

A theological reflection in response to Enabling Choice by the Revd Dr Julie Gittoes, Vicar of St Mary's & Christ Church, Area Dean of Barnet.

Choosing

The 1996 film *Trainspotting* famously opens and closes with Renton's narrations on choice and choosing: from a job, a career and a family to washing machines, cars and compact disc players, from golf, sweaters and walks in the park to pensions, fixed-interest rate mortgage repayments and a starter home.

"Choosing life" is not just about acquiring 'stuff' it is about the hope and flourishing which flows from the love of God and walking in God's ways¹. God promises life in abundance in Jesus - in his life, death and resurrection - who calls and chooses us to bear fruit through the ongoing work of the Spirit². We navigate this life in the concrete, material realities of houses and homes, mortgages and relationships. There are matters of choice, responsibility, care and accountability.

"Enabling choice" is in part about access to independent information, advice and advocacy in order to make decisions and plan for the future. It is a phrase that is used in health and social care settings. In that context, it is about legal rights to choose services or providers. When that principle is applied to clergy housing in retirement (and financial planning), we are working within a longer time frame and across a range of individual circumstances. We also have to consider questions which are ecclesial and theological - from the nature of stewardship to questions of sacrifice and support.

- ¹Deuteronomy 30:15-20.
- ²John 10:10, John 15:16.

Context

The provision of a house for the better performance of the duties of the office is usually the best option for supporting parochial ministry.

However, irrespective of personal circumstances, there has typically been a single (formal) point of intervention or preparation for life and ministry beyond retirement^{[3](#)}. Proposals to enable choice for clergy are geared to moving towards multiple points of engagement or intervention from discernment through ministry to the pre-retirement phase.

To think about those proposals theologically builds on previous work within the Church of England including the Clergy Covenant which speaks of the ways in which we care for and are accountable to one another^{[4](#)}. It brings clergy and the local and wider church into a conversation about wellbeing.

The text of the Covenant is found below, alongside a set of guiding principles and shared commitments.^{[5](#)} Some of the themes which emerged in this work are important when considering housing in retirement. On the one hand there is the encouragement to share responsibility - with clergy encouraged and helped.^{[6](#)} On the other hand, questions are raised about the nature of sacrifice - positively associated with ministry but also its impact on wellbeing and sustainability over time.^{[7](#)}

It also takes as its basis the values expressed in the reports from Archbishops' Commissions: values set out in *Coming Home* in the context of housing and developed in Love Matters in relation to families and households.^{[8](#)} Those adjectives present a vision of housing which should be sustainable, safe, stable, sociable and satisfying:

This report highlights five core values that set a new standard and vision for what good housing should look like. A good home is a place that enables us to live in harmony with the natural environment, it is a place where we feel safe, it enables us to put down roots and belong to a community, it is a place we enjoy living in and which is a delight to come home to.^{[9](#)}

What translates them into active principles of transformation is the way they map onto the overarching biblical narrative from fall, incarnation, redemption and the hope of a new creation. In particular, they are values underpinned by the sacrificial love at the heart of the gospel - God's love for us and the ways in which we live in relationships of mutual love and support as a result. The report notes that the cost of the housing crisis - in terms of standards, quality and affordability - has fallen disproportionately on the poorest; and it asks all actors in the housing market to share the burden.

Applying those values to the make-up of families and households - as seen in scripture, within contemporary society and the life of the church - acknowledges the diversity of family circumstances (including singleness as well as couple relationships, marriage, blended families and

parenthood), which are also reflected in clergy households. It is a vision rooted in the hope that God was in Jesus reconciling the world to Godself; and the ongoing work of the Spirit is bringing forth the fruit of such sacrificial love.¹⁰ This theological framework acknowledges human frailty and the importance of mutual support - being alert to how we counter loneliness and isolation, for example.

- ³For example the pre-retirement course run by the Diocese of London and others, which serves as a gateway to other services and advice.
- ⁴Resources and background documents can be found here: <https://www.churchofengland.org/resources/clergy-resources/national-clergy-hr/supporting-clergy-health-and-wellbeing/covenant>
- ⁵The Church Of England Covenant For The Care And Well-Being Of Clergy Approved By General Synod February 2019 A Document For Reflection And Action For Bishops & The Wider Church: https://www.churchofengland.org/sites/default/files/2020-07/COVENANT1_Bishops5.pdf.
- ⁶Care for the Carers: <https://www.churchofengland.org/sites/default/files/2018-10/gcwb1812-revd-carers-2.pdf>.
- ⁷The 4Ms of Wellbeing: <https://www.churchofengland.org/sites/default/files/2018-10/gcwb185-revd-s-clift-.pdf>.
- ⁸The work of the Commissions, including the final reports, executive summaries and supporting papers can be found here: <https://www.churchofengland.org/about/archbishops-commissions>.
- ⁹*Coming Home*, p.16.
- ¹⁰This is worked out in the supporting paper 'A Christian Vision of Families and Households' (J. Gittoes) which can be found here: https://www.churchofengland.org/sites/default/files/2023-06/fhc_theology-insights_julie-gittoes.pdf.

Proposals

The theological wisdom and practical challenge of both Coming Home and Love Matters relate to the opportunities and challenges presented by “Enabling Choice”. Clergy in retirement are looking for houses which are indeed sustainable, safe, stable, sociable and satisfying. There is also an acknowledgement that CHARM cannot continue in its current form due to costs (which includes the need to consider sustainability and carbon neutral targets). Proposals also take into account both the diversity of clergy households (e.g. properties which might have to be smaller) as well as the challenge of affordability (and where provision is located and whether further means-testing is necessary).

All this needs to be set alongside the Clergy Covenant - and how it might include preparation for retirement, as well as retirement itself. There are also questions which can be framed in terms of cost and sacrifice - as well as choice and stewardship. Some of those questions include:

- Managing expectations and the language we use. For example, the reality that some clergy have been ‘banking on the church’ and not all can rely on ‘the bank of mum and dad’;
- The impact of property price increases over 3 decades and the presumption that the housing market or mortgages are geared towards dual incomes;
- Social changes including increased life expectancy and the costs of social care which means that inheriting property prior to or at retirement is not assured;
- The potential for shared responsibility and support between clergy, the church and other specialists in enabling advice and choice;
- Consideration of the speed of change or transition, the resource allocation and lead in time which recognises the different entry points into stipendiary ministry and personal circumstances;
- The nature of provision balancing clergy need and resources available - the intersection between self-reliance and differentiated support including means-testing e.g. the responsibilities of an employer versus different kinds of charity;^{[11](#)}
- Ensuring consistency and appropriateness in enabling multiple points of intervention e.g. the use of professional advice and services versus whether the Ministerial Development Review as a context for questions about financial planning;
- The nature of good stewardship in relation to money and also the environment, including the offer of quality retirement housing for those for whom home ownership is neither possible or desirable due to family circumstances, financial constraints or ethical concerns about taking on debt in the form of a mortgage;
- Considering the relationship between individual and collective responsibility and accountability; recognising trends towards dual-income clergy

households and a minority reliant on a single stipend, and the impact on choices;

- Drawing on the values of *Coming Home* and *Love Matters* to address both questions of quality, partnership with other providers and financial planning as well as the social questions of isolation, loneliness, family/friends, geography and ill health/early retirement.
- 11E.g. the work of the Clergy Support Trust in making grants compared to the Pensions Board (which is also a charity - and pension provider, source of advice and, for the 1 in 6 clergy in CHARM accommodation, also landlord) in terms of regulation and policy.

Considerations

Fundamentally, *Coming Home* expresses the belief that a home should be sustainable, safe, stable, sociable and satisfying. These core values derive from our Christian story - and shape our relationships within the Body of Christ as well as our approach to housing.

Those values echo the concerns for housing in retirement too. It names the challenge of sustainability and the necessity of safe and secure homes. Stable housing also includes stable communities. For many clergy, the provision of a house and home for the better performance of their duties is also about the creation of community. In retirement, there is a fear about the loss of such bonds. Creating more choice for clergy and making more options available includes the principle of being able to put down roots and build connections in a different season of life. God's loving sacrifice is at the heart of the Gospel, and shapes the life of the church (her people and ministers). That can be satisfying but also costly over time.

Looking towards retirement with confidence rather than anxiety is about human need but also the hope of the kingdom - when the fullness of God dwells with us. Such a hope relies not just on individual choice but collective responsibility. Planning and resourcing throughout ministry contributes to that good; reducing barriers through advice and partnership also fosters shared accountability. Choices and options will vary depending on the range of household circumstances - financial and relational - as well as life before ordination and changes to health or caring responsibilities after ordination.

The choices we make about housing and mortgages, pensions and homes are not solely economic and practical. They are framed by the divine invitation to choose life - and the promise of that life in abundance in Jesus. The Spirit continues to be at work in shaping our ecclesial and wider social life - as advocate, comforter and guide - holding together the personal and the collective within the Body of Christ, for the sake of a kingdom of justice, compassion and sociability. Enabling choice is not to exclude the provision of a 'safety net' in retirement; but may be a means of deepening the shared enterprise of ensuring clergy have houses and homes beyond retirement rooted in values shaped by the good news of salvation.

