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More doctors are choosing to retire early

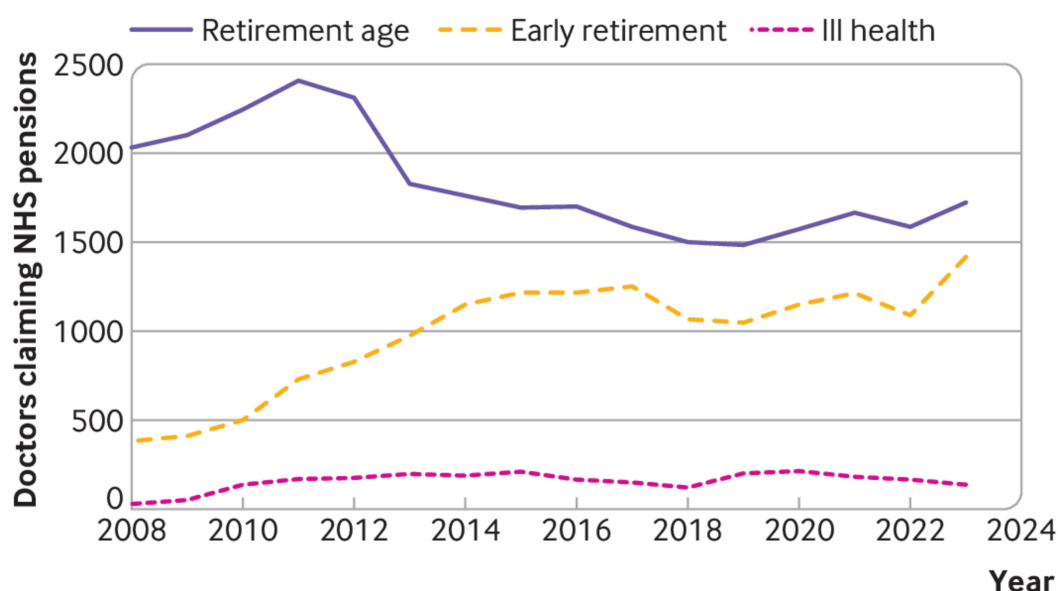
Tom Moberly

Increasing numbers of doctors are opting to retire early rather than wait to claim their pension at retirement age, official figures show.

The number of GPs and hospital doctors in England and Wales opting for voluntary early retirement has increased by an average of 9.3% year on year, rising from 376 in 2008 to 1424 in 2023, data from NHS Business Services show. Over the same period the number retiring on reaching retirement age has fallen, from 2030 in 2008 to 1721 in 2023.

The rise in early retirement was seen among hospital doctors and GPs. The number of hospital doctors retiring early rose from 178 in 2008 to 557 in 2023, while the number of GPs doing so rose from 198 to 867.

Overall, the total number of doctors retiring has risen by 35% over the past 15 years, from 2431 in 2008 to 3277 in 2023. Over the same period the total number of doctors employed by the NHS in England and Wales has risen by 33%, from 141 000 in 2008 to 187 000 in 2023.



The retirement figures were provided to *The BMJ* by the NHS Business Services Authority in response to a freedom of information request. They relate to doctors who claimed their NHS pension in a specific pension year, some of whom may have returned to work in the NHS in other roles after claiming their pensions.

Vishal Sharma, chair of the BMA Consultants Committee and pensions committee, said that the data on retirement backed up what the BMA had been saying for many years: “that a large and increasing number of senior doctors are retiring, and most worryingly, doing so early.”

He added, “The doctors making these decisions are at the pinnacle of their clinical careers. They not only provide highly specialised care but lead departments and services and are responsible for training and supervising the consultants and GPs of the future. Whether through reduced hours or retirement, the loss of expertise of our most senior doctors—whether in hospitals or GP practices—is a huge loss for patients, colleagues, and the future of the NHS.”

Sharma pointed out that the data trend coincided with the introduction of pension taxation rules that penalised doctors for doing more hours or staying in work. “The changes in this year’s budget were broadly welcome, but they will have come too late for some—who will have made their decision to retire well ahead of time,” he said. “It will be some time before we can properly evaluate the impact of the changes to the lifetime allowance, and there will still be doctors impacted by the tapered annual allowance, which has still not been meaningfully reformed.”

He added, “It’s imperative that the government fixes pay and urgently publishes the NHS workforce plan that it has been sitting on for far too long. It has no hope of fulfilling its pledge to cut waiting lists if it continues to lose its most senior staff.”

Sarah Tennant, chair of the pension committee of the hospital doctors’ union HCSA, said the figures showed the “disastrous impact of government inaction” on the NHS’s capacity to treat patients. “At the root is an eye watering complex system based on ever shifting rules,” she said. “Understandably, consultants and specialists who are tired of playing

Russian roulette with tax have chosen to leave rather than risk unexpected charges, sometimes because they have been working overtime to help clear backlogs.”

She added, “Substantial erosion of doctors’ pay over the past decade further incentivises them to lock in their benefits because, unlike pay, pensions in payment are inflation linked. Pensions tax has been a significant and increasing cause of early retirement among senior doctors, and we fear it will remain so, due to continued uncertainty.

“To stabilise the situation, and ensure we stop haemorrhaging our most experienced doctors, we need a clear indication from across the political spectrum that the issue is understood and that shock bills will become a thing of the past.”