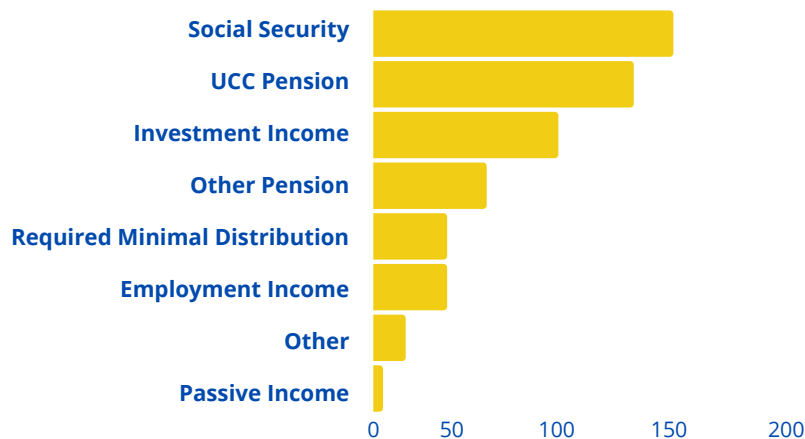
Same as when retired

Current Financial Situation

Most participants that answered this question said that their current financial situation was about the same as when they retired. The rest replied that it was better (27%), worse (20%), or other (2%).

COMBINED SOURCES OF INCOME

Participants were asked to select all the applying options from a list of sources of income. For those that answered this question - and in relation to the 171 respondents that participated in this study, 93% listed social security, 81% UCC pension, 57% investment income, 35% other pension, 23% required minimal distribution, 23% employment income, 10% other sources, and 3% passive income.



Some manageable health issues

Health Status

Over half of respondents that answered this question reported that they are experiencing some manageable health issues. The rest are extremely healthy (29%), experiencing chronic health issues (12%) or are facing potential health issues (4%)

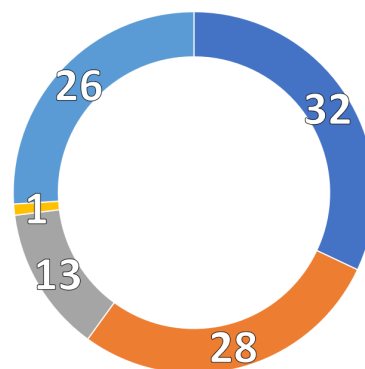


PARTICIPANT PROFILE

Living Arrangements Prior to Retirement

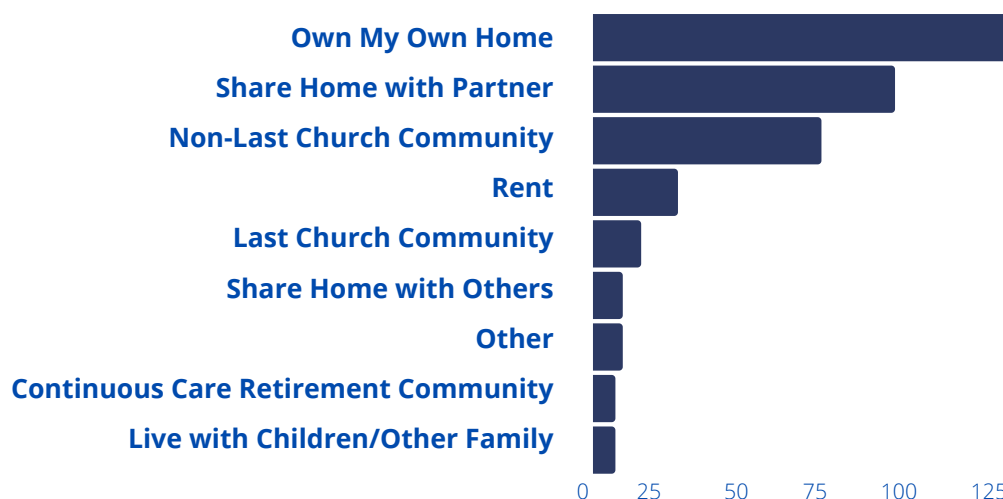
Participants were asked to identify their living arrangements prior to retirement. For those who answered this question, 32% lived full-time in a non church community, 28% lived full-time in the church community, 13% lived in the parsonage, 1% lived part-time in the church community, and 26% indicated "other".

- Full-Time in Non-Church Community
- Full-Time Church Community
- Parsonage
- Part-Time Church Community
- Other



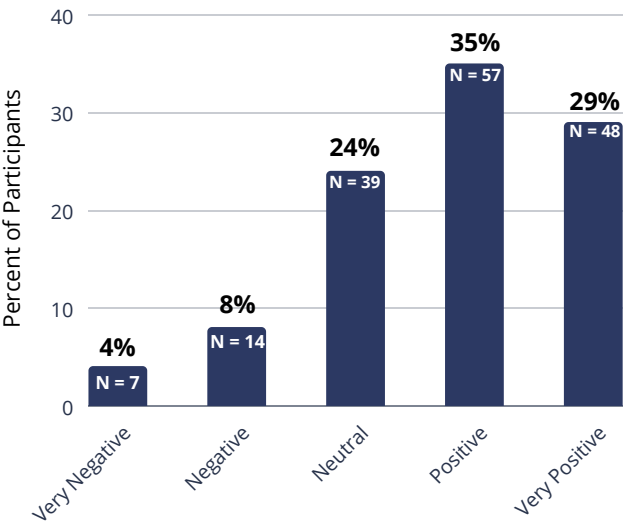
Current Living Arrangement

Participants were asked to select all the applying options from a list of living arrangement modalities. For those that answered this question - and in relation to the 171 respondents that participated in this study, 35% answered that they live in their own home, 26% share their home with a partner, 19% live in a community not where their last church was located, 7% rent, 4% live in the community where their last church was located, 3% share their home with others, 2% have other current living arrangements, 2% live with children and/or other family members, and 2% live in a continuous care retirement community



RETIREMENT PROCESS

Respondents were asked to describe their retirement process at the time of their retirement from very negative to very positive. For those that answered this question, 4% replied that it was very negative, 8% negative, 24% neutral, 35% positive, and 29% very positive.



Involvement in a Faith Community Presently

Of the 166 participants responding to this question, sixteen indicated they were not involved in a faith community. Of this group of sixteen, some indicated that relocation to an area without a UCC church meant that they attended a faith community which was not UCC. Also several were attending other churches via Zoom.

The participants indicated a variety of ways in which they were involved in their faith communities including: lay leader, worship leader/team, choir member, teacher, small group facilitator, Bible study leader, preacher (when pastor was absent), committee member, pastoral care team, and other ministries related to church such as prison ministry and food distribution.

Contentment in Retirement

Participants were asked to rate on a sliding scale how contented they were in retirement. Of the 165 participants that responded, to this question, 59% (n=97) chose the positive end of the scale, 13% (n=22) chose the middle point of the scale, and 28% (n=46) chose the negative end of the scale.



PARTICIPANT PROFILE

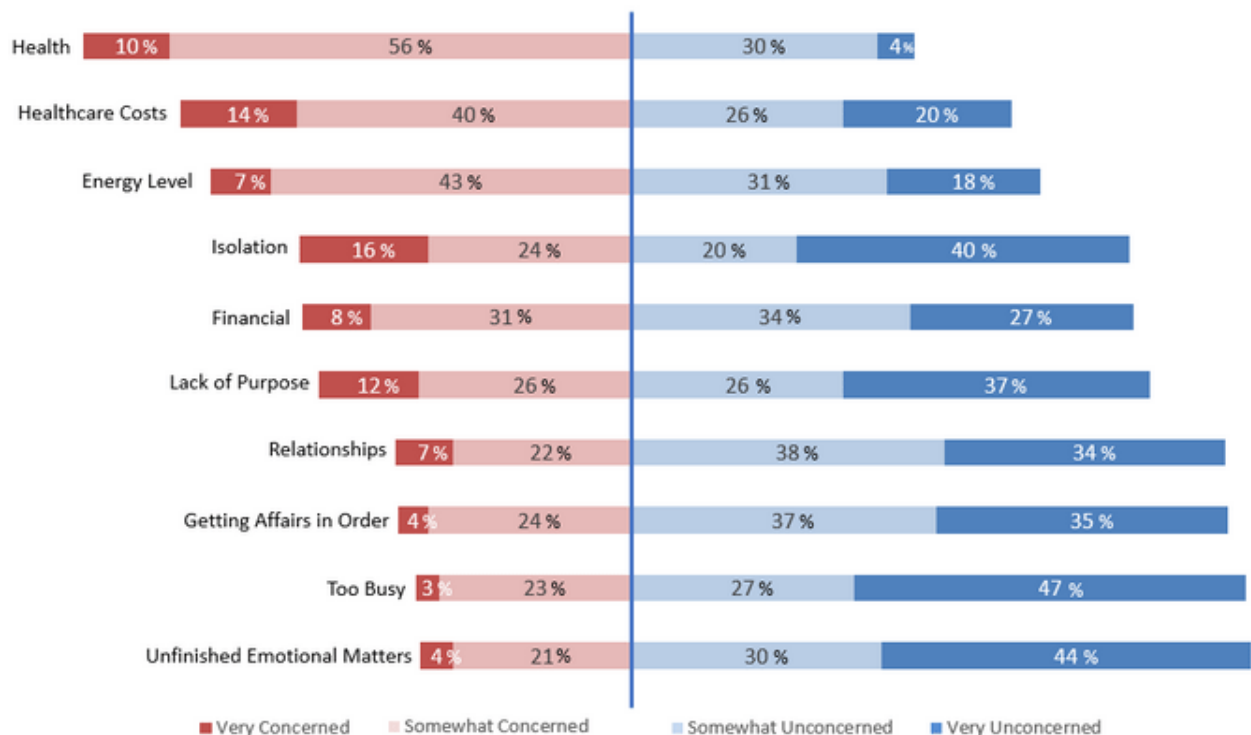
Concerns in Retirement

Those completing the survey were asked to rate 10 concerns related to retirement and assign one rating to each concern. The rating scale choices included very concerned, somewhat concerned, neither unconcerned or concerned, somewhat concerned, very concerned, and N/A.

The concerns included:

- 1) Health
- 2) Health care costs
- 3) Energy level
- 4) Isolation
- 5) Financial
- 6) Lack of purpose
- 7) Relationships
- 8) Getting affairs in order
- 9) Too busy
- 10) Unfinished emotional matters

The graph below is arranged by these concerns which were greatest to those which were least.



Findings and Related Strategies

The survey answers and transcripts from the Reflection Groups were analyzed for recurring themes. The analysis resulted in seven findings. The findings and suggested strategies which are highlighted in this report are based on the responses of the study participants about a fourth of which were serving in specialized settings. The strategies include suggestions for retired clergy women as well as the church at various settings and The Pension Board.

Although the findings and strategies in this report are based on input from retired UCC clergy women, they may be applicable to retired clergy women from other denomination as well as retired clergy men.

As a starting point, the researcher refers to an online article entitled "Clergywomen are not equal to men" by Rev. Jeremy Smith who is a United Methodist clergyperson. In his article, Smith describes all the many obstacles women clergy face in ministry.

The examples Smith cites are taken from female colleagues or found in the book *There's a Women in the Pulpit* edited by Rev. Martha Spong. The article ends with the words, "So, you [clergy women] and I cannot be equal. Because to be in the pulpit, you have already overcome far more that I will ever face."

Smith's position that clergy women face obstacles in ministry that clergy men do not suggests to the researcher that retirement from ministry might be different for clergy women as well.

²Jeremy Smith, , "Clergywomen are not equal to men," *Hacking Christianity*, October 12, 2015'

<https://hackingchristianity.net/2015/10/clergywomen-are-not-equal-to-men.html>

The responses from study participants echoed the view that clergy women's needs are different from their male colleagues. In response to the question "What kind of support for retired clergy women might be developed as a result of this survey?", one respondent answered:

"All kinds of support, which first recognizes that retired clergy WOMEN often have different needs than their male counterparts!"

A discussion follows for each of the study's seven findings along with suggested strategies for the church at various settings and for clergy women. The suggested strategies are based on study participants' responses. In some cases, the researcher has added some notes and her thoughts to the suggestions.



Finding 1

Defining one's identity in retirement differs among clergy women.

In her book, *Creative Aging*, Marjory Zoet Bankson writes, "Although leaving a field which we have loved can be disorienting, even if we desire this release, letting go of the primary identity that we have established over thirty or forty years of effort is a big decision requiring enormous shifts inside."³

The researcher assumed that defining one's identity upon retirement would be a struggle, "an enormous shift" for most clergy women. The study revealed that the issue of defining identity in retirement differed among clergy women.

Some retired clergy women in this study reported having no struggles with their identity when they retired. This lack of struggle with identity could be attributed to advanced planning for the transition of retirement. Two retired clergy women who participated in the study represented their experience of pre-retirement this way:

"I had given some thought to the transition, so it was relatively smooth."

"I had planned for this by knowing some things that I wanted to do but hadn't had the time [to do]."

³ Marjory Zoet Bankson, *Creative Aging: Rethinking Retirement and Non-Retirement in a Changing World* (Woodstock, Vermont: Skylight Paths, 2010), 32.

Others conveyed that retirement brought them a sense of freedom and enjoyment, a time of rest, opportunities to reconnect with family and friends, and the joy of returning to old hobbies and learning new ones. Several participants indicated they were surprised at “how happy they were” in retirement.

At the other end of the emotional spectrum, others reported that the first few years of retirement were filled with a sense of loss and direction. Two study participants explained their loss of identity this way:

“It was hard at first letting go of that concrete identity that had shaped so much of my life. Two years in counseling were certainly times of experiencing and defining those struggles with identity, with value and worth, with letting go of so much that I loved.”

“I was ordained when I was 24 years old. I've been a pastor that long. I'm 67. What am I going to be? Who am I going to be? I don't know. And I grieved over this for a couple years. I finally went to a spiritual director and worked it through and couldn't even talk about retiring without crying constantly. And then the Pastoral Counseling Center had a class called On The Brink. And it was for pastors who were about to transition into retirement and it was fantastic. It helped me tremendously to hear people saying they were finding joy in retirement, and I had never really thought about finding joy in it.’



Photo by Brett Jordan on Unsplash

Although some of the respondents appreciated the help they received in retirement from their associations and conferences, others expressed a sense of being forgotten and cut off:

“Be prepared for the sense of being divorced from your former role and place within the wider church.”

“At the conference level, there is no addressing retirement, celebration around it, no ritual.”

“At the association level, ask us to serve on boards and make sure we get all clergy correspondence, particularly continuing education opportunities.”

Some reported “missing ministry” and applying for interim and supply opportunities to fill the void. Others reported saying “yes” too quickly to requests. One participant was especially clear about this matter:

“Be careful about saying yes. It’s easy to say yes. Before you know it, you’ve said yes to a whole bunch of stuff that isn’t your agenda. It’s really important to figure out what’s really your work and your calling in retirement and not somebody’s else’s need.”

Some of the participants mentioned confusion about their “new” role as church members. They explained it this way:

“As part of our church membership committee, I am in contact with people and occasionally visit our homebound members. I have been diligent about visiting ‘as a member’ not as a pastor. And although it feels comfortable as well as appropriate, I sometimes feel that I’ve lost something I valued.”

**Learn to...Be what you are, and learn to resign with a good grace all that you are not.
Henri Frederic Amiel**

The study participants cited ways the church might assist them as they establish their identity in retirement. It was suggested that it would be helpful to have their gifts recognized and their wisdom utilized at the local, association, and conference settings. Two study participants stated:

“Remember them [clergy women] and invite them to use their talents.”

“Being more intentional about utilizing the resources of retired clergy in the Association; many of us are quite willing to do that, but no-one wants us.”

The researcher is reminded of her experience with her first hip replacement. In preparation for her surgery, she attended the joint replacement orientation at the hospital and read cover to cover the 30-page binder about what to expect before, during, and after the surgery. After the surgery, she struggled emotionally, which was out of character for her usually upbeat personality. This possibility was never mentioned in the orientation or in the binder. When the researcher inquired about this, she was told that she was the first one to mention it. The researcher suggested that the nurse who led the orientation ask patients about this matter after joint replacement surgery. The nurse did and reported back that indeed some people did struggle emotionally after surgery. The nurse added this component to the orientation. The researcher shares this story as a way of lifting up the fact that some retirees may struggle emotionally when they retire, and it is incumbent to recognize and name this.

In summary, 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.

Soft Landings in Retirement Strategies

•• 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 in clergy wide mailings.
3. Offer retreats and resources at the conference or association settings for those about to retire or recently retired on financial and non-financial skills. [Researcher’s note: These events could be organized and led by retired clergy women. Perhaps some seed money could be provided to sponsor this effort which could be held via Zoom.]
4. Offer a Panel Discussion led by a UCC Pension Board representative and UCC women clergy who have been retired from 1 to 16 years with adequate time for Q & A. [Researcher’s note: Perhaps this event could be recorded and available afterwards 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.



Photo by Stephen Hateley on Unsplash

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**

**Know that your identity is not
as a clergy woman, but as a
beloved child of God.**

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



Finding 2

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

Often seminarians are asked to share their call story as part of their seminary training, or they may be asked to tell it as part of the ordination process. The question of call can follow clergy throughout their ministry as they interview for new positions or attend gatherings with clergy colleagues.

In retirement, one of the challenges that clergy might face is separating role from call. Because of this, retirement can be complicated for clergy. As Rabbi Daniel Roberts and Dr. Michael Friedman write in *Clergy Retirement*, "The work of clergy is not readily put away."⁴ It is not surprising that one of the tasks for clergy upon retirement is the opportunity to expand or redefine their understanding of their call beyond their ministry role.

In *The Call to the Soul*, Marjory Zoet Bankson writes, "I see call as a special way of understanding what we are here for: being able to name our changing field of work in the world."⁵ Bankson's understanding of call suggests it is necessary to reflect on your call as your work in the world changes.

In *The Jubilee Years*, Rev. Bruce Epperly writes, "What we worked for in the first half of our lives we may need to jettison in the next half of life to be faithful to God's dream for our lives."⁶

⁴ Rabbi Daniel Roberts and Dr. Michael Friedman, *Clergy Retirement: Every Ending a New Beginning for Clergy, Their Families, and Congregants* (Amityville, NY: Baywood Publishing Company, 2016), 56.

⁵ Marjory Zoet Bankson, *The Call to the Soul: Six Stages of Spiritual Development* (Philadelphia: Innisfree Press, Inc., 1999), 13.

⁶ Bruce G. Epperly, *The Jubilee Years: Embracing Clergy Retirement* (Lanham, MD: Rowman & Littlefield, 2020), 116.

Rev. Doug Wysocky-Johnson, Executive Director of Lumunos, talks about “Big C” Call and “small c” call. By “Big C” Call he means the large question about our purpose and meaning in life. By “small c” call he means the many decisions and choices that we make along the way that reflect our “Big C” call. He cites examples of “small c” call choices such as deciding how to spend time over a weekend or how to respond to invitations to volunteer. Wysocky-Johnson’s definition of call intertwines purpose and meaning.

There has been much written about the importance of purpose in retirement. Richard J. Leider, co-author of *Who Do You Want to Be When you Grow Old?* says, “The data is clear. Purpose is fundamental. It is critical to your health, healing, happiness, and ultimately your longevity.”⁷

In *Women Rowing North: Navigating Life’s Currents and Flourishing as We Age*, Mary Pipher writes that when transitions happen and identities change, one of our greatest challenges is to find a new sense of meaning and purpose in our lives. As her doctor brother observed when he retired for health reasons, “You just can’t go out and buy a pound of purpose.”⁸

**You just can’t go out
and buy a pound of
purpose.
Mary Pipher
*Women Rowing North***

In *There’s a Women in the Pulpit*, Rev. Martha Spong writes, “Not all women in ministry approach their calling in the same way. Some consider all possibilities before reaching a conclusion, while others jump in and trust God to catch them in case of disaster.”⁹

⁷ Nancy Collamer, “How to Discover Your Purpose in Retirement,” Next Avenue, August 2, 2021, <https://www.nextavenue.org/retirement-purpose/>

⁸ Mary Pipher, *Women Rowing North: Navigating Life’s Currents and Flourishing As We Age* (New York: Bloomsbury Publishing, 2019), 16.

⁹ Martha Spong, editor, *There’s a Women in the Pulpit: Christian Clergywomen Share Their Hard Days, Holy Moments & the Healing Power of Humor* (Woodstock, Vermont: Skylight Paths, 2015), xv.

Just as Spong suggests that not all women in ministry approach their calling in the same way, this study's findings demonstrate that not all clergy women approach their call in retirement the same way.

Some respondents reported uncertainty about what their new call might be. They expressed their unknowing in these ways:

"I feel called by God to do something, but I don't know what it is."

"Not sure. I continue to chat with God about that."

"Still discerning. I want to feel as if God could still use me-somewhere, somehow."

Several participants described their call in retirement as a continuation or expansion of their life-long call. Others explained that their call in retirement is different. One participant described her call in retirement as both an expansion and different from her previous call. Related to this, she wrote the following in her survey response:

"It is an extension of my previous call in serving Christ, though some of the ways it's worked out may look very different. For instance, I volunteer in the local kindergarten (or I did until the coronavirus), which may look very different from ministry in the church but caring for children is one of the ways Christ modeled love, and the UCC holds it as one of its values as well."

Given the nature of the UCC and the fact that the survey and reflection groups were conducted during the pandemic as well as the increased awareness of devastating racial injustices, many of the participants described their call in retirement to greater social justice. They described this call in these ways:

"To be a voice for justice in this tumultuous time. To follow Jesus both in living a life of love and in calling out injustice as I see it."

"I feel God has moved me more directly into justice-seeking work. I feel that God has taken the reins off and is encouraging me to open myself up to issues and run."

"The scripture I chose for my ordination was Micah 6:8. In my ordained ministry and in my life before and after serving the church this has been my call. So it continues..."

Yet others described their call in retirement to a less action-oriented approach and instead to a more contemplative, rest in God oriented approach. Some responses related to contemplation include:

"Being rather than doing. Deep reflection and reading. Evolving relationship with God."

"A still small voice that says, Rest your weary soul and trust in me."

"I am called to a deeper relationship with God."

“My call while I was working was focused outward-on the ministry setting, the community, the world. Now my call seems to be focused inwardly and more limited.”

Some described their call as “being retired” and that all their learning up to this point informs their present call. Two of the study participants offered these viewpoints:

“Finally, it has become clear that retirement is where I am called to be, with occasionally doing some supply preaching as invited.”

“I am a minister who is now retired-and all of my ministerial learnings and gifts are part of me. I am now called to live my life, day to day, with that call.”

**Behold, I am doing
new thing.
Do you not behold it?
Isaiah 43:19**

When asked what gave their life meaning in retirement, many of the study participants mentioned connections with their families including their spouse, adult children, and grandchildren as well as friends.

Others identified hobbies as a way of creating meaning. A variety of hobbies were mentioned including ballroom dancing, biking, exercising, gardening, golfing, knitting, music, quilting, reading, spending time with pets, and practicing yoga.

Several reported their continuation of preaching, teaching, coaching, volunteering, writing, and working as a therapist as providing meaning in their lives.

Both listening for the still small voice to hear God's call to a new thing or a continuation of a long-time call requires time. Discerning how one will spend time in retirement in meaningful ways requires making space for pondering and praying. One participant described her approach to this as follows:

"Well, I'm really a sort of type A person. I was actually worried about retirement. So, I got myself a spiritual director, who said, 'The first thing, you've got to take some time.' I said that I wanted to send out a resume to some nonprofits in the area. She said, 'You shouldn't do it now, because you're going to get 15 jobs. And you need to have some time to figure out what you want to do.'"

**Retirement is not
about doing.
It's about being.
Soft Landings in
Retirement Study
Participant, UCC
Retired Clergy**

In summary, 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.

Soft Landings in Retirement Strategies

•• 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.



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 current call 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.)

**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***

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/>



Finding 3

Finding Community and Support Are Crucial for Clergy Women In Retirement.

This study was conducted in 2020 during quarantining and social distancing due to Covid-19. It was not surprising, then, that some participants reported feeling isolated and lonely. Pandemic aside, loneliness can go hand in hand with retirement.

Call it a clan, call it a network, call it a tribe, call it a family; whatever you call it, whoever you are, you need one.
Jane Howard

The researcher remembers some advice offered in her first Boundary Training for Clergy. The facilitator cautioned, "To keep clear boundaries, you can be friendly with your congregants, but you can't become friends with them." It is tempting to do so and if pastors do become close friends with members of their congregation, it is especially challenging to honor the boundary guidelines upon retirement. Giving up those friends in retirement can contribute to clergy loneliness.

In an online article entitled "Retirees: How to combat loneliness, live longer," Nancy Hellmich quotes Robert Bornstein, a psychologist and co-author of *How to Age in Place*.

Bornstein says older adults sometimes experience "a triple whammy" that contributes to loneliness in a relatively short period of time. Kids often move out of the house and sometimes far away from home, he says. Typically, around the same time, people lose their ready-made social circle at work. And it's not uncommon to lose a partner at some point during the later years of life, he says. "So often you have three great losses in a small number of years, and that can lead to tremendous isolation."¹⁰

¹⁰ Nancy Collamer, "How to Discover Your Purpose in Retirement," Next Avenue, August 2, 2021, <https://www.nextavenue.org/retirement-purpose/>

As clergy retire and leave the churches which they pastored, they also lose the faith community which they helped to build. If they live in the parsonage, they most likely lose their home. If they move to a new area, they can be faced with challenge of making new friends.

The unique challenges that clergy face as well as the factors identified by Bornstein mirrored the comments of the study participants. A sample of their responses follow.

"Due to my husband's illness, his death and my grief, and the need to relocate, my ministry was focused inward, to my own needs. It was a painful place at a time when I felt very isolated without community."

"I was unprepared for how vocationally lonely I would feel."

"Spent my whole life building community for others and didn't have it for myself."

"I grieved two things in particular. The first would be just the loss of the community and the wonderful sense of belonging in that community. And then the second just goes right along with it, is simply the place, one's role in that community. So, that's a lot. It's a lot of stuff to lose."

"I am surprised at how long it has taken to make friends. It took like five years, even at the church we're involved in, where we're active, to begin to make friends. I've never had to be a friend. I've always been a pastor. So, the whole thing about friendship continues to surprise me."

"My first church out of seminary, I was an associate pastor. The senior pastor's wife said to me that the best thing was she and her husband formed friendships with at least three or four couples who were not part of the church. The friendships outside the church were her saving grace."

The matter of making new friends as one retires is complicated. In an article about making friends Debbie Carlson writes, "The older people get, the more challenging it can be to make friends, and that's especially true after retirement as work is one of the most common ways to meet people. For people who move far distances after retirement, making new friends can be doubly difficult because they may not know anyone in their new town."¹¹ And yet, friendships are an antidote to the loneliness that retired individuals and seniors can experience.

The researcher has a longtime friend and confidant who is 15 years older than she. Her friend, Mary (not her real name) was always the researcher's model for aging with gusto and grace. Mary has developed Alzheimer's and is no longer able to communicate. The researcher greatly misses her friendship with Mary and the wisdom she often imparted.

While on a cruise with her spouse, the researcher met Carolina Spence (her real name) who is the same age as Mary and has a zest for living like Mary. Although the researcher and Carolina are on opposite coasts, they both sensed an interest in developing a friendship. So, they formed a Books for Two Book Club and meet by Zoom every two weeks to discuss the book they both are reading and to share the details of their lives.

¹¹ Debbie Carlson, "Baby boomers have trouble making new friends in retirement, research shows" *Chicago Tribune*, August 19, 2020, <https://www.chicagotribune.com/lifestyles/sc-making-friends-older-family-0823-20160819-story.html>

In addition to the need for community, the study participants also mentioned the need for support from fellow clergy during the transition to retirement. Clergy women can sometimes find it difficult to ask for support. After all, they are the ones usually offering support. But times of transitions such as retirement from ministry can be an ideal opening to seek support.

It can sometimes be difficult to ask for support when we need it, but having someone we can count on to stick with us through the tough times can make those times much more bearable.

**Fred Rogers
*Life Journeys According to Mister Rogers***

The concept of seeking support was mentioned frequently in answer to the survey question, “What is your number one piece of advice for clergy women in the first five years of retirement?” Participants’ responses related to the importance of support follow.

“Talk, talk, talk with other retired clergy friends. That web of support and friendship makes all the difference. Don’t walk this journey alone.”

“Begin or join a support group of other women clergy who are in transition to retirement or are in different stages of retirement.”

“Find at least one other retired clergy women with whom you can develop a caring, trusting relationship.”

The study explored ways in which the church at various settings as well as The Pension Board could ease the transition for clergy women from ministry to retirement. One of the most frequent responses was to offer formal support groups and informal gatherings. Some of the ideas about this identified need and ways to address it follow.

"[My local association] interim minister started a Zoom group for retired clergy. It's a mixed group of men and women. I have really valued it and appreciated the link to the association."

"One of our ministers on the conference staff met with retired clergy. After that meeting, another clergy woman and I started an ongoing group. We take turns leading it."

"It would be helpful to have groups of engagement where retired people can grow. They can contribute and feel like they have dignity, respect, and a sense of belonging. It adds to identity."

"Provide for gatherings of women clergy to form relationships, especially among retirees."

"A retreat once a year where the ones considering or moving into retirement could meet with others in that position and those who have segued into retirement and have a perspective to offer could meet, talk, share meals and support each other... that would be great. **And yes, I think it does need to be Women Clergy doing this, aside from male clergy. It is a different issue, not just economic but perception of our culture, etc.**"

"Assign an experienced retired clergy person to a newly retired person i.e., a coach to explore what can be possible. Create a database like colleges do to connect with clergy who are doing new things preferably in their region."

Many participants mentioned the services offered by The Pension Board as well as the Annuitant Visitor program which is sponsored by The Pension Board as sources of support. The following comments reflect these sentiments.

"I'll put in a good word for the Annuitant Visitor program. Its purpose is not specifically to ease this transition, but the contacts our visitors make can be helpful."

"Loved the retirement seminars. All the financial nuts and bolts set into the larger picture."

Some respondents had yet to be contacted by an Annuitant Visitor which was of concern to them. It was also suggested that The Pension Board offer programs other than financial advice designed with retiring clergy women in mind. The responses which follow reflect these sentiments.

"Offer programs like what you are trying to do [through this study] which offer more than financial advice."

"Offer seminars specifically for retiring/retired women."

In summary, 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.

[Researcher's note: The above advice pertains to clergy women who are retiring regardless of the settings in which they served.]

Soft Landings in Retirement Strategies

•• 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. Offer the association/conference communications channels 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. All that would be required is culling out the contact information for the retired clergy women from the 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. Take initiative and start 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 one of the numerous online articles or books available on the topic.

It was retired clergy women who helped me navigate my retirement.

They generously shared their stories which encouraged me to embrace the changes and chances of this new path.

**Rev. Lucy Brady
UCC retired clergy**



Finding 4

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

Many of the study participants acknowledged the value of planning prior to retirement. One participant summed up the importance of doing so this way:

"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."

Although the need for reflecting prior to retirement is obvious, the reality of full-time ministry can make this difficult. As one study participant put it:

"You really need a support community to help you identify what you love. In the rush of full-time ministry, you don't always have time to think about that, much less act on it."

Despite the demands of ministry and the myriad of tasks to address before taking one's leave from ministry, the retired clergy women in this study encouraged some preplanning before retirement. Their advice for other clergy women who will follow them into retirement included:

"Seek a counselor during the year before retirement and follow up during the first year after [retirement]."

"Make a vision board or list that includes specifically things you've always thought you'd like to do but didn't have the time for before [retirement]."

“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.”

“Prepare. Decide what kind of life you want and make decisions that will support that.”

“Don't wait till the first five years of retirement to decide what you're going to do in retirement. Have some plans to consider in your next chapter in life. You need to have a plan for what [you] are going to do with [your] time. Whatever you do, plan.”



Photo by Austin Chan on Unsplash

“If you need income, then plan this while you are employed.”

Based on the experience of the retired clergy women in this study, it is wise to build space into one’s plan for renewal, self-care, and listening for the “still small voice” upon retirement. Some of their reflections included:



Photo by Fabian Møller on Unsplash

"Take care of yourself. Learn to receive, not just give. Breathe."

"Let God call you into life in new ways. Feed your soul."

"Take time to find out where God is leading you."

Study participants shared guidance about ways in which congregations might mark their pastor's retirement:

"Celebrate their ministries exuberantly. If they haven't been contributing to retirement for pastors, make a retirement gift to ease the financial burden of retirement for women who usually make less than their male colleagues."

"Celebrate her gifts and contributions and thank her profusely."

"My congregation had a grand celebration which made the transition clear in a very positive way."

"My congregation was shocked by my retirement announcement. But they did an outstanding job of celebrating the ministry we did together. It wasn't just about 'me' it was about 'us' and God's place in our years together."

In terms of what would help in easing the transition to retirement, one respondent suggested, “A letter from the Conference Minister, expressing appreciation for the retiree having given years of their lives to the denomination; also, recognition in the Conference newsletter; some equivalent of a “gold watch” might be nice.”

Although the above suggestion pertains to clergy women regardless of their ministry setting. It is important for those who are ministering in other ways and in other organizations to mark their retirement through ritual or celebration or both.

There is the importance of personally marking the transition from ministry to whatever is next. One of the participants reflected on this matter in this way:

“Mark it in a significant way with an extended, guided or directed retreat or a wilderness experience. And to have someone mark that with you, with the spiritual director. Otherwise, you just fall off [or can fall off] the cliff.”

In summary, 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 or to act on being proactive about planning. 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.

The idea of taking time to rest and listening for the “still small voice” after retirement was mentioned by some of the participants.

One of the frequent responses to a variety of the survey questions was the suggestion of working with a spiritual director. In the case of planning for retirement, one of the participants suggested engaging the help of a director about a year before retiring. The researcher is a strong proponent of spiritual direction for clergy before and after retirement.

Researcher's Notes: The researcher began working with a spiritual director as part of her discernment process before entering seminary. They prayed about the researcher's call to ministry. Together they discerned the researcher's call to her first and only marriage at 51 years old. When the researcher accepted her first call to a church, she and her spiritual director met regularly which served as a natural segue for them discerning the researcher's call to retirement. In the years since retirement, they continue to meet.

When clergy are ordained, long standing rituals may be employed, such as the laying on of hands and the gifting of a stole to the newly ordained clergy. This model may serve as a way to think about the clergy's retirement. The UCC Book of Worship contains an Order for Times of Passage: Farewell which may be used in church settings. Even if a clergy woman has not served in a church, a ritual marking her retirement is important. Using some kind of ritual marks the leaving and release from her time of service in her place of ministry.

In addition to using the service in the UCC Book of Worship, the researcher also wrote a farewell liturgy which involved members of the congregation and community with whom she and her congregation had partnered during her ministry. She and the congregation together planned the celebratory gathering after the worship service.

Soft Landings in Retirement Strategies

•• 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.



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.



Finding 5

Maintaining boundaries in retirement can be challenging.

The study survey included an open-ended question about boundaries, “The UCC’s publication entitled *A Sure Foundation* spells out Ethical Departure Guidelines including boundaries. What was/continues to be your experience of boundaries for both yourself and your congregation upon your retirement?”

Given the responses to this question, maintaining boundaries appear to be a challenge for some women clergy who retire as local church pastors. Of those answering this question, only eighteen percent reported having no issues with boundaries. This was especially true of those who have served in interim positions and those whose call involves serving as a chaplain or staff members of a seminary, a judicatory organization, or a not for profit.

The need for the congregation to adhere to and honor boundaries was expressed clearly by one of the respondents who stated:

“Local churches can ease the transition for clergy women from ministry to retirement by knowing about boundaries and not putting pressure on the pastor to cross those boundaries.”

Many survey participants who were local church clergy reported communicating and following the boundaries prior to and during retirement, albeit it was not always emotionally easy to follow the guidelines. Two respondents addressed the emotional component of minding boundaries:

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

"I continue to care about the people in the church from which I retired after serving for 9 years. How do I communicate that love without violating boundaries?"

Upon retiring, those clergy women in non-church settings who responded to the survey indicated their situations were different from those in local churches. One survey participant described her circumstances as follows.

"My situation wasn't really an actual church congregation, so this question doesn't really apply. I am keeping to boundaries around not undermining any successors to my position, and supporting them as appropriate. Realizing the program I ran for 10 years is no longer my responsibility was a little hard for a while, but I think I'm over it!"

A few respondents mentioned that moving away from the area where their church was located as intentional in terms of maintaining boundaries. Two sample survey answers follow.

"I purposely moved out of the area."

"Because my church was in a small town and I served there for 22 years, my husband and I knew that we needed to get out of town. We moved four hours away, which made it easy."

Some study participants indicated discomfort about the rigidity of boundary guidelines.

“Personally, I think the boundaries that are expected of pastors leaving churches is extreme. It denies our humanity. It denies our ability to create and maintain new boundaries. It denies the parishioners ability to create and maintain new boundaries. I think more intentional training could be done with both congregations and retiring pastors to help facilitate a healthier break and change in relationship. It puts quite a burden on a retired pastor as well as parishioners who will run into the pastor while simply living life. There must be a better way for us to break ties and remain in the cities that are home to us and our families.”



“I would like boundaries to be more inclusive and respectful of the wisdom that retired clergy bring to While the researcher understands the pain related to a pastor “cutting ties” with her faith community upon retirement, she also is one whose ministry was impacted negatively by the interference of the former interim pastor who retired after completing her interim assignment at the researcher’s congregation. One participant voiced her struggle with former pastors who were still in the area.

Photo by Tim Mossholder on Unsplash

"I felt very strongly about getting out of the community because I struggled at several points in my ministry with former pastors who were still in the area. I have been approached several times to do weddings, funerals and baptisms (despite being very clear when I left that I would not do such ministry) and I have kindly but firmly turned down all such requests."

The researcher strongly advocates that clergy women set boundaries around time. The researcher sees this strategy as contributing to the mental health of clergy women. One study participant shared her advice about doing so.

"My husband and I were always clear about leaving churches in an ethical way, even before there were any guidelines. In retrospect, we wish we'd established better personal boundaries about our time commitments to our churches, so that we'd have time for social connections outside of our placements. For instance, we never booked symphony tickets, because we always wanted to be available in case we were needed by either of our churches for meetings or emergencies. We wanted to make meeting times available that were best for members, and not hindered by any personal call on our time. We don't regret those decisions, but we'd urge ministers in the future to consider carving out specific time for themselves (other than study leave, vacations and sabbaticals)."

There is also the issue of boundaries when a retired clergy is involved in a congregation where she is not the pastor. One retired chaplain shared her wisdom concerning her experience as a member of a local church.

"Currently I am a 'lay' person on my church consistory but have asked the pastor to tell me when I overstep my boundaries and say or do something that is the pastor's role and responsibility. I carefully think through my role on consistory and am very careful when I talk. What I have discovered is my insight into helping lay members understand the role of a pastor and offer suggestions on what consistory and the congregation can do to be more supportive. I have been thanked for this on several occasions."

In summary, 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.

Several survey participants mentioned the need for boundaries and 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.

Some of the respondents voiced strong concerns that the boundary guidelines were extreme and unhealthy. Although the researcher fully supports the need for clergy boundaries, she also believes that a conversation about possible creative ways to approach this topic is warranted.

Soft Landings in Retirement Strategies

•• 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* which is produced by the Ministerial Excellence, Support & Authorization Team of the UCC. As a leader, help the congregation understand the need for and rationale for boundary guidelines. Model honoring the boundaries for your congregation and retiring pastor.
 2. Purchase copies of in *A Sure Foundation: resources for the relationship between pastors and congregations* through Church and Ministry Committees and provide a copy to the clergy women who are retiring and the church council president. Also make copies available to those who are retiring from specialized ministries.
 3. Offer sample letters and communications plans (redacted) 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. Consider ways to support retired clergy women at the conference/association through offering groups and informal gatherings as well as finding ways to utilize their gifts and wisdom.
- (Researcher’s note: Taking these actions may address some of the concerns about boundaries expressed in this study.)



For Clergy Women

1. As you begin to contemplate retirement, contact your conference and association staff for guidance about ways in which they can support you as you communicate your retirement and recommended boundaries. Ask them to put you in touch with other local clergy women who have recently retired.
2. Familiarize yourself with the Ethical Departure Guidelines in *A Sure Foundation: resources for the relationship between pastors and congregations* which is produced by the Ministerial Excellence, Support & Authorization Team of the UCC. For those ministers 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 addressed and communicated boundaries upon 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.
5. Contact your Conference/Association Church and Ministry Committee Chair about setting up an exit interview with you and representatives of the church leadership. Suggested questions are included The Exit Interview section of *A Sure Foundation: resources for the relationship between pastors and congregations*.



Finding 6

Staying flexible and engaged in the midst of unforeseen challenges is possible.

When this study was approved in December of 2019, those who were awarded Pastoral Study Project Grants were invited to the Louisville Institute for an orientation in February of 2020. This would be the last time the researcher traveled on a plane for well over a year due to Covid-19 restrictions.

The researcher's initial vision was to offer two ways of participating in the study. One was by completion of the study survey and the other was by joining an in-person reflection group. But the pandemic of Covid-19 changed those plans. All of the reflection groups were conducted online through Zoom.

At the same time, the United States was dealing with another kind of pandemic that of systemic racism and injustice (in response to the deaths of Ahmaud Arbery, Breonna Taylor, and George Floyd). These deaths raised awareness beyond the United States about racial injustice .

The researcher postponed beginning the data collection portion of the study knowing that these double pandemics were much on everyone's minds. As the months passed, it seemed as if the news of Covid-19 and systematic racism was growing graver. The researcher decided to move ahead with the data collection in September 2020.

To recognize the double pandemics and the effect that each might have upon retirement, the researcher asked two open-ended questions which addressed these. The first was: "In what ways has Covid-19 impacted your call or purpose in retirement?" The second was: "In what ways has the pandemic of systemic racism and injustice (in response to the deaths of George Floyd, Breonna Taylor, and Ahmaud Arbery) impacted your call or purpose in retirement?"

The answers which follow paint a picture of how the retired women clergy in this study responded to these two questions in the survey as well as in the Reflection Groups.

Of the 166 study participants who completed the survey, a small group of 10% indicated that Covid-19 had little or no impact upon their retirement.

Others commented on the various ways that Covid-19 has made a difference in their retirement. Some focused on what might be considered the positive aspects including 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. Some of the responses which deal with loss follow.

"None of us will get this time back."

"Loss of direct human contact is so hurtful and such a great loss. Technology can help but never replace those direct conversations and hugs!"

"I have lost opportunities."

"I feel like my call is not possible to activate since everything is closed, churches and volunteer activities."

"Several [spiritual] directees decided not to continue if they could not come in person. The turmoil has created anxieties and hungers and increased what was already present."

Despite the expressed losses, hope was present in some of the responses. As the saying goes, these retired clergy women "made lemonade from the lemons" that Covid-19 handed them.

"Most of my volunteer activities that I found meaningful have been cancelled for now and I miss them, and I feel a sense of responsibility to be involved in making life better for others and honoring God's claim on my life. Somedays this weighs on me and I wonder what - or where - God would like me to be/do now. I have tried to use this time to do some reflection and nurture myself. After several months, I have found a few new activities that are safe and have helped renew my spirit. It's an ongoing journey for sure!"

"Surprisingly it [Covid] has enhanced it [my call or purpose]. Since offering to facilitate Zoom worship I have learned so much and am able to use some of my creativity in providing slide presentations for the service."

"The pain of isolation is real. The grief is deepening the longer it goes on. So much of life is on hold. Finding hope in the little things daily is a must. Making phone calls, sending cards and notes to break loneliness for a bit is no small thing."

Lastly one respondent commented on how Covid-19 helped her see her call in a new light.

"It [Covid-19] didn't change my call or purpose, but it changed the way I live them out. I never planned to worship each week for a church who needed my help during a pandemic or volunteering five days a week in a food pantry, but it has given my life purpose at this time."

It's no surprise that retired clergy women associated with a denomination whose hallmark is social justice had much to say in response to the question, "In what ways has the pandemic of systemic racism and injustice (in response to the deaths of George Floyd, Breonna Taylor, and Ahmaud Arbery) impacted your call or purpose in retirement?"

Just as with the question about Covid-19, responses to this question indicated that retirement has given the respondents the gift of reflection on social justice issues. One study participant stated it this way:

"I am a white woman of privilege. Retirement has given me time to reflect on white supremacy, the black lives matter and environmental justice movements, #MeToo and where there is an honorable place for me to stand given my complicity."

Over a quarter of the participants were in a book group, online group, or course on the topic of racism. Others were teaching and presenting on the topic in various venues including their Continuous Care Retirement Communities. Others were praying. Two study respondents commented:

"It [the pandemic of systemic racism and injustice] intensified my prayers and reading choices."

"It [the pandemic of systemic racism and injustice] has opened up an avenue of reading and learning for me to explore more deeply, as well as a major focus of prayer."

**My job now is prayer.
Dorothy Day (in her 70's)
*Selected Writings: Little by Little***

Although 6% of those responding to this question chose to attend protests during the pandemic, a larger percentage 11% indicated that they chose not to attend protests due to concerns with Covid-19. As alternatives to protesting, respondents cited actions such as letter writing campaigns, signing petitions, and donating to causes related to combating racial injustice.

One respondent expressed “sadness for not having a congregation with which to dialogue about these matters.” While another said, “Being retired, I don’t have to be as guarded in my political views as I felt I had to be as a church minister.”

Another study participant voiced a concern about not spreading herself too thin when it came to social justice issues:

“Being retired has given me time to read some of the important books about racism but COVID has limited my ability to respond as I might otherwise. I only went to one march after George Floyd and wasn't comfortable with the social distancing. I continue to raise my voice for justice but am more focused right now on getting my congresswoman re-elected (she flipped a previously Republican seat in 2018 and is an important voice in Congress) and on continuing my work on climate change. I'm trying to stay focused, so I don't spread myself too thin.”

Of the 122 participants who answered this survey question, only 6% indicated the pandemic of systemic racism and injustice (in response to the deaths of George Floyd, Breonna Taylor, and Ahmaud Arbery) did not impact their call or purpose in retirement.

In summary, 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. Although some reported choosing not to participate in demonstrations out of concern for contracting Covid-19, many took the opportunity to study more deeply about the atrocities which racism has caused over the years. Others were involved in letter writing, signing petitions, and donating to causes which are fighting racism.

Researcher's Note: The idea to word the survey question about racism, "In what ways has the pandemic of systemic racism and injustice (in response to the deaths of George Floyd, Breonna Taylor, and Ahmaud Arbery) impacted your call or purpose in retirement?" was suggested by Rev. Dr. Audrey Price who at the time during which the study survey was developed was serving as an Associate Conference Minister for the Central Atlantic Conference of the UCC. The researcher had heard Rev. Price speak about this concept as a call to action for people of faith.

Subsequently the researcher read a statement issued by Sandra L. Shullman, Ph.D., President of the American Psychological Association. In her statement, Shullman wrote, "We are living in a racism pandemic, which is taking a heavy psychological toll on our African American citizens. The health consequences are dire. Racism is associated with a host of psychological consequences, including depression, anxiety and other serious, sometimes debilitating conditions, including post-traumatic stress disorder and substance use disorders. Moreover, the stress caused by racism can contribute to the development of cardiovascular and other physical diseases."¹²

The researcher believes that the choice of the words "the pandemic of racism" in the study survey question captured the history, the moment, and the ongoing struggle of racism.

¹² Sandra Shullman, "We are Living in a Racism Pandemic, says APA President," APA News, May 29, 2020.
<https://www.apa.org/news/press/releases/2020/05/racism-pandemic>

Soft Landings in Retirement Strategies

•• 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.

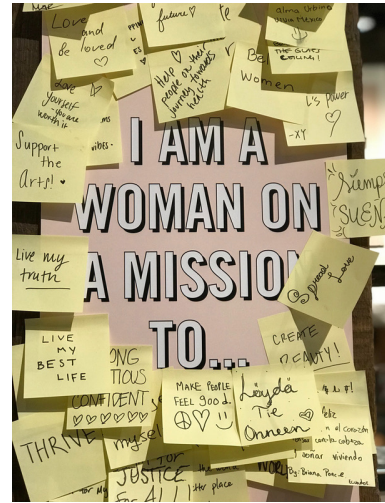


Photo by Valentina Conde on Unsplash

"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.

The responses to the study question about observed differences between clergy women's and clergy men's experience of retirement varied. It is important to remember that this project was not a comparative study. Therefore, the responses of this study's participants are based on only clergy women's perceptions of the differences.

Some participants (18%) reported observing no differences while others (12%) admitted to not knowing if there are any differences. In fact, one participant admitted to not having any retired clergy friends. Yet other participants (25%) stated clearly that there were differences. The survey provided space for citing examples of the differences and those answers provided numerous examples of differences.

Some of the differences reflect the current realities of ministry such as the financial disparities between men and women clergy. Much needs to be done to remedy this situation but it is not an overnight fix. The differences mentioned most frequently are highlighted in this section of the report.

Financial

Before summarizing the study responses, the researcher believes it is helpful to provide a snapshot of some research about the compensation disparity between clergy women and clergy men.

The 2014 Data from the Bureau of Labor Statistics (BLS) revealed that women clergy earn 76 cents for each dollar earned by male clergy.

However, the difference between compensation for women clergy and men clergy seems to be shifting. According to a 2017 article in *The Christian Century* which was reprinted with permission by the Association of Religion Data Archives:

The gender pay gap shrunk from women clergy making 60 cents on the dollar compared to men in 1976 to 93 cents on the dollar in 2016. The highest paying jobs still are more likely to go to men. Around 21 percent of female clergy are part-time, compared to only 4 percent of male clergy.¹³

In her September 2020 article entitled "Women, Money, and Gender Bias" which appeared in *The Church Executive* Ann Norori writes, "Ordained female clergy are more likely to be offered and feel compelled to accept lower-paying positions."¹⁴

¹³Tobin Grant,, "Gender Pay Gap Among Clergy Worse Than National Average," Religion News Service, January 12, 2016,
<https://religionnews.com/2016/01/12/gender-pay-gap-among-clergy-worse-than-national-average-a-first-look-at-the-new-national-data/>

¹⁴David Briggs, "Pay Gap for Women Decreasing According to New Study," *The Christian Century*, August 3, 2017,
<https://www.christiancentury.org/article/pay-gap-women-clergy-decreasing-according-new-study>

Another contributing factor is that many women have fewer years in ministry than most men due to childbearing, child rearing and other family caregiving responsibilities. Data also shows that salaries for female clergy start at lower levels than men and the disparity is consistent over time. Additionally, male clergy are typically offered a higher salary than female clergy for the same position."¹⁵

Norori's thoughts mirror the following observations of the study's participants.

"Men clergy are not as vulnerable financially as women. Men have the tall steeple churches or have had in the past, more so than women. The higher paying jobs don't go to women."

"Clergy women colleagues (the ones in my generation) have some extra difficulty with finances. They usually got paid less and often entered ministry later in life."

"I think women work longer since they started in ministry later in life; many are single and can't afford to retire. Their resources may be more limited; especially if there has been a divorce or school loans as they approach retirement."

It appears that not only is there a compensation disparity between clergy men and clergy women while they are working, but the disparity might continue in retirement as evidenced by the following survey comment:

"I found out that a retired [male] colleague was paid \$150 for pulpit supply at [the same] church [where] I received \$50 a few weeks prior."

¹⁵ Ann Norori, "Women, Money, and Gender Bias," The Church Executive, September 2020,, <https://churchexecutive.com/archives/church-financial-wellness-22>

Identity

The study participants' responses indicate that they see their fellow male clergy as holding tight to their roles as clergy. Some of the women in the study attributed this "struggle to let go" in clergy men to the fact that women have multiple roles inside and beyond the church. Thus, when clergy women retire, their identity can be found in the other roles in which they are involved outside the church.

"I see clergy men still needing to cling to identity as pastor."

"Clergy men have a more difficult time than women do because we always have an identity as caretakers."

"My sense of male clergy is that their identity, sense of self, is more tied up in their role as clergy. Letting go of that role, that 'persona' is more difficult for males. We were also moms, wives, etc. and while that is also true of men, the reality is that more of the care-taking of children, etc. falls on women. So, we have learned to juggle more. And [when] we leave our clergy roles behind; we have other roles still within us."

"Men keep barreling on. They remain acting on committees and stuff as though they are still mansplainers. There are so many men that don't have any hobbies, so they don't know what they are going to do next, except tell their wives they've been loading the dishwasher wrong for years."

Boundary Issues

Another area of differences between clergy women and clergy men identified by the study participants was the matter of boundaries. The following two quotes are among the participants' views on the subject of boundaries.

“When my male colleagues retire, the expectations around boundaries and boundary-keeping are more flexible for them than it is for women.”

“When I was on the Association Church and Ministry Committee, we had issues with a few men (especially in long term pastorates) not observing boundaries, insisting on performing pastoral services for previous parishioners, and interfering in their former congregations.”

Opportunities

Some of the study participants voiced frustration over the fact that their male colleagues seem to have more opportunities to serve the church after they retire.

One of the participants attributed this to male colleagues having better networks. “It seems that most clergy men have continued serving churches as supply pastors or interim pastors. It seems that they have an easier time finding ministry positions than the clergy women.”

“When [clergy] men retire from the church, they have better networks. I think they hook each other up. Like the pastor of my church, who is fixing to retire, he is going to have an abundance of invitations to do this, that, and the other.”

The researcher’s experience post retirement has taught her that clergy women need to advocate for themselves when it comes to opportunities. One of the study participants addressed this matter directly:

“I think a woman pastor has to be proactive in her relationship with the conference. I reached out to have some sort of relationship with somebody in the conference And so, they know who I am now. But I had to make the effort.”

In summary, 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 female clergy do. Some of the survey responses suggested that clergy men might not observe boundaries in retirement as closely as clergy women do. Lastly, 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.

Although this project was not designed as a comparative study, the researcher decided to include some thoughts from Rev. Lucy Brady and Rev. Eddie Blue, a clergy couple who are married to one another and both retired. In the spirit of full disclosure, they are the researcher's friends and clergy for whom she has the highest regard. Their responses provide insights into how personality traits can impact a clergy's approach to the retirement journey.

Reverend Lucy Brady is an ordained UCC clergy who served churches in Baltimore and Westminster, Maryland. Reverend Eddie Blue is an ordained Episcopal priest who served churches in Baltimore, Maryland. The researcher is grateful for their honesty and authenticity as they responded to the questions which follow.

What have been your great challenges in retirement? How did you address them?

Rev. Blue: I had two challenges at the beginning of my retirement: Dealing with my sense of grief and loss and getting a new sense of purpose.

I didn't address them very well initially. I was depressed for a long time. Happily the Church Pension Fund sponsors a retreat/conference for clergy called "Credo". I attended one a few months after my retirement at the Waycross Camp and Conference Center in Southern Indiana. It was the place where I first learned about the Episcopal Church and the place where I felt the call to ordained ministry. I was able to reconnect with my past and grieve and feel ready to move into the future.

I took Chinese at McDaniel College in Westminster, Maryland which was a way for me to stay mentally active. It was also good to be with young people who treated me (sometimes to my horror) like a classmate.

I settled into the Church of the Ascension in Westminster, Maryland as a parishioner. I found a home there.

I joined a group of retired clergy called Retired Old Divines Eating Out (RODEO) for lunch once a month.

Rev. Brady: My greatest challenges were grief, finances, and health.

The first few months, I felt lost. I felt called to be a member of Trinity UCC in Manchester, Maryland and discovered a member who lived nearby would drive me every week. Worship at my new church blessed me, and I cried every Sunday, until I didn't need to cry anymore.

When I was offered a part time job, at my new church. I was thrilled to be able to use my gifts again. This job also gave me time to change my spending habits and adjust to a lower income for which I had not fully prepared.

I needed several surgeries to improve my mobility and asthma. I had great support and encouragement from Eddie as well as from rehab. The changes in my health encouraged me to not work and really retire.

Have you each approached retirement ~ the same or differently?

Rev. Blue: We both were careful to observe the rule of having no contact with the previous parish and its members for a year. Lucy was busy almost immediately. She became employed part-time where she helped rebuild the Children's Church Program at her new home church. She took on some supply preaching as well. I was less eager to venture out and warmed a pew for several months before doing some supply preaching. I also began an informal study of economics which has been intellectually stimulating.

Rev. Brady: We approached retirement differently. At 72, I still had trouble deciding when to retire, mostly because I loved what I was doing, and still had lots of creative energy. I also realized I did not have the same stamina as I had when I was younger.

Over several months, I talked with a trusted sister clergy friend and colleague who listened, helped me hear myself and prayed with me. Finally, I became clear that it was time to retire and I chose a date.

The day I resigned, I went to a conference for UCC Women Clergy. I was fortunate to attend a workshop there led by women at different stages of retirement and that was helpful.

I felt so happy to meet a lot of young pastors who were excited about ministry at that conference. I actually felt myself moving into retirement as they stepped into their ministry.

To what do you attribute the similarities and differences in your approaches?

Rev. Blue: Some of the similarities have to do with our sharing a common set of values about how clergy should act. Our differences probably have to do with our differing personality types. I'm an introvert and Lucy is an extrovert so our approaches to a lot of things tend to be different. Denominational differences play a role as well. Episcopal clergy tend to tie their identity to their vocation to a greater degree than other protestant clergy I have observed. Parenthetically, there are some Episcopal clergy who would object to being labelled "protestant".

Rev. Brady: The differences and approaches to retirement are pretty much like our personalities. Eddie is an introvert and processes things internally. When things are clear to him, then he tells me about it. I am an extrovert, and talk about every step until I have a clear picture.

We have both found new ways to respect and enjoy time alone as well as time together. We are a support for each other through the chances and changes of life. Through all the adjusting we were grounded by our common faith and values.



Retired bi-denominational clergy couple,
Rev. Eddie Blue (Episcopal) and Rev. Lucy Brady (UCC)

Soft Landings in Retirement Strategies

•• 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. (Researcher's Note: 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 and 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 professional and personal networks.
4. Take initiative! Let the conference or association staff know the ways in which you would like to continue to use your gifts.

Our willingness to serve the larger denomination or support local ministry is often welcome when we take the initiative.

**Bruce G. Epperly
*The Jubilee Years: Embracing Clergy Retirement***



Reflections on the Study

This study began as a small seed in the researcher's mind, but it grew and grew until her garden overflowed. This massive garden of data grew despite the fact that the guidance she received was "keep the study small and manageable". The positive response to the survey and the reflection groups was an indicator that exploring clergy women's experiences of retirement was needed. The survey answers and the reflection group sharing revealed important insights and sacred stories.

Committed to caring for the stories which study participants shared, the researcher pondered over which comments to include in the study report because they each seemed like an important piece of the retirement puzzle. In the end, she had to choose carefully and not all the responses are included in this study. This report, however, is a first attempt to share some of the comments. Down the road, she hopes to include more of the stories in articles and perhaps a book.

The stories people tell have a way of taking care of them. If stories come to you, care for them.

And learn to give them away where they are needed.

Sometimes a person needs a story more than food to stay alive.

That is why we put these stories in each other's memories.

This is how people care for themselves.

**Barry Lopez
*Crow and Weasel***

The researcher started this study with the idea that there were common threads in retired clergy women's approach to call, meaning, and identity. What she discovered is that one size does not fit all. Each clergy woman's retirement path evolves differently. In fact, the retirement process is often an ever changing journey.

JoAnn Street Shade and Lauren Hodgson who served in both administrative and pastoral roles in the Salvation Army write in their book *To Be Continued*, "We can stick our toes in a variety of rivers until we find the best fit for our later years. As one unknown blogger suggested, 'Adjust your mindset to accept that your future isn't going to go in a straight line to a single right destination. It will most likely be a winding road so enjoy the ride and keep your eyes open for new opportunities, changes in your passion, and set a new path for a new destination.'"¹⁶

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 contention that retired clergy women could and should self-organize around both recommendations if they were supported and provided with tools for doing so.

The researcher has always had a soft spot for the once used phrase "Veterans of the Cross" to describe the special UCC offering for retired clergy. However, the word "veterans of the cross" conjures up visions of forgotten "veterans of war." Has the church forgotten its retired ministers just as the United States has been accused of forgetting its retired military? Some of the study respondents suggested that sometimes the church has forgotten them and ignored the gifts of retired clergy women.

¹⁶JoAnn Streeter Shade and Lauren Hodgson, *To Be Continued: Women, Ministry, and Retirement* (Ashland, Ohio: Gracednotes Ministry, 2017), 85.

One study participant captured this matter in the following way:

"I am still an ordained clergy person, and that identity was a sacred call. And I feel like to have it be dismissive from my perspective on the basis of ageism, to be put in the background and just either told to take courses or be a number particularly after many times asking to contribute to do a workshop for free. Or, to ask in whatever ways I could serve, even mailing letters if need be and to just not get responses. I think we need to take a look at that alongside of what it means to be a justice church. I really do. So that has been something that has made me angry. And yet I recognize that every time I get strident about it, I probably get more of that being looked over than being looked at. So, I don't know what to do about that. I hope your study will raise some of these issues in a way that they can be heard and seen."

Although the Psalmist was beseeching God in Psalm 71: 9a, "In my old age, don't set me aside," this could also be a plea to the church. The church's compliance in ignoring the gifts of its elders is reflected in an article which quotes Rev. Lynn Castell Harper, Minister for Older Adults at Riverside Church in New York City. Harper says that through her work she has learned how real and pervasive ageism is. She reflects on the fact that she is a better person, a better minister, our church is a better place because of our older members, not despite them.

Castell Harper goes on to say, "It reflects poorly that our imagination is so stunted and limited when it comes to aging — that we can't see gifts that are lost, all the creativity and care and the relationships that are lost when we don't interact with older adults. That's a real spiritual deficit in our society."¹⁷

¹⁷ Judith Graham, "Minister for Seniors at Famed Church Confronts Ageism and the Shame it Brings," KHN.org/news, September 2, 2021
<https://khn.org/news/article/minister-for-seniors-at-famed-church-confronts-ageism-and-the-shame-it-brings/>

Might the UCC lead the way in addressing ageism by finding ways to utilize and benefit from the wisdom and gifts of retired clergy women? We could live into the Job 12:12 scripture: *Wisdom belongs to the aged and understanding to the old*. Such efforts could address challenges of meaning and identity in retirement.

**The pitcher cries for water
to carry
and a person for work
that is real.
Marge Piercy
"To Be of Use"**

If associations/conferences could create formal and informal opportunities for retired clergy women to support one another, this might go a long way in addressing the support which the study participants identified as a need. These opportunities might also address the devastating aspects of loneliness as one ages.

According to The California Health Report, "Loneliness can increase depression, neuroses, pessimism, alcoholism, and suicidal thoughts. It can also disrupt sleep and reduce self-esteem. Its physical effects are equally disastrous. It can increase blood pressure, limit the body's ability to fight off illness, and has been linked to higher death rates. Social isolation can increase obesity and speed the progression of Alzheimer's disease."¹⁸



Photo by Pawel Czerwinski on Unsplash

¹⁸ Matt Perry, "The Health Perils of Aging: Lonely and Sick," California Health Report, May 13, 2021
<https://www.calhealthreport.org/2012/05/13/the-health-perils-of-aging-lonely-and-sick/>

It does not escape the researcher's awareness that association and conference staffs have their hands full in these days of "dwindling resources". It is the researcher's contention that retired clergy women could self-organize with the association or conference's encouragement to identify ways in which they could create meaning by serving the church and to create systems of support for themselves. These efforts could be implemented on a pilot basis and in small ways to determine what works for different groups and/or various circumstances. The researcher has a dream that these groups might grow into mission oriented clusters which could provide meaning for the retired clergy women and address a myriad of social justice needs.

The ways in which associations support retired clergy need not be elaborate. The researcher is reminded of a simple way that one association creates support for retired clergy. Once a year retired clergy and their spouses are invited by the Church and Ministry Commission for a check-in and a luncheon. Members of the Commission and their spouses join them. At one gathering, the participants were asked to bring a poem, scripture, or song/hymn to describe where they were in their lives. One of the clergy spouses read a poem by Billy Collins entitled Forgetfulness as a way of sharing with the group about a recent diagnosis of Alzheimer's. It was a powerful and deep moment of connection for all gathered.

As illustrated in the graphs found in the Study Population of this report, the majority of the study participants were White/Caucasian. Although some clergy women of color were part of the study, the researcher suggests that a closer examination of retired clergy women of color be considered.

The researcher set-out to determine if there were differences between clergy women and clergy men's experience of retirement. The differences cited in Finding 7 of this study are based on the perceptions of retired clergy women. The researcher suggests further examination of retired clergy men's experience of retirement. The matter of inequity in compensation between clergy men and clergy women and its impact upon finances in retirement also needs further study.

An enlightening article entitled "Cast Wide the Net: Why Gender Matters" utilizes statistics from The Church Pension Fund of The Episcopal Church. In reference to comparison of compensation by gender and position, Paula Nesbitt states, "Although the differences in earnings may seem minor, they do affect the future earnings of clergy and amount that a pension will offer in retirement. Additionally, for every year that a cost of living increase of a given percentage is applied [to] earnings, it increases the gender gap in actual dollars. This can have a sizable effect over time...Inequalities suggest that gender still matters."¹⁹

If similar research does not exist, the Pension Board of the UCC may want to look more closely at the issues raised in Nesbitt's article.

When the researcher applied for the grant for this study in 2019 one of her driving forces as a retired ordained clergy woman was to create a resource which featured the voices of retired ordained clergy women. At that time, there was no such resource. The researcher is grateful that her colleague, Rev. Dr. Bruce G. Epperly included interviews with retired clergy men as well as retired clergy women in his book entitled *The Jubilee Years: Embracing Clergy Retirement* published in 2020.

¹⁹Paula Nesbitt, "Cast Wide the Net: Why Gender Still Matters," The Episcopal Church.
<https://www.episcopalchurch.org/cast-wide-the-net/why-gender-still-matters/>

The study participants were grateful to be asked for their input and those who participated in the reflection groups via zoom were particularly pleased to be in the presence of one another. Some voiced the opinion that most likely nothing will change as the result of the study. But others voiced hope that some shifts might come about from this project. One participant offered:

"I'm hoping that out of your work, that something is launched that is available for retired clergy, and I'm going to say retired clergy women. I'm so grateful for this time together. I want to hear what other people are going through, what their stories are."

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 trouble, necessary trouble by being the grey clergy radical voice of the church. The researcher is given hope by the study participants comments "that in retirement God has taken the reins off and is encouraging me to open myself up to issues and run" along with "being retired, I don't have to be as guarded in my political views as I felt I had to be as a church minister." 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.

Each Reflection Group session ended with a reading of the poem "I Am Not Old" by Samantha Reynolds. It was chosen as a reminder that retirement and aging provide opportunities to reframe the assumptions society makes about elders.

The researcher is grateful for Samantha Reynold's permission to include her work in this report. It may be found at the end of this section.

The researcher likes to say that retirement can be like jumping out of a plane without a parachute and without knowing where you are going to land. This study focused on uncovering collective wisdom of retired clergy women which might contribute to "soft landings in retirement." One participant who resonated with this image shared:

"I love the idea of soft landings. It's a matter of being able to share what other people have found. I feel like you bringing us together is really part of the soft landing."

As the researcher imagines what a soft landing might look like, she pictures landing in a field of sunflowers. English actor Helen Mirren once said, "I don't think there's anything on this planet that more trumpets life than the sunflower. During the course of the day, the head tracks the journey of the sun across the sky. A satellite dish for sunshine. Wherever light is, no matter how weak, these flowers will find it. And that's such an admirable thing. And such a lesson in life."

May your landings in retirement be soft and may you be a satellite dish for the light of Christ



Photo by Sixteen Miles Out on Unsplash

I AM NOT OLD

I am not old...she said
I am rare.

I am the standing ovation
At the end of the play.

I am the retrospective
Of my life as art

I am the hours
Connected like dots
Into good sense

I am the fullness
Of existing.

You think I am waiting to die...
But I am waiting to be found

I am a treasure.
I am a map.

And these wrinkles are
Imprints of my journey

Ask me anything.

by Samantha Reynolds
<https://bentlily.com/?s=i+am+rare>
Used with permission of author



What's Next

A variety of methods will be used to disseminate the learnings from this study which will include mailings, articles about the study, and presentations about the study. The avenues which follow will be pursued in 2021.

- Distribute the final study report as well as a guidebook to the 171 study participants and the 15 clergy women who were contacted prior to the study to ascertain the need for the study.
- Announce the availability of the study report and guidebook through the study website with the Women in Ministry Group affiliated with Chautauqua Institution.
- Review the results of the study with the Conference Minister for the Central Atlantic Conference of the UCC, the Pension Board, the Deans of the Communities of Practice for the UCC, and the team for Ministerial Excellence, Support and Authorization.
- Announce the availability of the final study report and the guidebook on the study website to the UCC Conference Ministers with a request that an announcement be included in their conference newsletters.
- Announce the availability of the final study report and the guidebook on the Facebook pages of RevGalBlogPal and UCC Clergy Women.

- Present study findings at the Central Atlantic Conference Annual Meeting in October 2021.
- Submit articles about the study for publication in the Alban newsletter and UCC publications.

The avenues which follow will be pursued in 2022.

- Write an article about the study will be included in the Lumunos magazine along with an invitation to be part of a pilot support group for retired clergy women (from all denominations).
- Offer a pilot support group for retired clergy women.
- Develop a book proposal.
- Explore the possibility of training a group of retired clergy women to facilitate support groups for retired clergy women.

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US Federal Government, Food and Drug Administration

United Church of Christ Pension Board

UCC Related Publications

A Sure Foundation: Resources for the Relationship Between Pastors and Congregations, Produced by the United Church of Christ, Ministry Excellence, Support, & Authorization (MESA) Ministry Team, 2018

Websites for identifying a Coach, Therapist or Spiritual Director

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

Retirement Options for Retirement Coach
retirementoptions.com/find-a-retirement-coach/

Psychology Today Directory
psychologytoday.com/us/therapists

Spiritual Direction and Companionship
sdcompanions.org

About the Researcher

Rev. Suzanne Adele Schmidt, PhD., an ordained United Church of Christ (UCC) clergy woman, retired from local church ministry in 2018.

As she was planning to retire as a local church pastor, Suzanne found that most of the resources about clergy retirement were written by male clergy. This fact prompted her to apply for a 2020 Louisville Institute Pastoral Study Grant to research the experiences of retired UCC clergy women.

She was awarded the grant which funded the Soft Landings in Retirement research project.

Suzanne has a keen interest in the transitions of life and work. As an organizational consultant and coach, she worked with organizations and individuals as they navigated changes. As a pastor, she walked with folks in the transition places of life.

A lifelong learner and facilitator of learning, Suzanne has taught fellow learners from grade school to graduate school in public schools, universities, corporate classrooms, and Chautauqua Institution. Over the years, she has facilitated retreats for church and judicatory leaders as well as Lumunos (in the tradition of Faith at Work).



At this stage in her life, she is being called to accompany others on the journey of retirement and aging. She is a trained facilitator in The Soul of Aging, an intense program developed by the Center for Courage and Renewal. She believes that developing new rhythms are crucial in retirement. Deeply committed to hospitality, Suzanne's favorite Biblical story is the Loaves and Fishes. She delights in the "Ministry of Soup" which involves her making and delivering soup for those who could use a little love in a bowl.

Suzanne and Krista Kurth, Ph.D. are co-authors of *Running on Plenty at Work: Renewal Strategies for Individuals*. Suzanne holds a Ph.D. in Education and a Master's in Divinity. She is active in her local UCC congregation and co-chairs the Social Action team with her spouse, Daniel Davis.

Suzanne and Dan anticipate their move to Homewood, a UCC Retirement Community in Frederick, MD where Debbie Ross, Suzanne's Camp Lutherlyn friend of 50+ years, will be their neighbor.

Many mornings Suzanne can be found starting the day with her journal and reading the news followed by a swim which is her favorite time to pray.

Be in Touch



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***And I will still be carrying you when you
are old. Your hair will turn gray, and I
will still carry you. I made you, and I will
carry you to safety.***

Isaiah 46:4

**You are never too old to set a new goal
or dream a new dream.**

C. S. Lewis

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