

RETIREMENT AND HOLDING OFFICE OVER 70 YEARS OF AGE, PENSION AND RETIREMENT HOUSING

Information for Clergy who hold their *Office with Common Tenure* (and in some cases Freehold) terms

Retirement prior to attaining the age of seventy

Clergy wishing to retire prior to the age of seventy are reminded that retirement is a resignation. The process for resignation is covered in Appointment and Office under Resignation of Office.

Retirement at seventy years of age

All clergy whether stipendiary or self-supporting or receiving a house for duty terms, and whether they hold office under Common Tenure or Freehold Tenure, must retire at the age of 70 as stated in the Ecclesiastical Offices (Age Limit) Measure 1975.

Holding office over seventy years of age

It is not intended for it to become standard practice that office holders remain in office beyond 70. The bishop may permit it through issuing a direction if he or she considers that the pastoral needs of the parish or of the diocese make it desirable to give the direction. It is not a reflection on someone's ministry if a decision is made not to issue a direction. There should be no expectation on the part of the office holder or the parish that a direction will be issued.

Possibility of remaining in office beyond seventy years of age

It may be appropriate for an office holder to remain in office beyond 70. Regulation 29A of the Regulations makes provision for this in relation to an office which is held under Common Tenure. Ultimately, this is a decision for the bishop. If he or she wishes to enable someone over 70 to exercise a ministry other than through PTO, the bishop will need to issue a direction to that effect. The direction will authorise the holding of the office for a time-limited period.

In order to make a direction the Bishop is required to:

- Be satisfied that the pastoral needs of the parish or diocese make it desirable to make a direction and
- Obtain the consent of the PCC

If an office holder wishes to seek such an extension, they should request this from the diocesan bishop at least eight months before their 70th birthday.

Appointment of clergy to office when aged over seventy years

Clergy over 70 may apply for parochial appointments (as vicar, rector, team rector, team vicar, priest in charge or assistant curate), applications for parochial appointments from clergy over 70 will be considered in the same way as those from other clergy. Clergy over 70 will not be excluded from consideration simply on grounds of age (as that is a protected characteristic): the only difference is that, if the applicant over 70 is appointed, the term of the office must be time-limited (but renewable) and the bishop will need to arrange for an occupational health assessment to be carried out and to form a view for the purposes of regulation 29A.

Appointment of clergy to office who are drawing near to the age of seventy

Clergy who are not yet 70 may also apply for offices, and will not need a bishop's direction to be appointed if the appointment takes effect before they reach the age of 70. If they are the best candidate, they should be offered the post, subject to an occupational health assessment. However, the bishop is not under any obligation to extend the term of their office once they reach 70. Once they reach 70, they will need to retire unless the bishop makes a direction. If an occupational health assessment took place less than 12 months before their 70th birthday, the bishop may issue a direction without a further occupational health assessment provided that the last assessment took place within the last 12 months, and the bishop has ascertained that the office holder is carrying out his or her duties effectively.

Further information on the Age Limit Measure can be found at

https://www.churchofengland.org/sites/default/files/2017-10/ac-age-limit-measure-guidance-for-website-october-2017_0.pdf

Pensions

This document cannot give all the detailed information which clergy and clergy widows/widowers might need, so the following paragraphs should be seen as a guide only.

Full details of the scheme for stipendiary clergy and lay workers are available at

https://www.churchofengland.org/sites/default/files/2017-10/2017-clergy-booklet-v-13_0.pdf

All clergy whether stipendiary or self-supporting or receiving a house for duty terms, and whether they hold office under Common Tenure or Freehold Tenure, are required to retire at the age of 70 (as stated in the Ecclesiastical Offices (Age Limit) Measure 1975), unless they have chosen to retire earlier or it has been agreed that their appointment is extended in very specific circumstances (see Holding office over seventy years of age).

This 'required' retirement age should not be confused with the *Pension* scheme pension age which is currently 68 years. Some clergy who were ordained young will earn their maximum pension entitlement before they reach 68 and may be able to retire earlier on a full pension.

Every cleric receives an annual statement of their pension entitlement, which will explain their individual position.

In some cases it may be possible for clergy and licensed lay workers to take early retirement and obtain a pension from 55. The benefits available will be calculated having regard to actual pensionable service but with a reduction to allow for the early commencement and potentially longer payment period.

A disability pension can be granted before the age of 68 if the Pensions Board is satisfied that such retirement is necessary on account of permanent ill health; this is subject to certain conditions and the actual amount is determined by various factors.

A survivorship pension is usually payable to the spouse or civil partner of a deceased clergyperson after the minimum period of qualifying service. It is essential to contact the Pensions Board for full details.

It is emphasised that this brief statement is only a general one and may not apply in particular instances; it is therefore of paramount importance that detailed enquiries be made of the Church of England Pensions Board if individual circumstances need to be checked for any reason.

The Clergy Retirement Officer in each Archdeaconry will be glad to help with general advice. These officers also have details of other possible sources for help if expenses connected with retirement prove exceptionally heavy.

For detailed information about procedures regarding Diocesan payments on retirement, and for activating the lump sum payment and pension which will become payable through the Church Commissioners, please consult the Director of Finance.

A CMD "Preparing for Retirement" consultation is held at least once a year and details may be obtained from the Mission and Training Adviser, School of Mission at the SoM Offices, Wolvesey.

Retirement Housing

It is customary for clergy to retire away from the parishes where they have previously ministered. Any variation on this practice should be discussed in advance with the Suffragan Bishop. For those clergy who do not have enough personal resources to provide for their own housing needs, the Church of England Pensions Board operates both a shared ownership and a rental scheme and will advise as to which is appropriate for each individual. No clergy (or their surviving spouses) should be anxious on this account. There is also a sheltered housing scheme if that is desired or appropriate.

The staff of the Pensions Board are pleased to advise individuals about which of the scheme's facilities is most appropriate to their circumstances; in the case of a "planned retirement" clergy should start taking advice as soon as possible and not less than some 5 years before their retirement becomes due.

For further information on retirement housing visit:

<https://www.churchofengland.org/more/clergy-resources/retirement-housing>

Clergy Retirement Officers

The Clergy Retirement Officer for each Archdeaconry can assist with general information and sign post towards further assistance and information. Contact the Diocesan Office at Old Alresford Place for the names of the current officers.

Clergy Widows and Widowers Officers

The Clergy Widows and Widowers' Officer for each Archdeaconry is charged with keeping in touch with clergy widows(ers) resident in the Diocese so that any particular needs of a widow(er) might be pin-pointed and the appropriate person alerted to her needs so that appropriate action can be taken. Contact the Diocesan Office at Old Alresford Place for the names of the current officers.

Useful Information

A number of national charities exist to assist clergy in their retirement and clergy widows:

Church of England Pensions Board

The charitable funds of the board can help those retired from the stipendiary ministry who may need assistance with supported housing or nursing care, or grants to supplement a low income.

Address: Secretary and Chief Executive; 29 Great Smith Street, London SW1P 3PS; Tel: 020 7898 1800; Fax: 020 7898 1801;

The Revd Dr George Richards' Charity Founded in 1837. Applications for grants are considered from clergy of the Church of England who are in need of assistance through sickness or infirmity, and have become incapable of performing their clerical duties, thereby forcing them to take early retirement.

Widows, widowers and other dependants of such clergy can also seek assistance.

*Address: Secretary; Dr Paul Simmons; 98 Thomas More House, Barbican, London; EC2Y 8BU
Tel: 020 7588 5583*

IndependentAge (formerly RUKBA)

The main aim is to help older people (aged 60 and above) on low incomes to live with dignity and peace of mind by providing: a regular extra income, grants for emergencies, equipment to aid independence, the support and friendship of our volunteers, nursing and residential care and help with fees.

Priority is given to those who have helped others. This charity is not specifically church-related.

*Address: The Director, 6 Avonmore Road, London W14 8RL
Tel: 020 7605 4200 –
Website: www.independentage.org.uk.*

Newton's Trust

Newton's Trust is established to provide financial assistance to widows or unmarried daughters of deceased clergymen and to divorced or separated wives of clergymen of the Church of England.

Applications are considered by the grants committee appointed by the Trustees, and one-time cash grants are made at their discretion.

Address: 1 Tudor Close, Lichfield WS14 9RX

Tel: 01543 302924

e-mail: newtons@lichfield-cathedral.org.

Henry Smith's Charity

For the relief of poor, aged or sick members of the clergy and their spouses, widows, widowers and dependants.

For further details, please call the Information Line on 020 7264 4970.

Frances Ashton's Charity

Provides grants of variable amounts for needy clergy of the Church of England, serving or retired, and the widows or widowers of such clergy.

Completed applications are required by 1 June for the annual distribution in September.

Website: http://www.turn2us.org.uk/charities/f/frances_ashtons_charity.aspx

Address: Dever House, Dever Springs, Barton Stacey Nr Winchester

Hampshire SO21 3NP

Tel: 07775 717 606

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