

What the retirement of Baby Boomers could mean for the church

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If you look around at most denominational meetings, you will see that Baby Boom retirements will have a massive impact on our denominations. Boomers make the majority of those in the pews, in the pulpits, and in power. The first wave of Boomers is in the midst of retiring, so what can we expect? How will this affect us?

I can't say for sure, but let me look into my crystal ball and tell you what I see.

**An increased number of people will be on a fixed income.** People used to tell me that they were on a fixed income and I would laugh, "You think my income is elastic? Look at my budget. It's pretty fixed!"

Then my retired friends would patiently try to open up the psyche of a person living on a fixed income. There seems to be something that changes when you know you will be eating from the same pie for the rest of your life, especially since investment income isn't as stable and profitable as it has been in the past. It can affect your giving (for better or for worse).

**There will be an increased volunteer force.** The church has had some difficulties as women have moved into the work force. That mass of energy that went into keeping the women's groups, potlucks, and education in excellent shape suddenly dried up.

What will we do if there are more willing hands, eager to serve? Many churches are responding by starting low-cost, high volunteer hour projects, like starting community gardens, farmer's markets, or food pantries. Is your church prepared for a greater influx of volunteers? What dream has your church put off because there weren't not enough people to pull it off? This could be an exciting time for you.

**Governing bodies will need to stay mindful of the employed.** There are many ways in which employed people cannot participate in the life of the church. Holding meetings during work hours or not providing childcare (a spouse may not be

available to watch the children) are two things churches do commonly.

But there are even more systemic things. Like in the PC(USA), we give pension incentives for people to put off retirement. This is great for those who are not willing or able to retire, but it's difficult for seminary students who are entering a difficult job market that's filled with people working past their planned retirement age.

We have talked about putting some energy into going through all of the hoops to change this, but retirees or people who are very close to retiring run our governing bodies and often do not seem to have the employment-age pastor in mind. For a healthy church, we need to make sure that our young (or even not-so-young) pastors have calls.

**Retired pastors will need to be careful about their work.** This is such a tough one. But I have seen second-career pastors who have a teacher's retirement income and income from their pastor's pension, and they see that as a blessing and call to work for free. Though the fact that they don't need an income seems like a good thing, it can become very damaging for the church, overall. Churches that could afford ministers (or could very well become more generous and grow their budget) become dependent on very able and gifted ministers who work for a little bit of nothing.

This can end up hurting the church, because the congregation doesn't have the challenge to be more generous or welcoming to a new generation. It can damage the employment-age pastors, who have seminary debt and need jobs. And it can undermine the overall income level of pastors. After all, why would a church pay a full salary for someone who has a mortgage, kids, student loans, when you can get a retired pastor with a lot of energy who will eagerly work for far less than minimum wage? As Jesus said and First Timothy echoes, "The laborer deserves to be paid."