

Retiring - how it was for me?

- shared wisdom from down the road

(Grateful thanks to members of the Devon Retired Clergy Association for sharing their experience. But the comments cover experience from a variety of dioceses)

On housing and finance

'Find an Independent Financial Advisor' was the best advice we were given

The Pension Board were very helpful

The diocesan day on finance, housing and pensions was invaluable. I wished I had attended one a year or two earlier than I did.

The people running and advising the housing and Charm scheme were very helpful
... they helped us to find the housing under the CHARM scheme that we needed near the family

We had saved towards retirement but were helped over the line at the last moment (we believe providentially) by an unexpectedly large sum from my Mum's estate. The Pensions Board lump sum (ironically to us) could only be claimed post-retirement, so was of no use for securing a property. This meant a great deal of anxiety in the last 3 months as we bought a property. If we had known, we would have initially rented.

Concerns and issues after retirement

The most significant struggle has been to discern who I am and what I am for.

'Who am I?' is perhaps the key question.

Identity – I thought that would be easy, but been a bit tricky to work out, and 7 years on, still is to some extent. I'm so used to having a clear role, however that might be misunderstood by people, that to have none is odd. But I live with it, and it gets easier.

It's not easy coming to a new diocese where no-one knows you. It does seem that retired clergy are only ever asked to take Sunday services or funerals. Although leading services is excellent ministry, I feel that this is all that it is!

After being fully involved in the life of a diocese there can be a sense of structural exclusion which is very painful. It is easy to feel excluded.

I like using my ministerial gifts, although I hadn't anticipated that. So, I do a lot of informal pastoral work, often without people being aware I'm a cleric. I do a spot of mentoring of clergy (although I'd like to do some more, but the Diocese doesn't seem interested), and generally keep out of any church structures and "politics", although I did a lot of that pre-retirement.

Using ministerial gifts that enliven me - or the lack of opportunities for using these - is my biggest issue.

I found retirement hard and I don't think anything can prepare you fully beforehand. If you move diocese, and the receiving diocese needs/welcomes the ministry of retired

clergy, there needs to be some kind of induction/welcome for them, both at a diocesan level and a local level.

Provisions for retired clergy in this diocese (northern) seem to assume that one has worked in this diocese prior to retirement and consequently have connections and relationships which in my case were and are non-existent. Nevertheless, it has been possible to begin to develop a satisfactory ministry.

I felt very lost at first. The Devon Retired clergy Association kept me sane. My wife helped enormously by insisting we walked in and cycled as often as possible

If you had one 'nugget' to pass on what would it be?

If you can - find a church where you can feel at home and ideally where you can play an active part at the level of involvement that suits you. Make good joint decisions that you are both totally happy with.

Join some form of local group like U3A, and just enjoy being free from rotas, PCCs and having a free diary. Take the opportunity to get to know people who aren't involved in the church.

Prepare early (this clergy person knew their planned date of retirement five years hence)

Take time to settle into retirement before rushing into getting PtO and offering your services.

Do not put on a collar or undertake any ministry for the first 6 months of retirement. Initially only agree to undertake roles and/or ministry that fulfil you or bring you pleasure, the sense of duty that many feel often leads to unnecessary burdens and stress.

Yes – pray, trust and obey, but from a position of not 'deserving' anything – all is of grace.

Don't have too many expectations of the first year, everyone is different but for most people (clergy or not) who have enjoyed their job, the first year to eighteen months are difficult and nothing can prepare you for the change.

Pick up some things if you wish to, but do not under any circumstances think you're anything other than a member of your new congregation with gifts that might – or might not – be needed under the auspices of the incumbent.

It can be quite a shock going from being the centre of action and fully involved in things to being nothing more than a retired clergyman who nobody really wants except when it comes to Sunday worship. Everyone's circumstances are different, but I would advise spending the equivalent of a year 'walking in the hills' before applying for PTO and recall to Sunday morning ministry.

Across forty years of ministry I had moved eight times. When it came to it we had no clear sense where we wanted to retire too. So from five years out we spent some time making short visits to possible regions or towns – based on a mix of an attraction to region, cultural mix/interests, local churches, closeness of family and friends, house prices. It was time well spent.

I am not yet retired and have watched the retired working out how to find their place in a church and in ministry, knowing that one day that would be me. I am single and I face the challenges of losing my church community, moving to a new home, looking for a church to belong to, that change of identity, and making these major changes on my own. To be honest the thought of these changes, the contemplation of loneliness and isolation, which has been a feature of Covid-19, is a concern. I am a community person and I can be energised by being with people so on my worst days when I think about retirement I fear disappearing off the map so to speak.

Early retirement

My story is one of needing to take early retirement on health grounds. I lived with a heart condition for some years but was increasingly aware that pressure of work was beginning to have a detrimental effect on my general wellbeing. My experience of the Pension Board is one of compassion where it is clearly needed. In exceptional cases they may provide a full pension for those who retire early on health grounds. My story is not one of having to retire early, but deciding quality of life was more important than a full pension. I am fortunate. Having first sought financial advice, I could elect to take a reduced pension and retired three years early.