



Preparing for your retirement

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Foreword by the Rt Rev Ian Brackley, Chair of RCACoE

Introduction

Moving into retirement is never easy. It can be particularly challenging for those who have had a public profile and responsibilities within a large organisation. It will have particular implications for those who are ordained and in most instances for their families also. In this booklet the Council of the RCACoE with its Chairman have attempted to give a brief outline of many of the spiritual and practical aspects of moving into retirement which all clergy will need to consider. There will be differences for those who have been full-time and stipendiary, and for them differences depending on the length of time they have been ordained. For those who have been Non-Stipendiary different concerns will be prominent. For clergy couples another set of issues present themselves. Those moving to another diocese will face great transitions while those remaining close to where they have ministered will have to re-negotiate established and trusted relationships.

We are most grateful to the contributors in this booklet and to the Rev Frances Wookey who has done the work of encouraging this range of personal experience. We are also grateful for creative partnerships with the staff of the Church of England Pensions Board and the Ministry Division of the Archbishops' Council. Our colleagues in the dioceses, the Clergy Retirement Officers are the first place for contact for most retired clergy and we are grateful for their collegueship.

Our hope is that those beginning to consider the transition in ministry towards retirement and those wrestling with the many practical issues involved will find some help here. Those who are long retired might want to suggest changes and improvements and to share more of their own experiences with us. As brothers and sisters who have responded to a particular calling we know that Christian ministry is lifelong and at different times God gives each of us new and exciting opportunities.

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And finally . . . making a dignified exit

NIGEL PEYTON Bishop of Brechin, Dundee, Scotland

Some years ago as an archdeacon, I was invited to address a gathering of retired clergy. In my opening remarks I said I wasn't sure why I was there, trying to impart something useful to such senior group of clergy. "Just remember," said the chairman, "you are in the waiting room".

His comment struck a chord. Of course, there are different kinds of waiting: tedious queuing, anticipating a loved one's visit, or a worrying hospital appointment. And the hardest of all—simply waiting on God. But he was talking about the run-up to retirement, a position I now find myself in, my last post as a diocesan bishop.

In ministry terms, I know that clergy don't really retire, we reinvent ourselves. I have accompanied many priests through this waiting room to the stipendiary finishing line and their moving on. Most clergy find the transition troublesome to a degree, the loss of public status and leaving the communities with which they have enjoyed (or endured) a pastoral relationship are common experiences. Clergy may fret about their housing and pension provision, while some are not always listening to their spouse's hopes for retirement.

Retired clergy can struggle to find a retirement role that satisfies-how much or how little ministry to undertake? Before retirement they think they know, only to discover that for a variety of personal or circumstantial reasons, their plans don't turn out that way. A retired priest recently wrote about, 'Why I don't take services now', highlighting the sacramental disconnect between filling in as a retired priest and actually having a particular cure of souls. He felt that no bunch of keys and an empty diary were creative and liberating.

Certainly, the protocol of taking six months or more completely off before applying for permission to officiate in retirement has much to commend it, not least because we clergy are incapable of stopping what is a way of life rather than a job. Politicians crave a legacy, senior executives cash in their incentive bonuses, while clergy always have just one more project to complete before leaving. I hope I know my limitations as a bishop, and I am trying to discern what is achievable under God and my leadership in the remaining years, and what must be left for others.

I ponder, how to make a dignified exit? On losing the General Election in May 1997, the British Prime Minister John Major famously left 10 Downing Street saying he was off with his family to watch Surrey playing cricket at the Oval. There is something impressive about leaving well. It is what I hope for myself and have always striven to enable for others, whether their final time has been positive or painful.

In St Mary's Arbroath, a lovely Victorian church in my present diocese, there is an engaging stained-glass window depicting the story of the Presentation of Christ in the Temple as told in chapter 2 of Luke's Gospel. The elderly Simeon lovingly enfolds Jesus in his arms, blessing the child, watched by his adoring parents, Mary and Joseph. Together with the aged prophetess, Anna, Simeon's eyes are smiling with adoration and relief: light, glory, and salvation have come at last to fulfil God's promise for humankind. No more waiting on God, just time to shuffle off-stage, to 'depart in peace'. Now there's someone who knew how to make a dignified exit.

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The opportunities of ministry in retirement

Prebendary David Crowhurst

On retiring, the first thing that seemed to be a 'scoring miss' was saying Morning Prayer in Church with others. Apart from Saturdays we had never managed to say Evening Prayer corporately, but Matins was said each day in the fellowship of Readers and others. Having trained as a Non-Stipendiary and originally being ordained for NS ministry, I had the foundation of saying any office on a train, sitting on a seat on a railway platform, in a lay-by or wherever. A gem might be, staying in London, to pop into an open Church first thing and, usually alone, say an office there. But the habit of gathering others around had been very helpful in my years as an Incumbent.

I was fortunate in that the house my wife and I managed to purchase, a cheap, centuries-old Coach House, with all its building problems, afforded me a small annex to the main bedroom, which I was able to turn into a study-cum-oratory. Here amongst the usual clerical clutter of desk, computer, shredder and a useful hanging-space for robes and vestments, I manage to hide myself away. It affords me the space to be apart from the household-busyness and the world. I would suggest that the use of a small bedroom if possible as a study is helpful to any priest - for priests are used to having their own study and that quiet space. Prayer has never been for me particularly easy, but looking out, especially in winter when one has to be inside, affords a good starting place for that 'being apart.'

For a time, the first Incumbent in the parish in which we live said Evening Prayer once a week, and it was a delight to join him: but when his retirement came his successor did not continue the practice. The Church which became our 'default' place of worship is seven miles from home - which either clocks up a sizeable mileage or takes time if done by the hourly bus service, which ceases after 5.45pm, and further, the useful concession of senior bus pass cannot be used before 9.30am, which would make sharing the Offices there time-consuming and costly.

It had never been possible to get to a daily Eucharist in our old parish because of commitments in a busy town ministry. However, we had managed to observe the regular Saints' and Holy Days. Again, that was not so easy to find in the new location, and my sadness is that although once or twice a month I can get to a weekday celebration, but seldom is it more than that. In some places, of course, it is possible, and some reading this would say that we should have chosen a house in a more convenient location. Perhaps. And so be it! We are where we are, and with what it offers. Irritatingly in our local town there are several Parish Churches that ten years ago one could find a Daily Mass somewhere: because of Clergy contractions, house for duty when the priest is available only a few days each week, and rationalisations, this is not so possible now, and all Churches there have one on a particular same day of the week! It would help if Churches in such sizeable towns when not in teams or groups, could share that availability out a bit. And again in a busy town ministry in my retirement and with the parish's second Interregnum, I have been privileged to celebrate fairly regularly and frequently during the week, and in addition, volunteering for Cathedral Chaplaincy duty, which I undertake on a once-a-month basis, I am invited to celebrate there too.

The Cathedral day Chaplaincy has provided me with great opportunities in pastoral work. Of course, being able to go (it is 50 miles each way) just once each month, means that when a person you have spoken with has left you, you are unlikely to see them again as you might in the parish church. However, the opportunities, like with Philip in his encounter with the Ethiopian in Acts 8, are always unexpected and unpredictable, and there is great opportunity for all sorts of conversation, prayer, anointing, and Sacramental Absolution. I hold Bishops' PTO in two Dioceses, both Cathedrals are at equal distance and I actually limit my Cathedral work to just one, although otherwise I operate in parishes in each diocese.

It has been my privilege to share worship in Churches in both Dioceses, both at the altar and in the pews, and I link up with clergy in both. In one there is a branch of the Retired Clergy Association where we have speakers twice each year, a form of feeding, and in both there are opportunities to meet, to share in fellowship and to bounce ideas against each other. The parish I used to minister in as Incumbent had, always, up to half a dozen retireds, and we met monthly, with a Eucharist, a sharing out of duties and dates, and coffee - over which we discussed anything. With a Clergy churchmanship range over a broad spectrum (the C of E at its most comprehensive and best) those discussions were always lively and stimulating; this I miss in my retirement! An annual retreat is essential. There are many such opportunities and although the cynical might suggest that every day is a holiday and a retreat, this is not so. The opportunity to find the peace and the quiet in a planned way is important and with a little research much is available.

I am now able to catch up with a different style of reading. In days gone by my reading might nearly entirely be as an adjunct to my ministry. In these days I can be fascinated by the histories of Abbeys and Priories, by the lives of misunderstood folk of years gone by - some of our Kings and Queens come to mind - and by biographies of the giants of the Church. It was also good to read about an event in history that the cover reminded us is often dealt with in a couple of lines of a history text-book, but which nearly cost Henry VIII his throne - the 1530's Pilgrimage of Grace. I am still hung up on, and spend far too much time with, the weekly Church Times!

My wife and I were fortunate enough to be in a position to purchase a Motorhome. For the past ten years we have managed to devote most of the time between Easter and end-October in visiting various parts of the country, as well as a longish trip once each year in mainland Europe. It is always a blessing to make part of these where possible into a form of non-directed retreat, with dedicated reading, visits to churches, and even availing oneself of the sacrament, sometimes daily, in a local community. The Motorhome and the travelling have become a much-valued way of life, and we dread the day when age catches up with us and makes this impossible.

I have been privileged to lead worship in many Churches, and to forge relationships with parish clergy, many of whom I knew to one extent or another before retirement. Some have asked me back, others have decided they prefer a younger and more modern model to substitute for them. But wherever I have been I have felt welcomed by all and it has been a great privilege to be able to assist. My own mantra has been that the people need the Blessed Sacrament. If my hands are otherwise idle and it helps those people to receive it, then it is only right that I do whatever I can to help whilst I have the health and strength so to do. Every time I make a point of praying for the incumbent (or the appointment of such during a vacancy) to remind the congregation of the gift that they enjoy day by day. It is all a privilege and has to be remembered as such. However, I have stopped rushing from one church to another on Sunday morning - except where there is a decent time for a fairly leisurely drive, because although it might help two or more Priests, it is not conducive to the people to turn up in an unholy rush with cassock flying around one, and one's alb severely soiled with mud on getting out of the car in too much of a rush.

I have done quite a bit of Crematorium duty - often at the invitation of an incumbent, sometimes by despairing undertakers, especially in holiday times or when it's a long-distance funeral - and always try to visit and pray with the family. As in Parish days, these times of opportunity to get to know the not-known or to deepen relationships with those who are known, continue to be as much of an inspiration as the giving out in ministry. I am fortunate that with a secular pension for twenty years of secular work before Ordination, as well as my Church pension, I am not dependent on the income, so I do not 'look' for this sort of work.

I don't think I am, necessarily, a 'better' priest for having time in my retirement, but I do think that retirement has been a whole new and completely unexpected phase of ministry. Alongside all of the priestly and spiritual life, I have been able to continue involvement in service through the Rotary movement, occupying some of the busier offices in (I have been President and then Secretary over five years, and now am District Treasurer.) I am also President of a Probus Club - like Rotary, only a one-year term! Everybody says, 'He's a Vicar - they always know what to do!' I have clerked a few trusts and currently am chairman of a County Youth Trust in which grants are made to encourage young people to engage in educational types of projects. I 'Treasurer' the Ride+Stride of the Historic Churches Trust in our County. I chair the local Retired Clergy Association. Being busy keeps me young, keeps me out of my wife's way, and gives me many purposes in life. It has all added up to a wonderful 11 years (at the time of writing!). I hope that your retirement will be as fruitful as mine has been and is, and I hope will continue to be, and that you will feel equally blessed by God.

I keep the words of Bishop Edward King in mind, and quote them often, "I have forty years' work in front of me on my desk: however, if my soul is required of me tonight, then I am fully prepared and ready."

Changing Dioceses
Rev Malcolm Liles

Many clergy are now finding that on retirement the cost of housing in the areas in which they have previously ministered is beyond their means on a clerical pension and as a result more are moving from the diocese in which they last served, especially if that was in the south of England, to a diocese in which they might previously have served some years ago or one in which they have no existing connections.

Before the moving van arrives it would be wise to contact the Diocesan Office of the receiving diocese to enable them to set in motion certain procedures if you are expecting to apply for PTO, as well as informing the Diocesan Retirement Officer(s) of your name, address, telephone number and e-mail address. Even if you are not likely to apply for PTO it would still be helpful to contact the Diocesan Office because otherwise the retirement officer will have no information about you. If you have any difficulties with this the RCACoE National Secretary can provide some information.

As in so many other things the Church of England is inconsistent in the ways it deals with retired clergy, the pastoral structure for the retired can be very different depending on the diocese of residence. In some there is a retirement officer, with a team of visitors to whom pastoral care of the clergy and their spouses/ partners is devolved and in others there are archdeaconry or even deanery retirement officers. Again, the actual role description of the retirement officer can vary as well as the level of interest he/she may take in pastoral care. There may well be local charitable funds for the clergy and their spouses in a diocese, in addition to the help of the Clergy Support Trust; charities exist for a purpose - to give real help and retired clergy should use them when they have need. Most dioceses provide occasional opportunities for retired clergy and spouses/partners to meet for study, for lunches, for growth in spiritual life, some have well-worked out programmes and you can find out about all of these from the retirement officer.

If you are moving to another diocese you may find that your previous diocese will not pay for your removal costs, some do and some do not. An application to the Clergy Support Trust may help with funding the removal at an expensive time.

The House of Bishops has produced a new policy on PTO which requires applicants to:

1. complete an application form
2. make a confidential declaration
3. the receiving Bishop will need to receive the Blue File and Clergy Current Status letter from the previous diocese.
4. undergo an enhanced DBS check
5. be interviewed by the receiving Bishop
6. receive an induction, along with an introduction to safeguarding policies and procedures and a review of training needs.

All of this could take some time, so if you can start the wheels in motion before you actually move it may be that you will be able to receive your PTO after the first 6 months of retirement; although many clergy find it beneficial to take some time out from ministry initially on retirement, to give time for adjustment to new surroundings, a quieter telephone, and take a much needed period of rest and renewal.

Others who should be contacted before or soon after retirement might include the parish priest, and/or dean of the area in which you will be living. Do not always expect to be welcomed by either, there are stipendiary clergy who might see a retired priest in their parish or deanery as a nuisance rather than a helper and aid to sustaining the mission of the church in that area. This is not helped by diocesan strategies which fail to recognise the added value which retired clergy can bring, after all there are dioceses where younger retired clergy outnumber the stipendiaries.

There are structures in the church's legislation which allow retired clergy in a deanery to elect one of their number to the Deanery Synod, and that person can then become a member of Diocesan Synod, if elected. These structures need to be used to make them better known by clergy and laity alike. Other Deanery Synods have been known to co-opt retired clergy from the deanery if they wish to be involved.

Retirement brings new possibilities for ministry in the community, in its social and political life. From helping in foodbanks, to acting as trustees for local charities, to unpaid chaplaincy work, or running the local allotment society.

Some dioceses welcome the participation of retired clergy in courses and training opportunities. These are often notified through weekly diocesan e-mails, or through virtual training colleges; again, there are different practices amongst dioceses, some will charge for participation in these, others do not. Another reason to be in touch with the Diocesan Office.

Retirement also brings the opportunity to be involved in non-church activities. Many clergy just want to be freed from an ecclesiastical culture and to broaden their interests. Many find new associates in walking groups, cycling clubs or in working with asylum seekers and refugees. To stimulate the mind there is U3A and all universities offer public lectures and conferences on their websites and welcome public participation. Eventbrite will enable you to follow up your interests locally and regionally. There are many organisations looking for volunteers.

Finding the best possible housing

Canon Dr Malcolm Grundy

In terms of housing clergy approaching retirement from stipendiary ministry fall into two categories: there are those who already own their house and those who do not! For those with their own house and are sure that it is the one they can retire into and live in a manageable way there are fewer questions to consider. For those with no house or with one where they will need extra finance or support to find a different one which is suitable there are many more questions to consider.

All clergy have to make a range of important personal, spiritual and practical decisions when they are about to retire. Housing finds its appropriate place among all of these. There is an initial almost psychological problem which some find really difficult. It is that the retirement house will be smaller than a parsonage house and much present and large much-loved furniture just will not fit! Planning ahead is a fundamental, a challenging and a spiritual and emotional adventure. It begins with the decision about staying with a house already owned and in the right location for your needs or making a move at an early stage. If a house needs to be purchased or a modest or inappropriate one needs to be changed then there are some significant issues to be faced immediately.

The first key consideration is when to begin making plans for retirement and the housing needs which you will have to address. Advice given in diocesan retirement programmes is that 60 years of age is the best time to begin. For clergy ordained and have had a full ministry without any other occupation it is likely that mid to late 60's will be the retirement time. For those ordained later then going on to 70 might be a preference. Whom to consult and where to gain advice about when to retire is vitally important. The needs and concerns of partner and family must be taken into consideration - what are they saying to you? Advice from within the congregation should come last. There will be many agendas at work here and all may not be to your advantage. There will be a congregation's fear about what will happen when there is a vacancy - will there be further

pastoral reorganisation? Can we keep the vicar we know for as long as possible? Alternatively, you might want to stay and see a project through or to celebrate an anniversary when local advice is to go before this can happen so that 'they can do it in their own way'! Early consultation with bishop and archdeacon is always advisable. They could be aware of a bigger picture which will include knowledge of your personal needs as well as what might be in mind for the future of your parish.

More than anything else retirement is a time of transition. Retirement, if a house has to be purchased is a time of enormous stress. This is lessened if buying and selling previous houses has been part of your recent experience. If the retirement house is the first one to be purchased for 40 or more years this is a new and challenging experience - as it is and has been for most others in your parish so, do not expect too much sympathy. The Church of England Pensions Board is the first place to begin discussion following attendance at a pre-retirement course. If financial advice is needed, then the Ecclesiastical Insurance Group can offer trained professional guidance and the Pensions Board offer free initial financial advice through the Liverpool Victoria.

The Church of England Pensions Board has a website describing the various types of housing support it can give and it is summarised below:

Rental Housing: If you can't afford to buy a share of a home, CHARM (Church's Housing Assistance for the Retired Ministry) rental housing offers the opportunity to rent a modest, unfurnished home under a tenancy agreement in a house or bungalow which is already owned by the Pensions Board. It would mean you could stay in the property as long as you were able to - this is known as an Assured Tenancy.

Shared Ownership Housing: The Shared Ownership scheme aims to make home ownership an affordable option for retiring clergy and other beneficiaries who cannot afford to purchase outright on the open market. The Pensions Board purchases a property chosen by you, with the minimum share that can be purchased being 25% of the property value, depending on individual financial circumstances. They then grant a 125 year Fully Repairing Lease to the shared owner. Rent is then payable on the Pension Board's share of the property. Your share in the property can be increased at any time (known as "staircasing") up to owning it outright; or you can sell the share that you own when you move. The maximum contribution from the Pensions Board is fixed at £150,000 at the time of writing. The cost of repair falls fully on the share owner rather than the Pensions Board, and when it comes to selling the property it will be valued by the Pensions Board and they will make the final decision on the sale.

The Pensions Board also offers a Supported Housing service at seven schemes around the country for applicants who meet the eligibility criteria. The properties are designed and built to the highest modern standards and include a chapel which is at the heart of such a community. The aim is to help residents to live as independently as possible in their own fully self-contained flat within a caring Christian community with a range of services provided by Scheme Managers and support staff, including communal laundry, dining room and gardens.

Depending on temperament and experience there are some considerations which are difficult to face emotionally or to consider practically when just retiring. What provision will the house you choose offer in 10 or more years' time or when one or both of you become less physically able to cope. Should the house have stairs, does it need to have a downstairs toilet and even space for a shower room. The Pensions Board has staff who can advise at any time about physical adaptations which may need to be made to a house. They also offer advice about financial management and local authority or welfare support which may be available to you.

There are financial management questions which are also hard to face. Can a relatively high mortgage or rent be afforded? Income levels will be lower, even with a partner's pension. Expenditure will be higher. The house will need regular repair and maintenance, and all this must be budgeted for. There will not be a diocese to give support, although some do have charitable funds available to clergy who are in need. If the house is rented from the Pensions Board then repairs will be agreed but there will still be Council Tax and other expenditure which will not have needed to come from your income if you have been stipendiary and in a parsonage house.

The most difficult thing of all, if you have a partner, is to think about how a house can be managed and its upkeep afforded when there is only one of you. Just as difficult if you are both fit and well is to imagine what life might be like when mobility is lessened or if one of you needs special care. Do you really need that big garden and if so should you plan for it to be a low-maintenance one? Are there too many steps to get in and out of the house which you are going to have. Do you really need accommodation for all the family at the same time as has probably been possible in a vicarage? Sometimes you might have to ask them and your friends to stay in a nearby hotel. There is excitement also. This will be your own home with perhaps fewer constraints than living in a parsonage house. You can make your own adaptations and improvements and take control yourself of what may well feel more like your 'own' home.

Other important transitions need to be considered when deciding on housing. Do you need to be living within reach of some of your children or other friends and relations? What kind of local church or grouping do you prefer to worship with? If your partner has 'tolerated' living in a vicarage should they now have preference in the choice of a retirement house? It should go without saying that some basic living considerations become more important on retirement and beyond. Will your house give reasonable access to bus routes, to shops, to a medical practice and to leisure or sports/exercise facilities? Do you want to live in a city, a market town or a rural community? Which of these preferences is a dream and which can score as highly as possible when you make a practical list?

Most of us clergy have enjoyed a ministry of great independence. Taking advice let alone receiving criticism does not come easily. At this time of transition asking for advice and accepting real and genuine help is the only way to make the best and most informed decisions. There are some clergy who will prefer not to ask church organisations for advice. This might prove to be a good and right decision for some. There are other housing organisations which will offer accommodation for those who are retired and who have reduced or limited incomes. There are charitable organisations and schemes of local housing across the country whose aim and terms of reference might be advantageous. The Citizens Advice Bureau is another respected organisation which can give advice using years of experience and advisers who specialise in the needs of retired or retiring people. Age Concern is the UK's largest charity working with older people and offers free support and advice on a whole range of issues which will be of concern to clergy as they begin to plan their retirement. There may also be occasions where financial support for a particular transition or time of illness may be appropriate. There are charities across the country and within dioceses whose terms of reference are particularly for the support of clergy, some with specific terms for clergy in retirement. The Clergy Support Trust is one of the largest charitable organisations which can offer financial support. It has a growing interest in what kinds of support it can give to retired clergy, their spouses and dependants. Your local Clergy Retirement Officer or your Archdeacon will have information about local and national charities which will be helpful. Beware of taking capital out of your property in a home equity plan - much advice in this area is poor.

Finding the right house, bungalow or apartment for your retirement is a major decision and requires as much consultation as possible. It is important that you get external advice if you are buying or renting. If you have close family members it is also important that you share your

thoughts with some of them. In the end the decision is yours and requires prayer and thought in addition to the best advice possible.

A comfortable and happy retirement requires many ingredients which will help to contribute to a time of good health and contentment. There may well be many compromises on the way but good and informed decisions about where you will choose to live are essential. Housing which meets your long-term needs is one of the most important factors in this part of your life's journey. Alongside a supportive family and friends, and a local church congregation which is affirming, the best possible appropriate accommodation is what every minister should attempt to obtain.

Retirement after late ordination

Canon Frances Wookey

In my experience, I have not found the change from full-time parish priest, looking after a large multi-parish benefice, to “retired with PTO” a particularly difficult transition. It may be partly a matter of personality, but I think that it is at least in part because it is not the first major change in my career. I worked mostly in the insurance industry, but also in business with my husband, plus a couple of stints in part-time and temporary jobs. I don't know whether my take on things is typical, but I do know that there are plenty of people who, for whatever reason, have been ordained in mid-life.

At the time of writing, this is probably something that applies to women to a greater extent than men, since most women reaching retirement age could not have been ordained at the start of their working lives. Those women who were Deaconesses or Lay Workers in the 1970s may well experience the change to retirement in a way more akin to that of many of our male colleagues, while men who spent the first half of their working lives in other professions may have an experience closer to mine. Of course, it may be that women for whom parish ministry was their first full-time “job” for years after raising a family feel different again. I am not trying to speak for others, merely offering some personal thoughts which may resonate.

Notwithstanding all the ups, downs and frustrations of parish life, being a parish priest was by far the most enjoyable and satisfying thing that I have ever done. However, by the time I reached my state pension age at 62, 17 years after ordination, I was tired enough to be glad to retire. I don't know whether this was just down to *anno domini*, or whether I would have felt similarly jaded halfway through my career if I had been ordained at 25 rather than 45. My relatively short ministry meant that I had only ever had one incumbency, albeit spiced up by a long stint as Rural Dean and the increase in the number of churches in my care from 3 to 9.

When I left, I was happy to go and settling into a new neighbourhood, diocese and worshipping community was not an unduly unsettling experience. Of course there were people that I was sorry to leave, although I am still in touch with a small number of close friends that I made in the parishes. I enjoyed my “fallow period” before applying for PTO, and was ready to start helping out where needed after a few months. It's been good to have time to do things that were not possible when I was working all hours.

Looking back as I approach 5 years of retirement, I have few regrets. Perhaps the main one is that I didn't have a more varied experience of ministry, but to do that I would have had to have moved on at a time that it didn't feel right to do so. I didn't have anything that could really be called a sense of bereavement when I retired, and I wondered whether it would hit me as time progressed; however I think that it would by now if it was going to. This may be because I still conduct services on many Sundays, as well as being involved in other church-related activities

both locally and further afield, I'm in no way unusual in this. In most places, able and willing retired clergy are now vital to keeping things going.

If I have advice to offer to anyone contemplating retirement, it would be to try to move to an area within easy reach of friends, enjoy the time to do the things that you haven't had time to do for years, and do as much or as little church work as you want to without feelings of pressure or guilt.

What to - and what not to - expect

Canon Dr Michael Parsons

So you have retired, the parish send off is now a distant memory. You have moved into the new house - and getting to that stage may have been a problem and a cause of anxious worry. Those who have bought their retirement house will have had a different experience to those moving into one provided by the Pensions Board. You have had, probably, to dramatically downsize not only in the quantity of furniture but also the size of it and possibly not all the books made it!

You may be glad to be free of the burdens of parish life and ministry. You may have plans to work out your faith and priesthood in a non-parish context. But if you want to offer to help local clergy even on a limited basis you must obtain the bishop's Permission to Officiate (PTO), which will involve keeping up to date on safeguarding training and having a current DBS clearance. In most dioceses PTO will not normally be granted until you have been retired six months. If you have moved house and even diocese you will generally need this time to settle anyway.

If you do not have PTO you may not take part in leading or preaching at any service: you may not robe even if you do nothing. You can take part in parish life in any way a lay person can and you may require a DBS clearance for certain activities.

Let us assume you have settled in a parish and are willing to help out as needed and have obtained PTO. Some basic information is essential and other decisions need careful consideration:

1. Say No at times. Always remember you have retired and you have the perfect right to say No. Wanting to play golf rather than take a funeral is perfectly acceptable!
2. Fees. If you take a funeral or a wedding you are entitled to your expenses and to part of the fee payable to the DBF. It can vary by diocese but is usually 50% or higher. If you take the main Sunday service during a vacancy you are also entitled to a fee, but you are not entitled to a fee for taking services in your 'home' benefice (but you should be offered travel expenses). Some PCCs will pay an honorarium to their retired clergy but it is not universal. If you are invited to take services to cover holidays etc in another parish you should be offered a fee plus expenses (which you can decline). It often does not happen.
3. You will probably have access to at least part of the diocesan training programme, which may be free for those with PTO. You probably will not have a training grant that you may have had when licensed.
4. Communication has never been a strong point in any diocese and it gets worse on retirement. Your Retirement Officer should be working hard to ensure you get to know matters that might affect how you minister and those with PTO (at least) ought to be on the diocesan email news circulation. The almost universal diocesan use of email has made things easier here - as long as people remember to check their inbox and spam folder!
5. You have many years of wisdom in ministry behind you. But your non-retired colleagues are not too keen on hearing how you did it in your last four parishes, and so it is less than likely that the retired clergy en-mass are invited to the clergy chapter. We have a (partly deserved) reputation for talking too much, but most chapters organise one or two meetings where the retired clergy are invited.

6. You may not know it, but you could be a threat to your new vicar, and maybe one that he or she is not aware of either. You may also be something of a nuisance always offering your ideas and suggestions. You might also, however, be keeping silent about an issue where your input could be very valuable. There is a real need for wisdom and discernment here about how to support in the best possible way. This is an area where meetings of retired clergy in the deanery or other retired friends can provide wise advice.

7. Having a six month break before applying for PTO is helpful in ‘taking the temperature’ of the parish and the incumbent to see if this will be a good place for you. Should things really not work out it is essential not to become a focus of discontent. Talk to the RO or other trusted local priest: you may be happier and more use elsewhere.

8. Annual Review can happen for the retired under the new PTO guidelines, although in some dioceses the incumbent is expected to do something of that nature on a less formal basis. Some review of what works well / less well is always valuable. This may not work terribly well with a retired priest whose ministry may be significantly extra-parochial.

9. Expect God to lead you into where your new ministry is to lie. It very well may not be preaching and taking services. It may be writing, or spiritual direction, or being a good listener. Stipendiary clergy are now so pressured in may be invaluable to have a priest available whose ‘time is theirs to waste’ for those who really don’t want to bother the vicar.

Representation: On retirement clergy are in danger of becoming totally dis-enfranchised as they no longer have an automatic place in the synodical government process. As in many parishes the retired clergy are often some of the most significant financial givers, and also in many dioceses are taking up to 50% of the Sunday services, this situation is in urgent need of review and reform.

Few retired clergy will rejoice to know that the solution is “Get elected to the Deanery Synod”! Most of us rejoice greatly that deanery synods and PCCs are now a thing of the past, but the church representation rules have created an electoral constituency of clergy with PTO who may be elected to their deanery synod (and hence, diocesan and general synod). One person can be elected for every ten PTOs in a deanery and will represent them. Anecdotal evidence suggests that these elections (at the same time as elections of the laity to deanery synods) are often overlooked. It is a great help if there is at least some representation of the retired in the synodical process. Count it as a work of supererogation!

RCACoE Contact details

Secretary, Malcolm Liles: secretary@rcacoe.org

Contacts Charities and resources

Acorn Christian Healing Foundation www.acornchristian.org

Age UK www.ageuk.org.uk

All Saints Educational Trust www.aset.org.uk

Almshouse Association www.almshouses.org

Anglican Association of Advisers in Pastoral Care and Counselling www.pastoralcare.org.uk

Association of Hospice and Palliative Care Chaplains www.ahpcc.org.uk

British Deaf Association www.bda.org.uk

Christian Healing Mission www.healingmission.org

Church of England Pensions Board www.churchofengland.org/pensions

College of Health Care Chaplains www.healthcarechaplains.org

College of St Barnabas (homes for retired clergy) www.st-barnabas.org.uk

Clergy Support Trust www.clergysupporttrust.org

Church Pastoral Aid Society www.cpas.org.uk

Ecclesiastical Insurance Office Plc www.ecclesiastical.com

English Clergy Association www.clergyassoc.co.uk

Foundation of Edward Storey www.edwardstorey.org.uk

Frances Ashton's Charity www.francesashton.co.uk

Guild of Health www.gohealth.org.uk

Holy Rood House Centre for Health and Pastoral Care www.holyroodhouse.org.uk

Relate www.relate.org.uk

Royal National Institute for Deaf People www.rnid.org.uk

Samaritans www.samaritans.org

Smallwood Trust www.salrc.org.uk

Society of Mary and Martha www.sheldon.uk.com

St Luke's Healthcare for the Clergy www.stlukeshealthcare.org.uk