

## *When I'm 64*

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Recent issues of "Ministers at Work" have raised the question of what MSEs do when they no longer have a defined place of work. Graham Cornish (Issue 86) and Phil Aspinall (Issue 87) have both approached it from the perspective of the consultant. I think there is a wider question here. What do MSEs do when they reach retirement age, and what does retirement mean in an age of rising longevity and declining pensions? I want to approach the question from that perspective.

In the days when stock markets were riding high, and defined benefit pension schemes showed large surpluses, Charles Handy proposed a four-fold division of our lives. First we would study, and then for our second age work in our mainstream career. We would then enjoy a Third Age of widened opportunities and partial retirement before gently settling into old age and dependency.

This Third Age has become enormously significant for ministry in the church. Most ordinands now take to ministry as a second career. Our churches would be lost without treasurers and churchwardens drawn from the active early-retired. We make substantial use of readers, NSMs and MSEs who have jobs which are secure and well-paid enough to allow a significant investment of time and energy in ministry in parish or workplace.

This Elysian Third Age is now unravelling. Stock market losses and low annuity yields have reduced the pensions available to those retiring in the last three years. Most private sector defined benefit schemes are closed to new entrants. Early retirement on enhanced pensions now looks like a short-term consequence of the down-sizing of the 1980s.

The talk now is no longer of a Third Age starting before 60, but of the state pension age rising to 70. Life expectancy from 65 is now 15 years for men and 18 years for women. It is increasingly impossible to fund that whole period - let alone five years before it - from savings and pensions alone. We will need to work longer because we live longer.

What significance does this have for the church, and particularly for MSEs? It is clear first of all that the divisions between pensioners are rising. Those on the winning side are those who have managed to save significant sums in their working lives and those with defined benefit pensions. Clergy, teachers, nurses and civil servants are among those who can still expect a comfortable Third Age. Manual workers and most people in the private sector will be among those who will be forced by sheer necessity to work to 70 or beyond. They will be the two-thirds of pensioners whom the government expects to be claiming means-tested benefits by 2015.

The position of women is particularly exposed. They are less likely to have worked for all their adult years, and when they have worked, they are likely to have been paid less. Within the church, fewer will have had full-time pensionable appointments. They are more likely to be caring for grandchildren and elderly parents (sometimes simultaneously). They also form the bulk of our congregations and of our lay leadership at parish level.

There will be some interesting consequences. Retired stipendiary clergy will be among the better-off. Leisure time to engage in the life of the church will be increasingly the preserve of the moneyed few. Many NSMs will be able to be able to work as priests only if they are paid. More and more will be stacking shelves, delivering newspapers and cleaning schools simply to make ends meet. Those who are able to combine well-paid consultancy with a secure index-linked pension will be the aristocracy of the new Third Age. Many MSEs will be among them.

This must give us pause for the thought. There is a cluster of questions around justice. What does it mean to be alongside the elderly poor if we have secure pensions and they do not? Is it right that stipendiary clergy should have pensions that most people can only dream about? What do we do about age discrimination in our workplaces and in the church? How fair are fixed retirement ages if we are putting people into means testing when they retire?

There are also questions of our own moral obligation. We understand work to be part of God's purpose for us. But for how long? What is the justification for taking long periods of time off for leisure activities when we still have the capacity to work? Does an arbitrary pension age give us the right to stop working? If we are in good health until nearly 80, do we have a moral obligation to do at least some work until then?

There are also questions about the focus of MSE ministry. Most MSEs are ordained at about 40. If the median retirement age is 62 and most of us live until 86, we will spend more years as priests outside the formal workplace than in it. If priesthood is for life, we can no longer define our ministry in terms of workplace based secular employment. Formal work will be just an episode in a much longer challenge of defining our ministries in a world of increasing longevity and declining and increasingly unequal pension provision.

This article has only been able to scratch the surface of the question of retirement and all that surrounds it. It is time we looked at the question more carefully. MSEs, with their feet firmly in church and world, are perhaps best placed to see where God is calling us in these new circumstances.

*(Editor's Note: CHRISM has produced a paper on "MSE and Retirement", available to download from the website. Further contributions to this important debate are most welcome).*