

**From the Chair: The Rt Revd Colin Fletcher writes:**

Dear Sisters and Brothers,

I had heard it quoted often enough, but I couldn't recall where it came from. A quick consultation with Google was able to resolve matters however. It was Lord Darlington, in Oscar Wilde's 'Lady Windemere's Fan' who quipped that a cynic was 'a man who knows the price of everything but the value of nothing'.

As I am writing this prior to the results of the General Election being known I will restrain myself from commenting much on the manifestos of all the parties except to say that so often they seemed to focus on the cost of this or that whilst not really asking the very important questions to do with value. And, of course, it's not just political parties that fall into that mindset - historically the Church has, at times, fallen into the same trap and some of the thinking around today reflects that. In this week's 'Times' I was struck by two letters - the first came from a lay person in Yorkshire who waxed lyrical about 'a retired Anglican priest' doing a 'part-time' job who 'visits parishioners, seeming to enjoy his fellow men'. The second was from a very diverse group of believers and non-believers, pleading for the retention of the Latin Mass in the Roman Catholic Church, celebrating both its use of silences and the ways in which it has inspired so much wonderful music down the centuries. Together, to me, those letters were speaking very powerfully about 'value' and the impossibility of confining what matters in life to the price of everything.

In thinking too about our Association I am struck too how, when I meet with its members, time and again, whether or not it is expressed precisely in those terms, the subject of value is high on their agendas.

As a devotee of 8.00am Communion Services I know how much I, like many others, value the experience of gathering with a few people to enjoy the rhythms of the Book of Common Prayer. I know that's not for everyone but for me it has a value all its own. Likewise, being a bishop in Rural Oxfordshire for 20 years, left me in no doubt about the value of a regular pattern of services often involving comparatively few people, combined sometimes with larger joint ones, in many of our villages. Every now and again enthusiasts would come up with the suggestion of closing all the churches bar one in a particular benefice or deanery, arguing that the advantages of having a single larger congregation (if that was what was actually achieved) far outweighed a multiplicity of smaller ones in terms of what mattered for worship. Having also had the privilege of worshipping in a number of numerically large congregations both at University and in my ordained ministry I know the value of what they can do, and be, but what is wrong is where the thinking creeps in that big is always best. As our superb Rural Officer, Canon Glyn Evans, used to remind me on many occasions, 'A tangerine is not a small orange' - rather value it for what it is in and of itself.

Which brings me back in my thinking to the outstanding work members of this Association, along with many other Retired Clergy, do week by week, up and down this country both in our churches and in our communities, both large and small. As has been frequently said, the Parish System, with its regular patterns of weekday and Sunday services, coupled with the occasional offices, would grind to a halt

without our ministries - and that's before you add in all that we do in so many ways in other voluntary roles.

The value of all that is happening is very high indeed and is something that I hope to hear more about and to celebrate at a number of events that I am involved in this autumn.

Along with our Council Meeting, and our regular meeting with the Pensions Board and the other representatives of the National Church Institutions, these will include:

12 September Our Southern Province Meeting in Waterloo with our President, the Bishop of Guildford as our main speaker.

25 September Our Northern Province Meeting at Bishopthorpe with the Revd Canon Professor Alison Milward speaking on 'Save the Parish' and also reflecting on Theology in our Universities today. (Details of how to sign up for either or both of these gatherings can be found elsewhere in this newsletter)

26 September Carlisle RCA Meeting.

3 October Gathering for Retired Clergy Officers from much of the Southern Province meeting at Sarum.

8 October Devon Retired Clergy Meeting

Time and again the question of what is of real value will, I am sure, form the backdrop to our conversations - and always with our eyes on the God who loves and values us all.

With every blessing +Colin Fletcher



# TEARS WITH THANKSGIVING

## A reflection from a member on Alzheimer's

Recently Malcolm, the editor of this Newsletter sent me an email:

*I wonder if you could perhaps write anything about your wife's condition and the sources of support you have found both secular and in the church. I am sure there are other readers this may help who are facing the same issues.*

My long-time hobby is writing and I continue at the age of 93 to enjoy sitting at my slow old computer writing short stories - sometimes with a touch of humour, theological reflections, travelogues, etc, and the occasional hymn. This is a helpful distraction from the sometimes heart-wrenching Alzheimer's that has now come our way. So I'm happy to respond to Malcolm with some thoughts and reflections, but with the following caveat...

What my wife has to live with is private and personal to her. So, out of respect for her dignity and privacy I have chosen not to use names or location. I don't think this will greatly reduce the value of what I have to share with you - which I've thought about and pondered over for some considerable time now.

Don't be put off by the possibility of a tale of unrelieved sadness and despair. To be true and of value I do have to include something of the unavoidable heart-break and exhaustion. But there is a strong thread of

thankfulness and hope running through the story. Tears and thankfulness are siblings, siblings born out of love. So read this as a love story where tears, laughter, prayers and hugs are all mixed up, for that is what it is.

We were married 67 years ago a few weeks before I was ordained deacon. Through all these years we have shared so much: a loyal, happy and supportive family life; a fulfilling ministry in parish, deanery and diocese, and latterly, many years of contented retirement.

I had been the one who needed the help of the NHS the most until some four years ago, when, delayed by the extended Covid lockdown, my wife was officially diagnosed as having Alzheimer's. In the more recent past this has been complicated by two other serious health issues and life-saving surgery, so that she now needs more care than I or the rest of the family can possibly provide.

But here's the good news. In 2011 we moved rather nervously into sheltered accommodation. The almost unique feature of the foundation here is that there is also *a quality care home on the same site*, into which my wife moved about 12 months ago. My mobility is not good and physical energy levels low, but I can move from my flat over a covered connecting bridge to her room in about two or three minutes.

That's the background. I can now begin to write as Malcolm requested, about various sources of support.

It may be possible, if there are no medical complications, to care for your loved-one at home. But if needed, the choice of care home is the first task. If you are in a similar situation to us, (one needing sheltered accommodation, the other a care home) then I am told there are only five other almshouses in this country that have this dual facility.

It's most likely, therefore, that you will have to spend time looking for the home that's the best in quality of care and accessibility. We didn't have to do this. The care home was in a sense waiting for my wife, fortunately with a spare room available when she was released from hospital. This is certainly a huge blessing for which we are continually thankful.

Next, a practical matter of real importance: if you have not already set up Lasting Powers of Attorney (LPA) I urge you to do so. They are essential. Our two adult children each have both types of LPA for both of us - financial and medical - and they both emphasize how important they are. Banks and Building Societies won't talk to anyone about a third party who hasn't a finance LPA. It is the same with medical professionals: in my wife's case our daughter has needed to be 'in the loop' with three NHS consultants, palliative care and other essential nursing services, as well as our local GP's surgery.

All of the medical staff mentioned above have *in the main been first rate* – often at the point of personal contact exemplary. But communication between them and us and the care home has not always been good. The medical LPA has been an essential tool, giving authority to our daughter to get this put right, sometimes requiring long phone calls, jumping up and down, and much perseverance. But without her LPA she simply could not have done this. Setting up LPAs on a computer is quite straightforward, but if need be a solicitor will do this for you at a fee!

Next: People Support: Our two adult children are totally devoted carers. Our son looks after the finance, and our daughter is on the ground here several times a week. The value of their help cannot be overstated. We are very grateful.

I call the staff in the care Home the Caring Angels. As a Christian I see their work as a sign of the Kingdom Jesus described in his parables. When I enter the door I feel welcome, accepted and cared for. I know one

care assistant has left a productive and creative career because, she says, "I want to help people". As already stated I'm *not* a care home resident, and yet they have adopted me, invited me to lunch with my wife every day, and offered concern, advice and hugs when I have been exhausted and in tears. We are truly grateful to them all.

But cheer up, John. There is so much support from members of the whole community here. We have our own chapel with our chaplain and twice weekly services. The preaching has been consistently helpful, with well prepared, expository sermons. The chapel community is particularly caring, with many, I know, supporting us prayerfully. Then there is the wider community of staff and residents, always concerned, always asking after us. The chair of governors never fails to enquire.

Some years ago now we regularly attended services at our cathedral. They have never forgotten us. One of their pastoral visitors is frequently here or in contact by email and telephone. Sometimes they publish my theological reflections in the weekly newsletter. One of the cathedral's canons wrote to me recently:

*"...you cannot share your pain, tears and worries with the person who is most dear to you, because without her knowing it, she is generating the pain. That I know to be devastating. But it is also the greatest gift you can give her – to take, hold and bear that pain without her ever knowing".*

Financial support for those with Alzheimer's is sparse. We get a monthly Attendance Allowance, and with it and my wife's state pension cover just 7% of the Care Home fees – which leaves 93% to be found from our savings, until there is only £23,250 left. My son has now applied for the appropriate grant and hopes soon for a positive result.

Much of our capital was held in joint accounts, and this hasn't helped. It was quite a task for him trying to sort out what belonged to his mother, and what to me. What is certain is that his and his sister's inheritance is rapidly decreasing.

There are one or two charities that one can turn to for advice, in particular The Alzheimer's Society. I contribute a little to their funds, and read their literature but have not contacted them personally. Dementia UK offer free 45 minute online face-to-face sessions or phone calls for anyone involved in dementia care of a family member. This has been found to be extremely valuable and it's important to draw your attention to it.

Finance was provided for me to have three days respite residence at our diocesan retreat house. But it didn't work. I was too exhausted, too lonely, too homesick and (at my age) not really fit enough to cope with the geography of the place. The staff were wonderful but rather surprised to have such a distraught, seriously tearful canon in their care. I came home a day early. However, on reflection I think it *did* work. It was an explosive release of much anguish and pent-up emotion. I really have been, with occasional lapses, much better since.

At times my wife is very connected to normal life and what is going on around her. But at other times, so typical of Alzheimer's, is bewildered and there are tears. Sometimes my arrival causes tears, and sometimes when I leave.

Often she doesn't know where she is or why she's there and wants to go home; "Why can't we be with each other the whole time?" I felt wretched; sick at heart. Another time as we hugged she said "I don't think I can take much more of this". It's important to respond with understanding and then gently move on to something positive.

If the situation we are in, and the reasons for it, are explained, my wife understands and often says *thank you so much for your love, but you must look after yourself*. But the explanation will have to be repeated the next day, and the next...

The risk of feeling guilty is often experienced by those closest to Alzheimer's sufferers, always wanting to give more support. Getting the balance right between caring for a loved one with dementia and caring for yourself is not easy, but is very important.

The care home kitchen offers a generous menu with plenty of choice, but typically decision making is difficult but can be achieved slowly and with patience.

We don't talk about faith, but often speak of love. It's a real joy sitting side by side on her bed at bedtime. The staff bring us comforting hot chocolate, Ovaltine or Horlicks. We read stories from our *Kindle* – books that I know she will have read in earlier years. Kindles are good due to the facility to control print size and brightness, so, when she feels able, we can share the reading.

Recently it has been *Lark Rise to Candleford*. Fordlow in the book is Cottisford on the map. Here her Uncle was rector in the 1950s, and it was where in a hay barn in 1956 that I proposed to her. Her acceptance marked the beginning of our very precious relationship.

We read *Winnie the Pooh* (so clever, sometimes I laughed out loud) and *Anne of Green Gables*. Currently we have just finished *No Highway* by Neville Shute. I know she read this in her late teens. We may follow this up by watching the film, but *Smart* TVs are so complicated to operate, help is required.

We then say our prayers. These are often prayers of thankfulness and conclude with words like *Heavenly Father, we thank you for your love best seen in Jesus, and for the love you have given us for each other*. At one time she used to lead Contemplative Prayer Groups. Now there is just a quiet *Amen* which clearly comes from her heart. It is good when spiritual support is available for those with dementia, but I fear this may not always be discerned and, if desired, sometimes lacking.

What of the future? I know there may be a long road ahead, but we don't dwell on that: it's a day or a week or, for me, one *Tesco* delivery at a time. We have noticed that as need increases so does the love. The well is deep, and there's no sign of a drought.

Sometimes for our prayers we use the hymn book. Richard Gillard's hymn *Brother, Sister, let me serve you* is a favourite, often spoken quietly together:

*I will weep when you are weeping;*

*When you laugh I'll laugh with you.*

*I will share your joy and sorrow*

*'till we've seen this journey through.*

CANON JOHN Age 93 June 2024



**RCACoE needs your help! There are 3 vacancies now on the RCACoE National Council** In the last newsletter I reported the vacancy to represent York, Leeds, Newcastle and Durham. So far we have not received any offer of a volunteer, or nomination from members in those dioceses to serve on Council.

We now also have a need for a member to represent Oxford, Peterborough and Coventry dioceses- currently we have one nomination for this group, and we need another to represent Canterbury, Rochester and Chichester dioceses. Any offers or enquiries about the role from members in these areas should be forwarded to our Secretary, Malcolm Liles at [malcolm.liles48@gmail.com](mailto:malcolm.liles48@gmail.com) , as soon as possible. Council would especially welcome women priests in these roles to improve the gender balance of council. If there is more than one nomination for each of these 3 regions there will be an election organised.

The main role of a council member is to be in touch with the Retirement Officers in the dioceses they represent and to produce a regional report twice a year for consideration by council. These reports inform our actions and relationships with the national church institutions and other bodies. Also, to attend by zoom meetings of the national council on those two occasions and so guide us in our work. Unless we fill these vacancies the service we offer to our members will be much reduced.



**Annual General Meetings in 2024** We shall be holding two meetings this year, one in each province. We have booked St. Andrew's Church, Short St, **London** (near Waterloo) for our **southern** meeting on 12<sup>th</sup> September 2024 when our main speaker will be our President, the Bishop of Guildford, Andrew Watson. The meeting will begin with coffee, etc. at 10.30am to start at 11am, there will be a eucharist before lunch finishing around 3.30pm. Those attending will need to bring their lunch with them.

The **northern** meeting will be at Bishopthorpe Palace on Wednesday 25<sup>th</sup> September with the kind permission of the Archbishop of York. Again the meeting will begin with coffee, etc from 10.30am till 11am when we hope to have a national speaker, there will be a eucharist before Lunch, and our General Meeting will takes place in the afternoon with plenty of time from round table discussion about members concerns, ending at about 3.30pm.

**I would be grateful for early indications of attendance from members for either of these meetings, please head emails "Northern" and "Southern" (this does not exclude members from the Midlands!!), those attending the Northern meeting need also to let me know of any dietary issues.**



## **SERMON GIVEN BY CANON GILL JESSOP (Retired Clergy Officer)**

**at the Ely Diocesan Retired Clergy Eucharist, May 2024**

*Readings: 2 Corinthians 4.1-12; Luke 12.32-40*

Sometime ago when I was serving in the Diocese of Peterborough I heard Bishop Donald, speak on the theme of "God is love". One of the things that he said was that in his love, our God takes the risk of placing himself in our hands, he opens himself to making his reputation and his work in this world depend on the likes of us, on our commitment, our loyalty, our integrity, our giving and our holiness. He makes himself utterly vulnerable when our lives do not demonstrate the holiness on which his reputation depends.

Wow! Strong words! Words that are relevant to all Christians but that speak especially into this place today as those who have been ordained for many years and now continue to serve as retired clergy in so many different ways gather together.

As priests and deacons, as teachers and preachers of the good news of the gospel, as living examples of Christian lives and discipleship, as still in many ways Christian leaders within our communities, many eyes will turn to us and on us as we exercise that ministry and live lives that are very much open to public scrutiny.

Even though we are retired from leadership in the parish and other contexts, God's people, both those who know him and those who are yet to come to faith, will still look to us and at us to see what HE is like. They will search and research us to meet with him. It is our responsibility to be and offer the very best that we can in the service of this loving God who trusts us with himself, so that his people who are longing to know him can see his goodness and mercy and forgiveness shining through us to them. His reputation lies in our hands. And that is some awesome responsibility!

St Paul in his second letter to the Church in Corinth speaks of "treasures in clay jars". The good news of the gospel is the treasure, we are the clay jars. The divine potter has shaped these jars to his design, beautifully made, fit for purpose and a delight to behold.

We are all of these things, fearfully and wonderfully made in the image of God, his masterpieces, designed and shaped for his purposes. Hopefully our years of service will have refined our beauty, moulded our character, formed and reformed our hearts, honed our skills and prepared and strengthened us for the varying ministries we still fulfil.

Judging by the numbers that come to the conferences and study days, that belong to the Ely study group and Cambridge Fringe, as well as the RCA, we are still active in seeking to develop our understanding of our faith, keep our preaching skills sharp and be rounded in the leading of God's people in worship and much more. I know that each of us are individuals with differing gifts and talents that we are offering in the service of God in response to his calling. I know that each of us brings something different and unique to that service. I know that as each of us continues to serve, we are, and will continue to be, jars of clay that carry the treasure of Jesus Christ the Lord.

However, it is also the nature of clay jars to be at times, imperfect, fragile, brittle, and subject to damage, breakage and destruction. Clay jars have a limited finite lifetime. They get chipped, knocked and broken, and we need to be able to recognise and accept in ourselves those times of damage and brokenness. It is when the journey gets tough and life brings difficulties, that we need to know that Jesus himself walks along side of us, encouraging, comforting, forgiving and renewing. Much as we strive we will not always be whole and perfect, we will make mistakes, we will do things wrong, we will not fully demonstrate the holiness to which we are called, but we can know that he goes on loving and trusting us to be clay jars through whom others can see the light of Christ shining. Even in the brokenness, maybe especially in that brokenness, others can see that light and if they cannot see it in us, then where are they to look?

To continue to offer ministry as God calls us, we do need to be aware of the ways in which our clay jars are wearing out. I know I am not as quick thinking as I used to be, not as physically able or resilient as I once was. I know that when I was beginning to think about retirement, I knew I wanted to leave my parish when I was still at the top of my game, not on the downward slope to being beyond repair!

We do need to have insight into what we still have to offer and if the time is coming when we need to step back and admit that enough is enough - never an easy place to be, but essential we recognise when that time is coming. Do I really want to get out of bed at or before the crack of dawn to lead an 8am service; do I really want to do another round of safeguarding training which I know is essential but can be a real challenge; do I want to wrestle yet again with the doctrine of the Trinity as I did last Sunday.

Priestly ministry is many things, exciting, challenging, exhilarating, demanding, rewarding, draining and fulfilling. God has and continues to give opportunities that are beyond our wildest dreams, times when you know that our words are his words and are moving people, times when people come to know Jesus as their personal saviour through the work that we do, the words we say and the things that we do, but also times when the work never seems to end, when there seems to be little fruit and when relationships are strained and difficult.

One of the challenging things is that we never know when those moments are coming, neither the good nor the bad. That is why that reading from Luke is so important because it reminds us that we need to be “dressed and ready for service and keep our lamps burning”.

Maybe the time is coming when we need to ask ourselves

“is my lamp trimmed and full of the oil I need to go on, taking in, being fed, refreshed, rested, renewed and refilled. Or am I aware that I am reaching that point when the light is beginning to dim?”

I can remember very clearly the day just over 30 years ago when I was ordained, as I’m sure most of you remember the day you were ordained, and for many of you it was a good deal more than 30 years. It was a wonderful and moving occasion, and I cried most of the day! My abiding memory is of realising that I was no longer in training, I was ordained and people were going to look to me, through me to see Jesus. An awesome moment when I realised that my God and your God had indeed placed his reputation in my hands. And I, knowing that I was and am a jar of clay longed with all my heart not to disappoint my heavenly father.

Today as we gather together as retired clergy and their families, remember that we are indeed clay jars, in different stages of wear and tear but still called by God to shine with the light of Christ that can never be extinguished.

So, I pray that we will continue to be blessed and filled with the power of his Holy Spirit so that the world may always see in us and through us the light of Christ.



## **GS MISC 1391 GENERAL SYNOD 1 Follow up to February 2024 Stipends and Pensions**

**Debate Executive Summary** This paper provides an update on work following the February 2024 resolution on clergy stipends and pensions. It summarises steps already taken and outlines further areas of work to be developed in parallel with the Diocesan Finance Review and the triennium funding review.

**Background** 1. At the February 2024 Group of Sessions, the Synod unanimously resolved: ‘That this Synod a) request the Archbishops’ Council, the Pensions Board, and the Church Commissioners to work together with dioceses to explore ways in which the level of clergy pensions and stipends might be improved in a sustainable manner, with reference being made to the impact of changes to clergy pension benefits and the National Minimum Stipend (NMS) since 1998, including the change in level of the pension benefit from 2/3 of NMS prior to 2011; b) in doing this work to have regard to the findings of the Clergy Remuneration Review (GS 2247 and GS Misc 1298) and in particular the policy that the National Minimum Stipend should, in future, on average, increase in line with inflation (as measured by CPIH) subject to three yearly reviews and the need to review this position if high levels of inflation establish themselves; and c) request the Archbishops’ Council, the Pensions Board and the Church Commissioners to consider what steps may be

taken to remedy the fall in the real value of pensions for clergy retiring since 2021, and to avoid such a fall reoccurring in any future period of high inflation.’

2. Papers relating to this item may be found on the Synod website. These include the original paper from Revd Dr Ian Paul and a note from the Secretary General. In addition, the technical papers from the Church of England Pensions Board cover the background and history of clergy pensions and some analysis of comparative pensions for different clergy cohorts, and the potential costs associated with increasing pension benefits.

3. The scope of the motion is broad and its financial implications could be significant. However, there is determination to identify a good response to the motion which seeks to affirm stipendiary clergy and support the fostering of the vocations to stipendiary ministry required by the Church.

This paper provides an update on two steps already taken and identifies further areas of work.

The Synod papers may be found at: General Synod February 2024 | The Church of England The Technical Notes are: <https://www.churchofengland.org/sites/default/files/2024-02/gs-2330t-technical-note-to-clergy-pension-pmm.pdf> and <https://www.churchofengland.org/sites/default/files/2024-02/gs-2330t1-further-technical-note-for-clergy-pension-pmm.pdf> Steps taken already

4. Two initial steps have already been taken since the motion was first scheduled as contingency business in November 2023. Increase in the National Minimum Stipend

5. First, the Archbishops’ Council determined that the National Minimum Stipend (NMS) would rise by 7% from April 2024. This has two important effects. It provided an uplift for those on the lowest stipends (typically curates in training). It also increases the starting pension for those retiring from April 2025. In both cases, making back some of the lost ground against the high inflation of the last two years.

6. This higher increase followed on from a reduction in the contribution rate for clergy pensions paid by Responsible Bodies (mostly Diocesan Boards of Finance) following an interim review by the Pensions Board in late 2023. The contribution rate for clergy pensions has fallen significantly in recent years and currently stands at 25% of pensionable stipends<sup>2</sup> from 1 April 2024. (This was down from a rate of 28% from 1 January 2023 and 36% from 1 April 2022, prior to which the contribution rate including deficit recovery was 39.9% of pensionable stipends.)

7. Some dioceses also took the opportunity of this cost reduction to further increase their incumbent stipends, while others continued with their planned increases. The National (weighted) Average Stipend increased by 6% this year. Addressing the disparity in starting pensions for those retiring in 2023/24

8. Under the Rules and Measure set by General Synod, starting pensions are based on the previous year’s National Minimum Stipend. This had an unusual effect for those coming on to pension in the year 2023/24. The increase in starting pensions for the year April 2023 to March 2024 was based on the previous year’s NMS increase of 1%. Inflation, by contrast, was much higher. Moreover, pensions already in payment received a higher increase linked to inflation. This included a discretionary element above the inflation caps in the scheme rules.

9. Following considerable work on this issue in the autumn of 2023, the Pensions Board and Church Commissioners resolved at their Spring meetings to provide an additional 5% uplift to pensions that came into payment in the year 2023/24. This one-off discretionary uplift was implemented in April 2024 and notified to relevant pensioners.

10.This action goes some way to addressing the issue identified in limb (c) of the motion.

11.A further step could be to change the reference point from the previous year's NMS to the current year's NMS. This would require an amendment to the Pensions Measure 2018 – potentially via a Legislative Reform Order; changes to the CEFPS Rules; and potentially a requirement to determine the NMS for a given April no later than the preceding December so that pension quotes are based on accurate data. This set of changes is one of the further areas of work under consideration. 2 Pensionable Stipends being the previous year's National Minimum Stipend. Note that prior to January 2023, the contribution rate covered both future service and deficit recovery contributions.

### **Further work**

12.These initial steps begin to make progress on the motion, but there are a number of other issues to consider.

13.The most significant is what to do with stipends. A significant increase in stipends would recover ground lost to inflation in recent years. However, it is clear that dioceses have limited financial capacity to fund a material increase in stipends at this time. Accordingly, any step change increase in stipends (and other benefits that cost money) needs to be considered in parallel with the Diocesan Finance Review and triennium funding process later this year and into 2025 to create a holistic set of proposals.

14.A further question to be considered is whether annual increases to stipends should be more formulaic, e.g. generally uprated by inflation as measured at the previous September (the reference date used for state pensions and benefits and clergy pensions), which would simplify the present arrangements.

15.Increasing the NMS is also the most efficient way to uprate starting pensions and mitigate the effects of changes to accrual rates since 2011.

16.As noted above, this would be further helped if starting pensions used the current year rather than the previous year as the reference point. The 'previous year' formulation is historic – dating back well before 1997. It may have originally been used as a proxy for final year's salary, or it may have been a practical provision dating from a time before pensions calculations were computerised. Whatever the reason, it appears that there is no fundamental barrier to changing to the 'current year's NMS' provided that the NMS for a given April is determined no later than (say) mid-December of the preceding year. (This would be another argument for a formulaic approach for increasing stipends.) As noted above, this would require both a change to the Rules and an amendment to the Clergy Pensions Measure 2018 – it would not be practical to do one without the other. There would also be a one-off cost impact which would have to be considered as part of the work described above.

17.As noted in the technical papers, because financial conditions since 2022 have eased with higher interest rates reducing the actuarial 'cost' of buying future pension benefits, there may be some scope for improving pension accrual rates for future service. This needs to be considered carefully to minimise the risk of increases in pension costs if market conditions become less favourable, i.e. the problem which led to the 2011 changes following the Global Financial Crisis. More work is required in this area to consider the opportunities, risks and trade-offs, and it would be sensible to do this in parallel with the forthcoming statutory valuation of the pension scheme which is due as at 31 December 2024.

18.Finally in relation to pensions, as noted in the Technical Papers, there is a new (to the UK) type of pension enabled by the Pensions Act 2021 – Collective Defined Contribution. This could present an interesting alternative approach – offering significantly higher target pensions for a similar cost, albeit

without the same strength of guarantees in a defined benefit pension structure. The Regulations for such schemes are expected to be published later this year and the Pensions Board is continuing to engage with policy-makers on this, particularly given the significant potential it offers for “lay” Church employees.

19. While Stipends and Pensions are the focus of the motion, it makes sense to consider two other areas as part of the review.

20. The first is to look at whether there is a case and mechanism to provide additional support outside of the core stipend for larger clergy families with caring responsibilities for whom living on the stipend is a struggle even with an uplift, especially in light of the transition to Universal Credit.

21. Second, whether there is scope to simplify various policies and practices which differ so heavily by dioceses, for example, maternity, paternity and adoption arrangements.

22. Third, the Pensions Board’s work through the Enabling Choice consultation process identified ways in which the Church might assist its stipendiary clergy with financial planning and housing needs in retirement – including potentially seeking to overcome the barriers that make homeownership particularly complicated for stipendiary clergy provided with tied-accommodation for better performance of their duties. The consultation process showed overwhelming support for the concepts presented, particularly from younger clergy. The ideas that most resonated are now being worked up into proposals to be considered among the many priorities for national church funding.

### **Next steps**

23. The areas identified for further work will be taken forward over the summer to inform the work of the Triennium Funding Working Group which will begin to convene later this year. This provides a framework to consider specific proposals alongside the opportunity costs and informed by intergenerational equity considerations.

24. Progress on stipends and pensions remains a joint effort across the National Church Institutions. What and how much is possible remains to be seen. However, it is important that we see this work in the context of fostering, nurturing and affirming vocations, and God’s mission through his Church.

Carl Hughes, Chair of the Archbishops’ Council Finance Committee Clive Mather, Chair of the Church of England Pensions Board Alan Smith, First Church Estates Commissioner June 2024 Published by the General Synod of the Church of England © The Archbishops’ Council 2024



**Retired clergy’s need for housing help found to exceed predictions** – the article below appeared in the Church Times 5<sup>th</sup> July issue and appears here by kind permission of Paul Handley, the editor. The Church Times has been very supportive of our campaigning for the clergy.

MORE clergy may need help with retirement housing than previously forecast, the Church of England Pensions Board has concluded, after a new survey found that 69 per cent of respondents believed it unlikely that they would own a property on retirement, *writes Madeleine Davies*. The results of the survey, which gathered almost 1300 replies from stipendiary clergy, appears in a report on the Board’s consultation on options for clergy retirement housing.

The consultation, “Enabling Choice”, was launched after the Board warned that the current CHARM scheme, which enables clergy to rent a property from the Board, required “a huge and increasing investment from the Church, and it is hard to imagine how this can continue as it is”. Enabling home ownership during ministry will be among the “essential” elements of any future offering, the Board has suggested, and also encouraging clergy to plan ahead.

The most significant finding of the survey, which was conducted in January, is that “more clergy may need help with retirement housing than previously forecast.” In total, 23 per cent of respondents either agreed or strongly agreed that they would be relying on the Church to provide retirement housing. The current proportion seeking help is 17 per cent, a figure the Board has described as “unprecedented”.

The report records that 56 per cent of clergy in ministry today own a property — down from 60 per cent in a 2021 survey, which may be, the Board suggests, “the first sign of a downwards trend in property ownership”. Among the 1300 survey respondents — of whom 58 per cent were over 56 — 22 per cent considered it “unlikely” that they would own a property on retirement, and 47 per cent considered it “highly unlikely”. Of those who did not currently own a home, 72 per cent said that they would be likely to make use of an offer of financial support towards home ownership; for those aged 26 to 35, this rose to 86 per cent.

Both home ownership and savings levels are higher among those closer to retirement. One third (34 per cent) of those over 55 years of age who shared their savings details had more than £50,000 in savings. But the survey also highlighted that about one in ten of those with less than two years until retirement had not yet taken “basic steps” to prepare for retirement, including looking at information on their pension.

The results add further evidence to concern about financial well-being among the clergy. When asked about their finances, 35 per cent of respondents said that they were “just getting by”, while a further 20 per cent said that they had been finding it difficult to manage in recent months. About one third (30 per cent) were relying on the stipend as their main source of income. More than one third of clergy had less than £10,000 in savings, and more than 50 per cent had less than £30,000.

The survey was conducted in addition to collating responses to the “Enabling Choice” paper, which totalled more than 850, of whom 77 per cent were stipendiary clergy. The Board describes feedback as “overwhelmingly positive”, deducing from it “real appetite amongst clergy for more choice around their future retirement housing plans, with lots of interest in ideas to help support financial plans, enable home ownership, and encourage . . . quality conversations across ministry”. In total, 87 per cent of respondents supported enabling more choice for clergy around retirement housing. Among the concerns expressed were “that any new choices must be adequately resourced and genuinely affordable to clergy”, and that support must be “personalised and ideally in person”. The Board writes of “a particular concern that where the stipend is the main source of income, clergy would struggle to save towards a home of their own”. Almost all respondents — 94 per cent — agreed that there would continue to be a need for the Church to provide its own retirement housing option to some retiring clergy, and the report offers reassurance that the Board sees this as “an essential part of the future”. But it reiterates that “directly provided housing is costly. for the Church, and meeting the demand from future retirees will require substantial additional funding”. Concern was expressed about the impact of changes on those nearing retirement. More than 60 per cent of respondents felt that five to ten years was an appropriate transition period for any changes to be implemented. The Board plans to provide further information about future provision later this year.



***PENSIONS BOARD Questions and Answers at General Synod 5/9 July 2024 some of these had been forwarded to GS members by the RCACoE, Charmers, and CEECA.***

**The Revd Robert Lawrance (Newcastle) to ask the Chair of the Pensions Board:**

**Q109** Understanding that the Pensions Board works with external fund managers and excludes a range of undesirable investments, what scope is there for actively choosing to invest more in companies which do good such as climate solutions?

Mr Clive Mather to reply as Chair of The Church of England Pensions Board:

A In the context of stewarding a diversified investment portfolio there is scope to use managers or strategies that are not only taking account of climate change risks but seeking to invest in opportunities and solutions. One way we already do this is through the FTSE TPI Climate Transition Index which intentionally increases investments in companies that are assessed most positively by the independent TPI analysis. Additionally, our infrastructure managers have several (and increasing) investments in climate solutions, and bespoke mandates held by specialist managers in private equity include a focus on climate and sustainability solutions.

The Board actively monitors what exposure we have through our investments to climate solutions and reports on this separately. One key area the Board remains focused on is the role our investments can play in supporting the transition and real world emissions reductions.

**The Revd Stephen Corbett (Blackburn) to ask the Chair of the Pensions Board:**

**Q110** It was once the case that clergy removal expenses on retirement from stipendiary ministry were met by the Pensions Board (in a manner similar to relocation within and between dioceses during active stipendiary service). Could the Chairman of the Pensions Board inform the Synod (a) when and why the apparent transfer of responsibility to dioceses (which appears to be exercised inconsistently) occurred, and (b) whether or not it formed part of the scaling down of pension benefits prior to 2011?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A To the best of knowledge of our longer serving staff and a quick check in historic statutory accounts, neither the Board or Commissioners have covered moving costs at retirement – at least in the last 20 years and probably longer. Therefore, if there ever was such a practice, any change was not related to the 2011 changes in pension benefits.

Clergy pension scheme members do of course continue to receive a lump sum at retirement in addition to their pension.

**Mr Ian Boothroyd (Southwell & Nottingham) to ask the Chair of the Pensions Board:**

**Q111** GS Misc 1391 gives the welcome news of a 5% increase in pension in April 2024 for clergy who retired in the previous year. This was in response to part (c) of the resolution about clergy pensions passed unanimously by Synod in February, which was as follows: 'That this Synod ... request the Archbishops' Council, the Pensions Board and the Church Commissioners to consider what steps may be taken to remedy the fall in the real value of pensions for clergy retiring since 2021, and to avoid such a fall reoccurring in any future period of high inflation.' GS Misc states that: 'This action goes some way to addressing the issue identified...'

I calculate that clergy who retired in 2022-3 and (even with the additional 5%) those who retired last year have pensions about 9% short of inflation (CPIH) since 2021. What further actions have been, or are, under consideration to address this more fully?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A Having each taken actuarial advice the Pensions Board and the Church Commissioners considered that any further adjustments (above 5%) would cause further inconsistencies with future cohorts of retiring Clergy.

As noted in GS Misc 1391, removing the year lag in the reference stipend for starting pensions would avoid the specific anomaly you identified, from arising in future. This looks to be possible in principle – it would require changes both to the Scheme Rules and the Pensions Measure 2018 and there are also other considerations described in that paper.

**The Revd Paul Langham (Bristol) to ask the Chair of the Pensions Board:**

**Q112** Given the prospect of the restoration of clergy pensions in line with the suggestions made in Dr Paul's Private Member's Motion, where can those serving clergy who are approaching retirement age and considering deferring their retirement in order to benefit from any future changes find guidance on how to make this decision, and information as to whether such change is to be backdated, and the timescale within which this change will be completed?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A I appreciate and understand the sentiment behind this question. However, I regret that generic guidance of the type envisaged here is not possible because of the variety of personal circumstances. This would require regulated financial advice and the Pensions Board is not authorised to provide that.

Clergy pension scheme members have the ability to run retirement illustrations via the Pensions Board's online pensions portal and may request pension quotes from the helpline.

The Pensions Board is not responsible for initiating changes to Rules of the Church of England Funded Pension Scheme and any such changes require Synodical approval. However, the questioner may wish to refer to GS Misc 1391 which provides an update following the February motion and an answer from the Chair of the Ministry Council elsewhere on this question paper. I would also note that whenever changes are proposed, the Pensions Board works hard to mitigate any unintended consequences (e.g. for those approaching retirement or recently retired) and to provide as much information as possible to those affected.

**The Ven Dr Miranda Threlfall-Holmes (Liverpool) to ask the Chair of the Pensions**

**Board: Q113** Given that the needs of those retiring early on health grounds are different from those retiring at full pensionable age, how is the Pension Board catering to the needs of this vulnerable group?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A The pensions administration team considers all requests sympathetically. In addition to assisting with enquiries on ill health retirement, they signpost applicants to the housing retirement support and welfare services teams if the member is not already in contact with them or is unaware that support is available. Where there is a Housing need, a bespoke response is often required, and the Board will endeavour to provide a home which will meet particular requirements (such as a larger property for those with a young family). Where needs are complex, it can take some time to identify, purchase and (if necessary) adapt properties for the household, particularly where retirement comes years ahead of when the household had hoped, and little planning has taken place.

**The Revd Stephen Corbett (Blackburn) to ask the Chair of the Pensions Board:**

**Q114** In the Private Member's Motion Debate on Clergy Pensions in February 2024, the Chair of the Pensions Board stated (page 409 of the Report of Proceedings) that it was for Synod to set the pensions level. ("Let me be clear at the outset: the Pensions Board does not set the benefits. That is for you, Synod, as advised by Archbishops' Council"). Would the Chair please confirm at which group of sessions this was last brought before Synod for discussion and approval, and when it is next due to come before Synod for re-approval?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A The benefit structure for the Church of England Funded Pension Scheme (CEFPS) is set and implemented according to the Scheme Rules agreed by Synod. Once agreed, the Rules stand until such time as they are amended - there is no reapproval process.

The most recent change was in 2022. In February 2022, the Synod debated the report of the Clergy Remuneration Review. Included within that report was a recommendation to harmonise the definitions of ill-health used in the CEFPS with that used in the pre-1998 scheme. The required rule change was sponsored by the Archbishops' Council, leading to an Amending Deed approved at the July 2022 Group of Sessions. Prior to this, the last substantive set of benefit changes were those in 2011, which were debated across at least two Groups of Sessions in 2010. It is for the Business Committee to determine the future agenda of Synod.

**The Revd Dr Brenda Wallace (Chelmsford) to ask the Chair of the Pensions Board:**

**Q115** Church of England Pensioners were notified by email on 30th May that their pensions payment, due on Friday 31st May, would be delayed until Monday 3<sup>rd</sup> June. This was attributed to 'human error'. In the light of a similar human error causing delays to clergy stipends earlier this year, what procedures have been put in place to ensure that staff are fully supported so as to avoid repeats of these errors which cause significant inconvenience to working and retired clergy?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A On behalf of the Board, may I first repeat our apology to clergy pensioners who were affected by the delay on the May clergy pension payroll. Let me be clear: this issue should not have happened.

I am determined that learnings are captured. It is important that we understand in detail what happened and any underlying causes and identify the appropriate steps to mitigate the risk.

To this end, audit firm BDO has been commissioned to undertake a review of this incident and the NCIs' shared treasury processes more generally. Though the issue was not the same as that which affected clergy stipends in January, they are similar and the link between the two incidents will be considered.

I suspect however that a significant contributory factor is the risk inherent in the level of manual processing required to run the payrolls. Pension payrolls are processed and authorised by the pensions payroll team, and then passed to the finance team for further processing, authorisation, and transmission to the bank.

The longer-term fix is an automation project which was already well underway before either of these incidents. I would like to record my thanks to staff in the Pensions Board and shared services who worked to resolve the matter and support pensioners over the ensuing days, including the weekend.

**Ms Helen Lamb (Oxford) to ask the Chair of the Pensions Board:**

**Q116** Given the issue in January with clergy stipend payments being paid late, and then the same issue happening again for clergy pension payments in May; please provide the most recent external controls report (ISAE 3402, SAS 70 or suitable equivalent) which covers this area, and a summary of the discussion of the Audit and Risk Committee's review of that report.

Clive Mather to reply as Chair of the Church of England Pensions Board:

A On behalf of the Board, may I first repeat our apology to clergy pensioners who were affected by the delay on the May clergy pension payroll. Let me be clear: this issue should not have happened.

The most recent previous Internal Audit on pensions payroll was concluded in January 2022. It gave the top level of assurance with no significant issues identified. All internal audits are considered by the relevant Audit Committee(s) and the statutory auditors. I have addressed the issue and our next steps in more detail in the answer to the Revd Dr Brenda Wallace's question (115).

**The Revd Graham Kirk-Spriggs (Norwich) to ask the Chair of the Pensions Board:**

**Q117** How many of the Pension Board's current rental tenants took early retirement on health grounds or are the widow/ers of clergy who died before retiring?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A While individual circumstances form a key part of the conversations when housing is being arranged and through the on-going relationship with residents, the specific information requested in is not recorded in a way which allows this question to be easily answered.

For annual planning purposes, we assume around seven ill health retirement and one or two death in service situations where we support the bereaved family with a home. (This compares to 109 tenancy starts across Rental and Community Living in 2023.) The actual number will of course vary from these averages and most importantly, each case is unique for the household affected and we seek to respond professionally and pastorally to each situation with that in mind.

**The Revd Rachel Wakefield (St Albans) to ask the Chair of the Pensions Board:**

**Q118** What is the annual rental income from Pension Board housing for retired clergy and their dependents?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A Rental income received for the year to 31.12.23 totalled £7,7873,000 for rental properties; £531,000 from shared ownership properties; and £1,589,000 in relation to Community Living. [Source: CEPB 2023 draft Financial Statements which are due to be approved at a Board meeting on 11 July 2024. All figures rounded to nearest thousand.]

**The Revd Rachel Wakefield (St Albans) to ask the Chair of the Pensions Board:**

**Q119** Given the grant of £9.5m from the Archbishops' Council for this purpose, how many new rental properties has the Pension Board purchased for retired clergy since the grant was received?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A The Board is extremely grateful for the additional financial support of £9m provided by the Archbishops' Council in 2023. In essence, this funding enabled the Board to keep the rental scheme open to new applicants in the face of significantly higher costs brought on by inflation and higher interest rates. The Board purchases properties using financing arrangements and the grant was applied to pay down a portion of this debt and so reduce operating costs and free up borrowing capacity for further purchases. Even so, financing costs totalled £9,144,000 in 2023, 10% higher than in 2022 (even after paying down £9m of debt). Property maintenance and insurance costs were 5% higher. The Board purchased 31 new rental properties in 2023 and across Rental and Community Living there were 109 new tenancy starts in 2023 (i.e. an average of more than two per week).

**The Revd Robert Thompson (London) to ask the Chair of the Pensions Board:**

**Q120** What is the average monthly cost, including rental and service charges, for a married couple living in the Pension Board's Community Living properties?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A The Rent and Service Charge levels vary slightly between the seven Community Living settings. The average monthly rent for a larger flat is £775 (£735 for a smaller flat) and the average monthly service charge is £1,091 for a single person and £1,605 for a couple.

Note: Service charge depends on the actual services at the specific setting which are subject to consultation with residents. Service Charge includes all utilities, catering, use of laundry facilities, staffing and out of hours community alarm service, as well as maintenance of communal facilities and equipment such as the lifts, warden call system and fire alarm, and communal garden costs.

**The Revd Robert Thompson (London) to ask the Chair of the Pensions Board:**

**Q121** Given the past promises of the Pension Board to look after clergy who do not have the means to buy a home in their retirement, what steps is the Board taking to ensure that those who retired some years ago are able to move to properties that meet their changing needs in much later life?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A The Pensions Board offers rental properties across the country for retiring clergy households who meet the eligibility criteria. Tenancies are offered on a long term basis and at a significant discount to market rent.

We recognise that circumstances change in retirement and encourage residents for whom that is the case to talk to our Housing Officers. In such cases, we seek to work with the individual/household to look at their circumstances, where they want to move to, and what might be available in the area. In the first instance, given high demand from retirees for homes (which have to be prioritised), we work with them to look at other options that might best suit their needs including purpose-built accommodation. That is often the quickest route to a move and has been a feature of our service for a while now. But we do consider moves to Church homes too at other stages of the process, depending on circumstances.

This is a complex area, and our Director of Housing would be happy to have a conversation with you to understand the background to your question and discuss this in more detail. Perhaps you could also kindly message me with the specific source for the statement in the preamble to your question as I would like to understand this further.

**The Revd Graham Kirk-Spriggs (Norwich) to ask the Chair of the Pensions Board:**

**Q122** What consideration does the Pension Board give to the current geographical area of clergy on their retirement housing list when new properties are purchased and how are clergy and dioceses engaged in the process?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A The Board continues to purchase properties for the retirement housing portfolio – 31 were purchased last year and 13 completed by the end of April this year. The geographic preferences of those seeking housing are given great attention. Location is heavily informed by the information we have from the households who have registered with the Board for retirement housing. Additionally, more than 1300 serving stipendiary clergy recently completed a survey which included questions on geographic preferences for those who think they may need Church retirement housing. This showed a very wide spread of locations covering almost all dioceses, with Exeter and York particularly popular. This is useful information which will assist the acquisition programme. (A report on feedback from this survey and the Enabling Choice consultation is to be published shortly.) Of course, there are some parts of the country where property is particularly expensive both to buy and rent – even on a subsidised basis, notably London. Those who particularly need to be in expensive locations are likely to be better served through alternative providers and we will work with households to explore these.

The primary relationship is between the housing officer and the clergy household, with liaison with Archdeacons/diocesan staff as appropriate.

**The Revd Canon Claire Lording (Worcester) to ask the Chair of the Pensions Board:**

**Q123** How many vacant properties does the Pension Board currently have available to rent and what is the geographical spread of these properties?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A The most recent property bulletin (shared approximately every 8 weeks to those who have registered for Church retirement housing) advertised 15 rental properties spread across Yorkshire, Lancashire, the West Midlands, East Anglia, the Southwest, Hampshire and Wiltshire, and the south coast. The selection of properties changes regularly as properties are removed once reserved, and further properties are added as they are purchased, in the conveyancing process, or come available for re-letting. The bulletin provides information for each property on its location, rent, nearest church and local amenities, plus photographs, floorplan, EPC information and a summary of planned works.

The bulletin also advertises vacancies at the Board's Community Living settings, which are located in or near Scarborough, Lytham St Annes, Cheltenham, Leicester, Worthing, Exeter and Hindhead.

**The Revd James Pitkin (Winchester) to ask the Chair of the Pensions Board:**

**Q124** How many residential properties (suitable for retiring clergy) does the Pension Board currently have - and, of these, how many are available to rent? What is the geographical spread of these (vacant) properties (by County or Diocese)?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A As at the end of April, the Board held 1,157 rental properties. (The number of properties changes month to month with acquisitions and disposals.) As covered in a separate question, the June property bulletin advertised 15 rental properties spread across Yorkshire, Lancashire, the West Midlands, East Anglia, the Southwest, Hampshire and Wiltshire, and the south coast. Please note a) this excludes properties which have been reserved by retiring households in advance of their retirement, b) the bulletin includes

properties which are going through the conveyancing process and so not yet owned by the Board, and c) properties on the bulletin change regularly.

**The Revd Canon Claire Lording (Worcester) to ask the Chair of the Pensions Board:**

**Q125** How many clergy/dependents are on the Pension Board's current list of those looking for retirement housing?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A We presently have approximately 200 households registered with the housing service. In the main these are stipendiary clergy households anticipating retirement in the next 5 years. There are also existing residents seeking a move. This figure probably understates the potential demand for Church retirement housing. Over 1300 stipendiary clergy responded to a survey over the winter. Just under a quarter of respondents indicated they expect to need support with retirement housing, while 1 in 10 of respondents expecting to retire in the next two years had not yet taken basic steps for retirement preparation such as looking at their pension statement. The data from this survey is being used to inform the financial projections for retirement housing and the potential cost of that to the Church, where properties are being purchased, and the design of new services proposed in the Enabling Choice materials. However, we should not assume that all of this demand necessarily translates into directly provided Church properties. For instance, in the last six months, the Board supported 15 registered households to meet their retirement housing needs other than through directly provided Church housing. This has both helped the household (particularly those who, through information and signposting, have been able to buy their own retirement home), and allows the focus of scarce resources on those most in need.

**The Revd Canon Katrina Scott (Gloucester) to ask the Chair of the Pensions Board:**

**Q126** Given the cost-of-living crisis, caps on benefits, and the failure of state and personal pensions to match inflation and living costs, will the Pension Board agree to cap the percentage rise on rents for retired clergy and their dependents?

Mr Mather to reply as Chair of the Church of England Pensions Board:

A Clergy (and state) pensions increased by 10.1% in April 2023 based on the September 2022 CPI inflation figure; and 6.7% in April 2024 based on September 2023 CPI inflation. In both years, the clergy pension increase was higher than the guaranteed increase in the scheme rules as a result of discretionary increases applied by the Pensions Board (for post-1998 benefits) and Church Commissioners (pre-1998 benefits). Rent increases have historically followed inflation with reference to the clergy pension increase, and rents increased by 6.7% from April 2024. Rent increases are considered extremely carefully by the Board, and we are of course conscious of the cost to residents. I repeat the statement in the rent increase letters that any resident in financial difficulty should contact our team to discuss their circumstances.

However, the Board also has obligations of financial stewardship. All organisations have faced rising costs and pressures from inflation. The Pensions Board is no different and the effect of higher interest rates and inflation led to debt service costs on Rental properties in 2023 rising to absorb 86% of the rental income received from those properties. This means that our total income is simply unable to meet the cost of providing the current services and we have needed emergency funding from the Archbishops' Council whilst a more sustainable model is considered.

**The Revd Kat Campion-Spall (Bristol) to ask the Chair of the Pensions Board:**

**Q127** What assistance is the Pension Board able to offer clergy with making accessibility adaptations after they have moved into a property?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A We seek to assist and enable residents to live as independently as they can in their own home as needs change over time in health or mobility. Where circumstances change, our Aids and Adaptations Officer will seek to support residents in making the necessary changes to their environment to help them to continue

to live comfortably in their homes for as long as possible. We aim to achieve this by facilitating the effective planning, consultation and delivery of aids and adaptations according to means and family circumstances.

**Ms Fiona MacMillan (London) to ask the Chair of the Pensions Board:**

**Q128** What provision is the Pension Board able to offer for existing residents whose needs change, meaning that their current home is no longer appropriate, given that there is very little accessible housing available from other providers?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A Existing residents who require aids or adaptations or are finding their circumstances are changing should contact the housing team to discuss their specific situation. Where possible we seek to support residents to stay in their existing home, for example through the provision of aids and adaptations, including engagement with support and funding available from the local authority. Where it is not possible to meet needs in the existing property, we will work with the household to explore a move whether that is to an appropriate another provider, Community Living, or another church retirement property. We also have a specialist adviser who can assist residents and their families in navigating the complexities of social care.

**The Revd Canon Alice Kemp (Bristol) to ask Chair of the Pensions Board:**

**Q129** How many fully accessible properties are there in the Pension Board's portfolio of rental properties for retired clergy and their dependents?

Mr Clive Mather to reply as Chair of the Church of England Pensions Board:

A This information is not readily available for the Rental portfolio. There is also a definitional issue as "fully accessible" will depend on the specific accessibility needs of the household. Almost all of the 213 flats and communal areas across the seven Community Living settings are highly accessible by design, including for example step free access throughout, and each flat has a bathroom which can be readily adapted for different needs or converted to a full wet room.

**The Revd Stuart Craddock (Lincoln) to ask the Chair of the Pensions Board:**

**Q130** Could at least 20% of CHARM properties be fully step-free and wheelchair accessible, and could a significant proportion of properties be close to good transport links for tenants who do not drive?

Clive Mather to reply as Chair of the Church of England Pensions Board:

A I welcome the sentiment behind this question, but a set percentage would not be helpful, given that in reality we already offer a service which takes these key considerations into account.

Where a household needs a fully wheelchair accessible property we will seek to meet this need which may require a bespoke purchase, Community Living, or a specialist alternative provider.

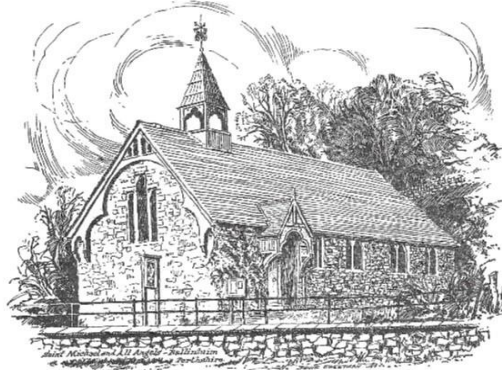
On registering interest, households meet with a Housing Officer and look at the range of housing options that may be available with us and with other providers to meet current and potential future needs in older age. When appropriate we arrange for an Occupational Therapist assessment to identify aids, adaptations or special requirements for properties.

The Board looks carefully at a range of factors for new properties including suitability for older living and accessibility of local amenities. For example, of the 15 properties on the June bulletin, 14 were within 1 mile of a CofE Church; 14 within a mile of a bus stop; 12 within a mile of a shop; and 13 within a mile of a GP/hospital. We avoid purchasing isolated properties or those with steep slopes or other features which become difficult to manage in older life. The same statistics are not true of the wider portfolio, mainly because the pre-2015 CHARM model gave a fairly free hand to clergy in selecting properties, resulting in houses which are less close to amenities and costly to maintain and adapt. Where properties have been adapted for previous residents it is very difficult to attract interest from prospective applicants who may like the location but are put off by wet rooms, grab rails, stairlifts etc, and will only accept the property if these features are removed.

Diocese of St Andrews, Dunkeld and Dunblane

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**The views expressed in this newsletter are not necessarily those of the**

**Retired Clergy Association of the Church of England**

Items from members for the October newsletter should be with the editor, Malcolm Liles,  
by the end of September, at 473 City Road Sheffield S2 1GF [malcolm.liles48@gmail.com](mailto:malcolm.liles48@gmail.com)  
preferably in Word Calibri 12 point narrow margin