

Clergy Retirement Advice for Clergy considering retirement

Advice for Clergy considering retirement

This leaflet is designed to outline the matters to be considered as you approach retirement and advice as to where help and guidance can be found.

Most dioceses in England offer a course for clergy, and their spouses if married, as they approach retirement. In addition in England, the Diocesan Retirement Officer can visit clergy, both before and after retirement, to offer help and advice, if required. In the Diocese in Europe neither of these are practically feasible due to the geographical distances involved.

Our diocese has a Retirement Officer, The Reverend Dr John Marvell, who you can contact at any time, before or after retirement by email, telephone or letter, for any advice or help you may need.

Email: johnmarvell77@gmail.com

Telephone: +00 33 2 99 16 56 74.

Further contact details for the Retirement Officer are available on the diocesan website.

Retirement means making readjustments in your life. Clergy have to deal with greater adjustments than most people. For most, retirement means leaving work, making decisions as to the activities they wish to be involved in and making financial adjustments.

For clergy it means leaving their chaplaincy or parish, moving house and living in another locality, becoming part of the new community without a formal role, financial adjustment and deciding whether they wish to have a continuing ministry and, if so, what might be possible. It is wise to start thinking and planning well before retirement.

Finance

It is practical to work out what your income will be when you retire.

You need to check your State Pension if you have one (United Kingdom or elsewhere), your Clergy Pension, either the Church of England Pension Scheme, if you are in it, or other clergy pension scheme, if you have one, and any other pension(s), private or from a previous employer.

If you retire outside of the United Kingdom ask your United Kingdom pension providers about having your pension paid into your overseas bank account by the TAPS scheme. This will ensure you get the best exchange rate at the lowest cost.

Even if you are not in the Church of England Pension Scheme it is well worth looking at the Church of England Pensions Board Web Site. It contains a great deal of advice which is general. This also has some very helpful advice on retirement finance, in particular pitfalls to avoid.

The following extract from the [Church of England Pensions Board](#) looks at matters to do with pension and gives links to further advice.

Find out what your pension will be

We send you an update each year letting you know how much your pension from us is likely to be. If you would like to know more about your options, or you would like a quote for a specific retirement date please get in touch.

Remember to check your other pensions

Don't forget pensions you may have from previous jobs, as well as your State Pension. You can contact your other pension schemes and ask for an update. If you have lost contact with your old pension schemes you can find it by using the Governments [find my lost pension page](#).

Decide what you want to do with your pension

The way you can access your pension has changed. To find out more on the Church of England [Retirement Freedom and Choice](#) page.

Make sure you understand your options

Deciding what to do with your pension can be a difficult decision, and often, once you have decided you cannot change your mind. Free help is available:

- [The Money Advice Service](#) offers a free and impartial guidance on all financial matters, from your pension, to savings and retirement housing.
- If you would like to speak to someone about your options Pension Wise can help, free of charge. [You can book a time to speak to them online](#).

If you feel you would benefit from more tailored advice, you can speak to a financial adviser, but this is likely to be at a cost. You can [find a financial adviser](#) in your area.

Housing

Finding the right home for you, in retirement, can take time and you need to think carefully about where you will live.

Location

Are basic services that one can walk to, such as shops for every day needs and medical services, such as a doctor and pharmacy? Is there a good bus service to the centre of the nearest town with onward transport connections?

Suitability

It pays to think forward. Will the accommodation be suitable when one is older and not so mobile? If not, would you be able to adapt the property. Moving is demanding and expensive, adaption is often a better solution. A flat or a bungalow may be better than a house with stairs. Consider the size of the property and manageability in terms of the garden size, cleaning and maintenance. If you decide on a flat, make sure the block of flats has a lift, unless the flat is on the ground floor.

Housing Support

If you have been a stipendiary priest in England and are therefore in the Church of England Pension scheme, you may wish to consider the housing support on offer. This is only available if you move to England on retirement or do so later.

We offer four types of housing:

1. Shared Ownership - for those who cannot afford to buy on the open market but have enough savings to buy a 25% share of a property, with us purchasing the remaining share. Customers find a home on the open market and we share the purchase.
2. Rental - for those who don't have enough savings to buy a property through Shared Ownership. Customers choose from a portfolio properties that we already own within England and Wales.
3. Supported Housing - for those looking to live semi-independently. Customers choose from seven Schemes in England.
4. Care Home - for those needing care and / or nursing in a Christian environment or dementia care. Each option has its own eligibility criteria, including minimum type and length of service requirements. More information can be found within Your Guide to Retirement Housing.

Each option has its own eligibility criteria, including minimum type and length of service requirements. More information can be found on the [Church of England](#) website.

Making the most of your retirement

Your role in life will change, but it can still be rewarding and enjoyable. Previously, how you spent your time was mainly decided by your clerical role which was not contained within fixed time boundaries. Now you will decide. It pays to reflect before you decide what you would like to do in your new life. For married couples this will be a joint enterprise.

There are various areas of life that need to be considered. For clergy an important one will be what sort of ministry would I like to undertake in retirement. There are also three areas connected with wellbeing (which are interconnected) mind, health and social life...

Ministry in Retirement Ordination is for life, but ministry in retirement will be different.

When you have explored the possibilities, you can then choose what you wish to do. You can do as much or as little as is right for yourself. In exploring possibilities the first step is to contact your Diocesan Bishop. If you are staying in the Diocese you can ask to see him, or one of his or her senior officers, to discuss what you might do. If you are moving elsewhere, ask your Diocesan Bishop to contact the bishop of the diocese in which you are retiring in order to arrange a meeting with him or her, or a member of their senior team. It is helpful to go with some ideas as to what you can offer. Here it pays to 'think sideways'.

There will not necessarily be a role in the parish, or chaplaincy in Europe, to which you retire. Have you undertaken any functions for your Diocese outside the parish? Possibilities might include: lay-training, Reader training, being part of the DDO's team, an ecumenical officer, a diocesan committee member, part-time chaplain to a FE or HE Institute, hospital or British Legion. If you are happy, and able, to travel, undertaking locums during interregnums is a real possibility. When an interview has been arranged, it can be helpful for the person you are going to see to have an outline of your skills and experience on one side of A4 paper before the interview.

Well Being

Mind

It is important to keep your mind active. Have you got an interest which exercises your brain? Is there a local group in which you could follow your interest with others? This could also lead to making friends with people having similar interests. Possibilities include, hobby groups, 'University of the Third Age' courses (these often offer courses over a wide variety of topics given by people with a lifetime's experience and knowledge), and also adult education courses.

Health

Moderate exercise, in general terms, when one is older is good for the body. One needs, however, to check with one's doctor first. Find something you enjoy doing. Some examples are rambling, bowls, golf, cycling, yoga (or similar exercises) and dancing. Again, this offers possibilities of making new friends who share a common interest with you.

Social Life

Human contact is important. Joining a group of people with whom you have common interests is a good way to do this. It helps you make friends and to have a support network. Look to see if there is a group engaged in an activity you enjoy. Besides the ideas listed above for body and mind which 'kill two birds with one stone', there are many other organisations looking for volunteers. Finally, there will be many new people one will get to know in the new church you attend.