

ORDINANDS'  
ASSOCIATION

2023

# FINANCIAL PRESSURES AMONG ORDINANDS IN TRAINING

## A RESEARCH REPORT

Findings from our 2022/23 survey of  
student ordinands

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## Executive Summary

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This research report details the findings of a survey of Church of England Ordinands-in-training, conducted in December 2022 to January 2023 in response to a need to gain a better understanding of Ordinand experiences, particularly post-Covid. This is the first survey of this type conducted by the Ordinands' Association, a student-led organisation that exists to support and represent all those in training for ordination in the Church of England.

Questions were wide-ranging, covering Ordinands' financial situation, mental and physical health, and curacy choices. Many of the questions asked of respondents echo those used in the Living Ministry and Clergy Remuneration surveys, although the survey was carried out independently of the Church of England.

Key findings include:

### Financial Pressures:

- A notable 25% of Ordinands have encountered at least one form of financial hardship, most commonly falling behind on energy bills.
- At the time of the survey, in order to cope financially over half of respondents had cut down on their heating and essentials (such as food shopping) and a fifth had borrowed money or used credit.

### Impact on Life and Choices:

- 67% of respondents reported a deteriorated financial status since starting their ordination training, potentially affecting their decisions about choices concerning the shape of their future ministry.
- The financial stress experienced by Ordinands has a varying impact on curacy choices, affecting more Ordinands with certain demographic characteristics than others.

### Mental Health Implications:

- Around half of the sample – 52% of women and 45% of men – indicated their mental health was impacted negatively by financial worries.
- We asked respondents whether, over the past three months, they had felt optimistic about the future, relaxed, interested in other people, had energy to spare, felt like they were dealing well with problems or felt good about themselves. 48% of the Ordinands as a whole and 57% of the female respondents answered “rarely” or “none of the time” for at least one of those feelings – mainly having “energy to spare” and feeling “relaxed”.
- While most respondents reported unchanged health since starting training, a significant minority (31%) felt their health was better prior to their training.

### Gender Differences in Training Choices:

- Among female Ordinands, the majority are undertaking Part-time non-residential training (43.4%), while 36.8% are in Full-time residential training.
- In contrast, the majority of male Ordinands (64%) pursued Full-time residential training, with less than a quarter (23.7%) undertaking for Part-time non-residential training.

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## 1. An overview of the sample

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The data collection for the study was conducted over a nearly two-month period, from the 5th of December 2022 to the 30th of January 2023. The link to the anonymous online survey was publicised to Ordinands via their Ordinand Association elected representative at various Theological Educational Institutions ("TEIs"), and via emails from all TEI Principals (whether or not TEIs were members of the Ordinands' Association). Additionally, the survey was promoted further by word of mouth and via social media.

Over this timeframe, there were a total of 271 survey responses. It is important to note that not all respondents completed all questions in the survey. This was both due to branching in the survey – where respondents were sometimes shown additional questions in response to their prior answers – and because respondents were able to skip some questions. Most questions were multiple choice, but with space for open comments for those who wanted to respond further. The data analyses and interpretations presented in the subsequent sections of this report are, unless explicitly specified, based on the group of respondents who answered the respective questions, rather than on the entire sample.

Participants were asked when they commenced their training – most began their training within the last year or two. 31% began their ordination training in 2022, 40% (101 respondents) in 2021, 28% (71 respondents) in 2020, 1% (3 respondents) in 2019, and 0% (1 respondent) in 2018.

**Question: When did you begin your ordination training?**

Year	N	% of Respondents
2022	78	31%
2021	101	40%
2020	71	28%
2019	3	1%
2018	1	0%

Our sample stretches across a range of sponsoring dioceses and theological colleges. 38 dioceses out of 42 are represented across the sample, with an average of 7 respondents per diocese. Some sample sizes for individual are very low – with 11 dioceses having between 1-3 respondents. 19 Theological Colleges are represented in the sample, with an average of 13 respondents for each College. Again, sample sizes for some are low – 4 have between 1-3 respondents. As a result, it is not possible, to undertake comparative analyses between dioceses or Theological Colleges.

In terms of their year of study, 3% of respondents indicated they were in their first and only year of study, 10% were in the first year of a two-year study, and 18% were in the first year of a three-year study. Additionally, 18% were in their second year of a two-year study, 23% in their second year of a three-year study, and 28% in their third year of a three-year study.

**Question: Which year of study are you in?**

Year	N	% of Respondents
1st of 1 year of study	8	3%
1st of 2 years of study	26	10%
1st of 3 years of study	45	18%
2nd of 2 years of study	45	18%
2nd of 3 years of study	57	23%
3rd of 3 years of study	69	28%

On gender, the sample showed a balanced distribution between genders. However, for cross-tabulation analysis purposes throughout this, only those respondents identifying as male or female are included.

**Question: What is your gender?**

Gender	N	% of Respondents
Female	136	54%
Male	114	45%
Non-binary/gender fluid	1	0%
Prefer not to say	2	1%

Ethnicity, on the other hand, was notably skewed, with a dominant representation of white respondents at 94.8% (236 respondents), while non-white respondents constituted just 5.2% (13 respondents) of the sample. We asked respondents about their ethnicity using a range of ethnic groups/backgrounds routinely adopted in survey research<sup>1</sup> - however, due to the small sample size and our commitment to preserving the anonymity of respondents, we have aggregated the data for non-white respondents.

**Question: What is your ethnicity?**

Ethnicity	N	% of Respondents
White	236	94.8%
Non-white	13	5.2%

In terms of relationship status, 66.4% (168 respondents) reported being married or in a civil partnership, 17% (43 respondents) were single (never married or in a civil partnership), 10.3% (26 respondents) were in a relationship, 5.1% (13 respondents) were divorced/separated or had a civil

<sup>1</sup> There were "White - English/Welsh/Scottish/Northern Irish/British", "White - any other background", "Black - Caribbean", "Black - African", "Black - any other background", "Asian - Indian", "Asian - any other background" and "Mixed - White & Asian".

partnership dissolved, 0.4% (1 respondent) were widowed, and 0.8% (2 respondents) preferred not to disclose their status.

**Question: What is your relationship status?**

Relationship status	N	% of Respondents
Single (never married or in a civil partnership)	43	17%
In a relationship	26	10.3%
Married/in a civil partnership	168	66.4%
Divorced/separated/civil partnership dissolved	13	5.1%
Widowed	1	0.4%
Prefer not to say	2	0.8%

Approximately half the sample (48%) indicated that they had dependent children, with an average of two children per respondent. Infants, one-year-old or younger, constituted 8.4% of the children represented in the sample. The average age of a child among the respondents was 10 years old. Additionally, 7% of respondents reported a financial responsibility for dependent adults. Of these, the majority (71%) were responsible for one dependent adult.

## Limitations of the sample

Despite the wide-ranging data collected and analysed in this report, there are several inherent limitations in the study that should be borne in mind while interpreting the results.

- Limited representation of non-white ethnicity and non-binary gender:** The sample was predominantly composed of white respondents, and non-white respondents constituted only a very small proportion – this appears out of line with the proportion of non-white Ordinands-in-training (with Church of England data suggesting that approximately 11% identify as coming from UK Minority Ethnic backgrounds).<sup>2</sup> This limits our ability to draw conclusions regarding the experiences and perspectives of Ordinands from diverse ethnic backgrounds. Likewise, although the distribution between male and female respondents was balanced, there was minimal representation of non-binary or gender fluid individuals.
- Incomplete responses:** Not all participants answered all the questions, which could have affected the accuracy and completeness of the data. The data analyses and interpretations are based on those who answered each question, which means that much of the analysis below is based on smaller sample sizes.

<sup>2</sup> See The Church of England, 'Ministry Statistics 2020' (2021) at: <https://www.churchofengland.org/sites/default/files/2021-07/Ministry%20Statistics%202020%20report%20FINAL.pdf> [accessed 20<sup>th</sup> May 2023].

3. **A small sample size:** Although 271 responses is a good response rate given the overall size of the Ordinands-in-training population (at approximately 1,101 in total during the survey period) it still represents a minority of Ordinands.<sup>3</sup>
4. **Self-selection bias:** Given that participation in this survey was voluntary, the sample might have been subject to self-selection bias. Individuals who are more motivated or have stronger feelings on the subject of financial pressure for Ordinands may have been more likely to participate. This could potentially impact the applicability of the results to the broader population of Ordinands-in-training.
5. **Reliance on self-reported data:** The results of this study are based solely on self-reported data, which can be susceptible to various biases such as social desirability bias, recall bias, and response bias.
6. **Limitations in the distribution method:** The survey was distributed via student representatives and TEI Principals encouraging Ordinands to complete the online anonymous survey. As such, those less connected to their fellow Ordinands-in-training or their TEI – may not have been aware of the survey or had the opportunity to participate.
7. **Lack of longitudinal perspective:** As this study was conducted as a single cross-sectional survey, it may not accurately capture changes over time or the progression of Ordinands' experiences throughout their training. This is particularly true given that the survey took place at an acute point in the cost-of-living crisis.

Given these limitations, caution should be exercised when generalising the findings of this study to all Ordinands-in-training. Further research with more diverse samples, employing multiple data collection methods, and potentially using a longitudinal design, would be beneficial to address these limitations and provide a more comprehensive understanding of the Ordinands' experiences.

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<sup>3</sup> This figure is based on data held by the Church of England, reported to synod in November 2022.

## 2. Financial pressures facing Ordinands-in-training

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The survey findings illustrate that a substantial proportion of Ordinands-in-training face significant financial pressures. The implications of this financial pressure are far-reaching, influencing not only the Ordinand's immediate well-being but also decisions around their longer-term ministry and their families' well-being.

Our survey revealed that **25% of the respondents faced at least one of the financial pressures detailed in this section**. The challenges ranged from struggling to meet energy bills to resorting to food banks for sustenance. The report shows that significant portions of respondents have had to deal with missed rent or mortgage payments, had to use food banks, missed meals to afford bills, and employed various methods such as borrowing money to pay for everyday expenses.

Additional measures to cope with financial strains, such as reducing heating and cutting down on essentials, were reported by a substantial percentage of the respondents. **67% of the respondents reported feeling financially worse off since starting ordination training**. These financial pressures have also influenced curacy choices, with **more than 20% of respondents reporting that financial worries have impacted or somewhat impacted their curacy decisions**.

Responses to the open question further shed light on how entering Ordinand training has led to increased financial pressures on family units or households. **Themes from these open responses include a significant decrease in household income, struggles with living costs and emergencies, the burden of additional costs associated with training, increased pressure on spouses and families, a reduced quality of life and increased anxiety, and the impact of inflation and the cost of living crisis**.

This section is organized as follows: **Subsection 2.1** sets out the prevalence of four indices of financial pressure. **Subsection 2.2** addresses the coping mechanisms employed by Ordinands to manage their finances. **Subsection 2.3.** explores the financial impact on curacy choices. Finally, **Subsection 2.4** turns to open comments in the survey to explore these issues in more detail.

### 2.1. Prevalence of financial pressures in the sample

We asked the respondents about four key financial pressures during ordination training:

- Whether they had struggled to pay gas and/or electricity bills.
- Whether they had missed or been late with rent or mortgage payments.
- Whether they had used a food bank.
- Whether they had missed meals, so they could afford to pay their expenses.

A quarter of the sample faced at least one of the financial pressures detailed below. 16% respondents detailed one (largely falling behind on energy bills), 7% two, 2% three, and one respondent (<1%) faced all four.

**Question: Have you struggled to pay gas and/or electricity bills during ordination training?**

Struggled to pay gas/electricity bills during training	N	% of Respondents*
Every month	6	2%
Yes, in the past 3 months	31	13%
Yes, in the past 12 months	14	6%
No	153	65%
Other	32	14%

Of those who answered “other”, 40% stated that their bills were covered in their accommodation costs. Others stated that they had struggled to meet payments to date (e.g. “Working as Parish Assistant, and having a very small salary, I did struggle to cover energy and gas bills”) or that they had cut back on heating (e.g. “We have significantly reduced heating to reduce bills”).

**Question: Have you missed or been late with rent or mortgage payments during ordination training?**

Missed or been late with rent or mortgage costs	N	% of Respondents*
Yes, in the past 3 months	6	3%
Yes, in the past 12 months	4	2%
I have arranged a mortgage/rent holiday	1	0%
No	209	89%
Other	15	6%

Of those who answered “other”, 60% did not have accommodation costs (due to, for instance, having paid their mortgage or living in subsidised accommodation). Others stated that they have been able to meet payments, but have done so by taking on debt (e.g. “No because we have taken out a loan so we will be in a lot of debt when I am ordained”) or from support from savings or family/friends (e.g. “I have had to use savings/gifts from family to stay afloat”).

**Question: Have you had to use a food bank during ordination training?**

Used a food bank	N	% of Respondents*
Yes, every week	3	1%
Yes, in the last 6 months	1	0.5%
Yes, in the last 12 months	1	0.5%

No	225	95%
Other	7	3%

Of those who answered “other”, most indicated that they had drawn on other sources of support for food, even if not specifically a “food bank” (e.g. “we have informally used a non-referral food hub at church every week to keep food bills down” or “not an official food bank, but we have had several packages from the local food pantry at our parish church”).

**Question: Have you missed meals during ordination training so that you could afford to pay your bills or expenses?**

Missed meals	N	% of Respondents*
Yes, every day	3	1.5%
Yes, every week	3	1.5%
Yes, every month	5	2%
Yes, in the last 6 months	15	6%
Yes, in the last 12 months	4	2%
No	199	84%
Other	7	3%

Those who answered “other” indicated either that meals were included in their accommodation, or that they had been able not to do so due to help from others (e.g. “no, but this is due to good friends helping out”, or “we had meals provided by our community for the last month around the birth of child so no I haven’t missed any, but I haven’t had to pay for all of them”).

Cross-tabulations were run to explore whether the extent of financial pressures differed significantly between Ordinands who are in residential training, versus those who are not. There were not significant differences between the groups in this sample: an average of 23% in full-time residential training had at least one financial pressure, as against 22% in part-time non-residential training. Rates were higher for the full-time non-residential (context-based) group, at 33%, but this is based on a relatively small sample of 33 individuals.

We also explored cross-tabulations for households with dependent children. There were minor differences between Ordinands with and without dependent children: 30% of those with at least one dependent child faced at least one of the financial pressures, compared to 20% of those without dependent children.

## 2.2. Coping methods for dealing with financial pressures

We asked the sample about whether they had drawn on sources of support – from borrowing money from family/friends or creditors, through to charitable grants – to help meet their *everyday bills or expenses*, or if they had taken other measures – such as cutting down on areas of their spending.

**Question: Since starting ordination training, do you use any of the following methods to pay everyday bills/food expenses?**

Used to pay bills/food expenses	N	% of Respondents
Payday loan	1	0%
Credit card	66	29%
Overdraft	37	16%
Borrowing money from family members or friends	43	19%
'Shop now, pay later' credit e.g. Klarna	21	9%
Grant from diocesan funds (e.g. Bishop's hardship fund)	21	9%
Grant from TEI	4	2%
Grant from charity	6	3%
Other discretionary grant	7	3%
None of the above	117	50%

Of those who were using these methods to pay *everyday bills and food expenses*, 54 (47%) were using one (mainly credit cards and borrowing money from family and/or friends), 35 (31%) were using two, and 25 (22%) were using three or more.

**Table: Are you currently coping financially by doing any of the following?**

Coping financially	N	% of Respondents
Not using heating	22	10%
Significantly cutting down on heating	114	51%
Cutting down on essentials, such as quantity or quality of food shopping	117	52%
Borrowing money/using credit	45	20%
Reducing transport costs	96	43%
None of the above	49	22%

Of those who were using these methods to cope financially, 42 (23.5%) did one, 69 (39%) two, and 47 (27%) three (mainly either cutting down on heating or essentials). 18 (10.5%) did four or more.

## 2.3. Impact on curacy decisions

A majority of respondents felt worse off during Ordination training than they did beforehand – a total of 67% of respondents.

**Question:** Compared to when you started ordination training, do you feel financially...

Compared to when I started ordination training, I feel financially	N	% of Respondents
Worse off	155	67%
Better off	12	5%
About the same	65	28%

For a significant proportion of the sample – just under half – financial worries have impacted on their curacy choices.

**Question:** Have financial worries had an impact on your curacy choices (e.g. decisions around whether you can afford to be a Self-Supporting Minister ('SSM'), or how attractive stipendiary ministry appears)?

Impact of Financial Worries	Percentage		Percentage	
	Female	Male	Disability	No Disability
Financial worries have impacted curacy choices	27.4%	21.9%	26.8%	24.7%
Financial worries have <i>somewhat</i> impacted curacy choices	20.4%	20.8%	21.4%	20%
Financial worries have not impacted curacy choices	52.2%	57.3%	51.8%	55.3%

## 2.4. Open comments on financial pressures

In addition to the metrics above, we asked respondents the open question: **Has entering Ordinand training led to greater financial pressure on your family unit or household? If so, in what way?**

Responses to this question covered a number of themes:

- 1. A Significant Decrease in Household Income:** Many Ordinands reported a significant decrease in their household income due to transitioning from a full-time employment position to Ordinand training. Some had to switch to part-time work or leave their jobs entirely, which impacted adversely on their financial stability.

An incredible difference. I chose non-residential training as I could remain in paid employment. This is because it was impossible to leave the maintenance of our house and mortgage to my partner. However, I found it impossible to balance training and full time employment in education. So, I went part time (church employed) which means we struggle to pay bills etc now.

- 2. Struggle with Living Costs and Emergencies:** Respondents mentioned that they struggle to meet daily living costs, and they have had to dip into their savings to manage emergencies. This led to a lack of financial flexibility to respond to sudden crises.

Our household income has dropped by over £10,000. We have had to reduce our household spending and saving significantly. Whilst our monthly expenses are, so far, workable, we do not have the financial flexibility to respond in emergencies, such as broken white goods or cars.

- 3. Additional Costs Associated with Training:** Several Ordinands mentioned having to cover additional costs associated with their training, such as travel, books, and educational materials. These costs added to their financial burden even with the presence of some Diocesan financial support towards these costs.

Yes, in that I have to cover expenses that are part of ordination training that I didn't have to cover before incl. travel, educational materials, books etc. I do receive some diocesan money for books specifically, but it is nowhere near enough.

- 4. Increased Pressure on Spouses and Families:** The transition to Ordinand training often led to an increased financial burden on spouses and other family members. This has caused stress and pressure on relationships and overall family wellbeing.

Yes. We are dependent on my spouse's income. We receive considerably less support from the CofE because of this income. Other spouses don't work at all ... [Because my spouse is] working [this] increases pressure on me, as I am studying a BA but also primary carer to our children as [my spouse] ... works long hours, but we don't receive a significant financial benefit for the long hours that [they] ... work. This also puts our relationship under pressure and causes stress.

**5. Reduced Quality of Life and Increased Anxiety:** Ordinand training has led to a reduced quality of life for some individuals and families, as they have had to make significant cutbacks on various aspects of life. This has resulted in increased stress and anxiety.

Yes: We couldn't afford a mortgage before we were both training and our grants didn't count as income. It's meant we had to take out a loan and now have a high rate interest only mortgage. We're just about making payments from rental income, and having to dip into our savings for repairs on the property... I feel like I'm having to watch every penny.

It's putting pressure on our relationship and our ability to rest/relax and having an impact on our mental health and wellbeing.

**6. Impact of Inflation and the Cost of Living Crisis:** The respondents expressed concern that the grants and support they received were not adjusted for inflation or the rising cost of living, making it increasingly difficult to manage their finances.

There is much less money to go around and we have had to cut back in various ways to make ends meet. This is especially true with the cost of living crisis and the church does not seem to have woken up to the fact that the systems by which it calculated what to pay Ordinands has not considered this problem nor the current rate of inflation.

### 3. Expectations of financial situation post-training

In addition to exploring their current financial situation, we asked respondents to consider whether they thought their financial situation would worsen or improve during curacy.

**Question: To what extent do you expect your financial situation to improve/worsen during curacy?**

Expected financial situation	N	% of Respondents
Significantly worse	19	9%
Slightly worse	30	14%
Remain the same	36	17%
Slightly improve	77	36%
Significantly improve	52	24%

A majority of respondents expected their financial situation to improve (60%) – with a minority (23%) expecting it to worsen.

We asked respondents to expand on their answers, by asking “why do you expect your financial situation to worsen or improve during curacy?” A number of themes emerged in the responses:

- 1. Lack of information and uncertainty about curacy finances:** Many of the Ordinands seemed uncertain about the financial prospects of curacy, mainly due to a lack of information provided. They expressed concerns about not knowing the salary, allowances, and housing details or whether stipendiary posts would be available in their diocese after training.

I have also been provided with literally zero information about how curacies (even paid ones) work financially - I don't know what the salary [stipend] is, whether it is ever negotiable, what allowances there are, how housing works or anything.

- 2. The impact of stipendiary vs. non-stipendiary roles:** Some Ordinands expressed concerns about the implications of being forced into a Self-Supporting Ministry (SSM) (e.g. due to age, financial needs within their family, or uncertainty about the availability of stipendiary roles) as they may have to balance a secular job alongside their religious duties.

Despite being recommended for stipendiary incumbency, the Bishop took the decision to force me to become SSM. Employers on the whole want you to be focused on the job they are paying you to do, and are reluctant to allow you to have a second "job" alongside.

**3. Improved financial status due to stipends:** A significant number of Ordinands expected their financial situation to improve due to receiving a stipend during curacy, which is generally higher than the funding provided during training and the provision of housing. They cited reasons such as being able to cover their household's expenses and not having to spend savings.

Curacy will provide a stable income which would be enough to cover my household's expenses.

**4. Family obligations:** Some Ordinands were concerned about managing their finances while starting a family or supporting their children.

We will be sharing a stipend and have to heat a large curacy house (we are in a 1 bed flat at present). We are also thinking of starting a family. I think we may need to rely on grants to cope.

**5. Benefits from housing and child support:** Many Ordinands anticipated financial improvements due to provided housing and potential benefits such as tax relief.

I won't pay rent, council tax or water bills. I can claim back tax on what I pay for working at home, and my rent will go straight to my account not deducted from my stipend as it is currently from my grant.

**6. Impact of age and part-time work:** Some Ordinands mentioned that their financial situation would be affected by age-related stipend policies or part-time work requirements.

I am SSM as my diocese do not offer stipends over 50. I'll have to work part time as well as my curacy which will have an impact on my work-life balance.

## 4. Financial worries and physical/mental health

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In this section, we explore the interrelation between financial worries and the physical and mental health of Ordinands-in-training. We identify that **for nearly half of the Ordinands surveyed, financial worries were having a detrimental impact on their overall wellbeing**. Feelings of optimism, relaxation, interest in others, and perceptions of dealing well with problems were all affected. We asked respondents whether, over the past three months, they had felt optimistic about the future, relaxed, interested in other people, had energy to spare, felt like they were dealing well with problems or felt good about themselves. **Nearly half of the sample (48%) answered “rarely” or “none of the time” for at least one of those feelings** – mainly having “energy to spare” and feeling “relaxed”.

Our findings indicate that a considerable proportion (31%) of the respondents felt their health was better before their training. This suggests that the financial pressures that come with being an Ordinand could have an impact on health status. Several emerging themes from open comments point to complex web of financial difficulties, compounded by rising living costs and the burden of balancing work, studies, and family responsibilities impacted Ordinand’s overall wellbeing. **Subsection 4.1.** details responses to key questions on the impact of financial worries on health in the survey. **Subsection 4.2.** then turns to an analysis of open comments.

### 4.1. Financial pressures and mental/physical health

**Question: Are financial pressures or worries having a negative impact on your mental or physical health?**

Financial pressures having negative mental/physical impact	Percentage		Percentage	
	Female	Male	Disability	No Disability
Yes – Physical Health	1.6%	0%	1.5%	0%
Yes – Mental Health	35.9%	32.7%	36.4%	34.1%
Yes – Physical and Mental Health	15.6%	12.1%	19.7%	12%
Other impact	4.7%	2.8%	3%	4.2%
No	42.2%	52.3%	39.4%	49.7%

Financial pressures have a more substantial impact on mental health compared to physical health across all demographic groups, with approximately half of respondents saying financial pressures were impacting their mental health.

We asked respondents about the following feelings:

- I've been feeling optimistic about the future.
- I've been feeling relaxed.

- I've been feeling interested in other people.
- I've had energy to spare.
- I've been dealing well with problems.
- I've been feeling good about myself.

48% of the sample answered “none of the time” or “rarely” for at least one of these feelings (for a majority of the sample, “I've had energy to spare” and, to a lesser extent, “I've been feeling relaxed”). This rises to 57% for female respondents, as compared to 44% for male respondents.

There were not significant differences between respondents with dependent children or without (with 2% fewer of the latter answering “none of the time” or “rarely” for at least one of the feelings). Likewise, the rates did not differ between residential and non-residential training (with 3% variation between groups).

The table below shows the spread of answers across the sample.

Answered “none of the time” or rarely”	Percentage	
	Count	Percentage
None of the feelings	141	52%
One feeling	72	27%
Two feelings	32	12%
Three feelings	15	6%
Four feelings	8	3%
Five feelings	3	1%
Six feelings	0	0%

Of those who answered “none of the time” or “rarely” for one feeling only, the majority (76%) did so in response to “I've had energy to spare”.

The bar charts below detail the spread for each of the six feelings explored in the survey.

## £ FINANCIAL PRESSURES SURVEY

Chart: Count of responses to “I’ve been feeling optimistic about the future” broken down by gender

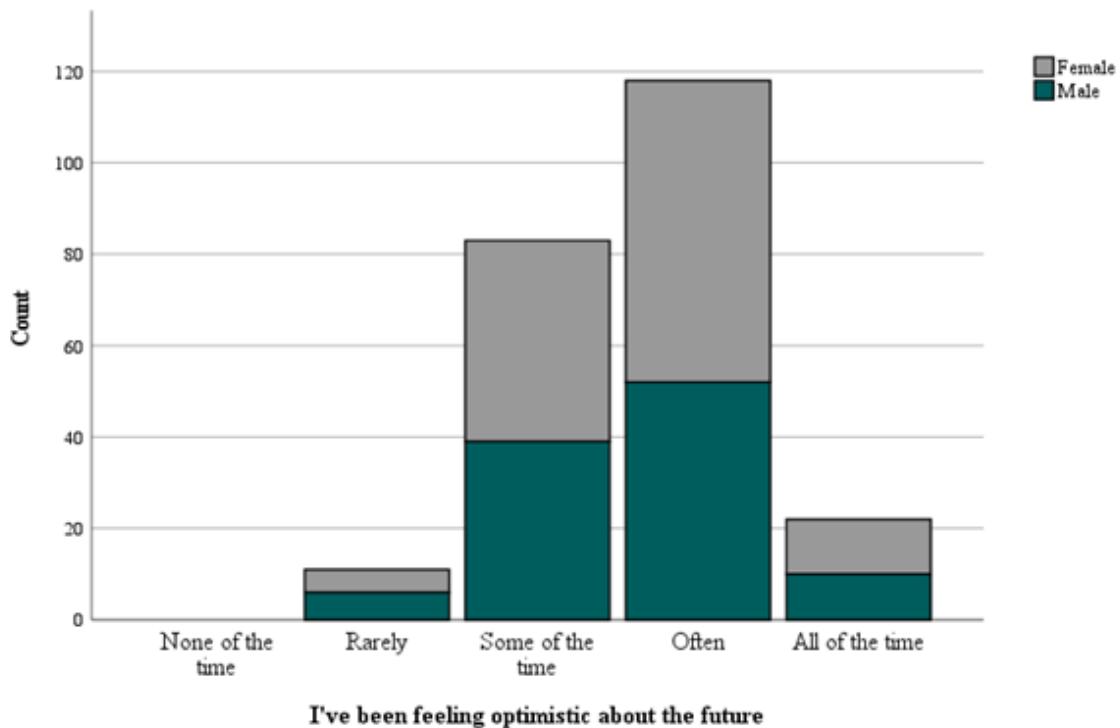


Chart: Count of responses to “I’ve been feeling relaxed” broken down by gender

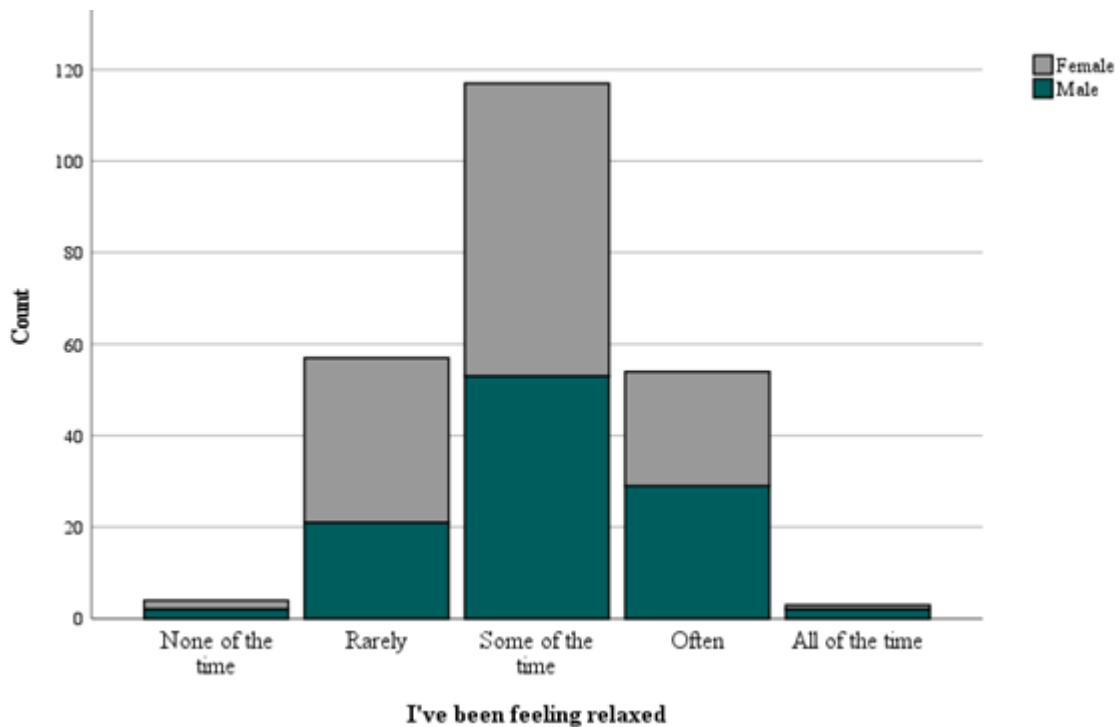


Chart: Count of responses to “I’ve been feeling interested in other people” broken down by gender

## £ FINANCIAL PRESSURES SURVEY

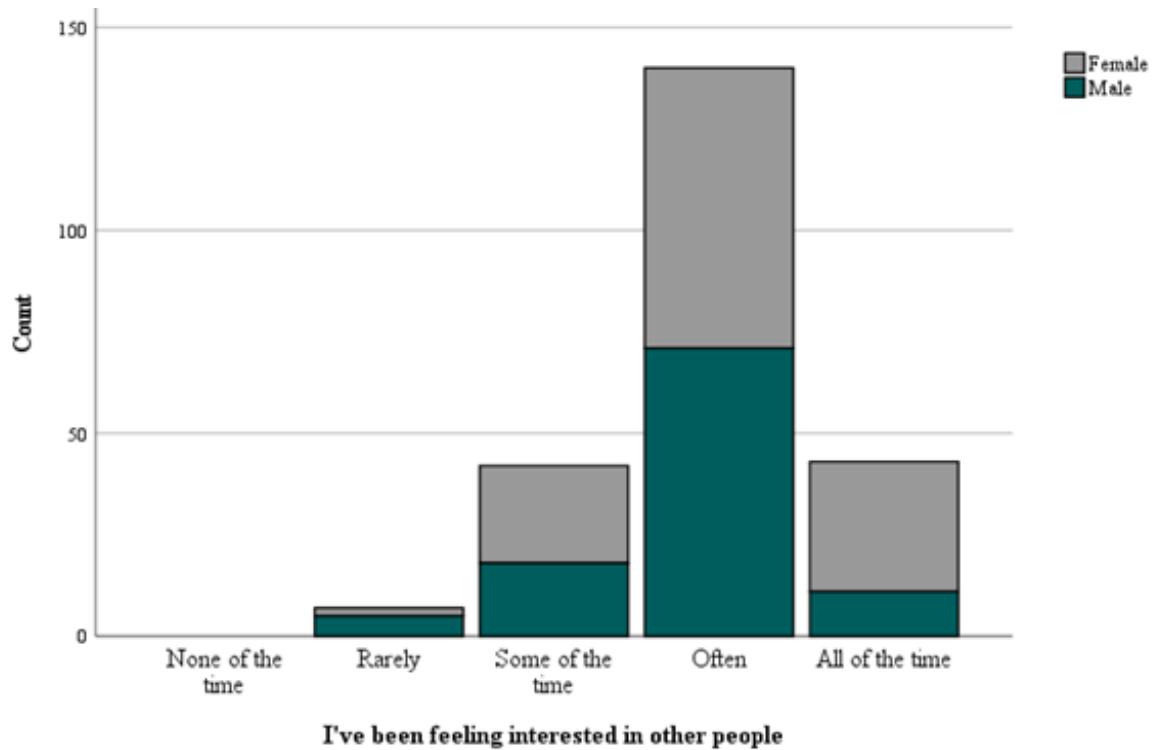
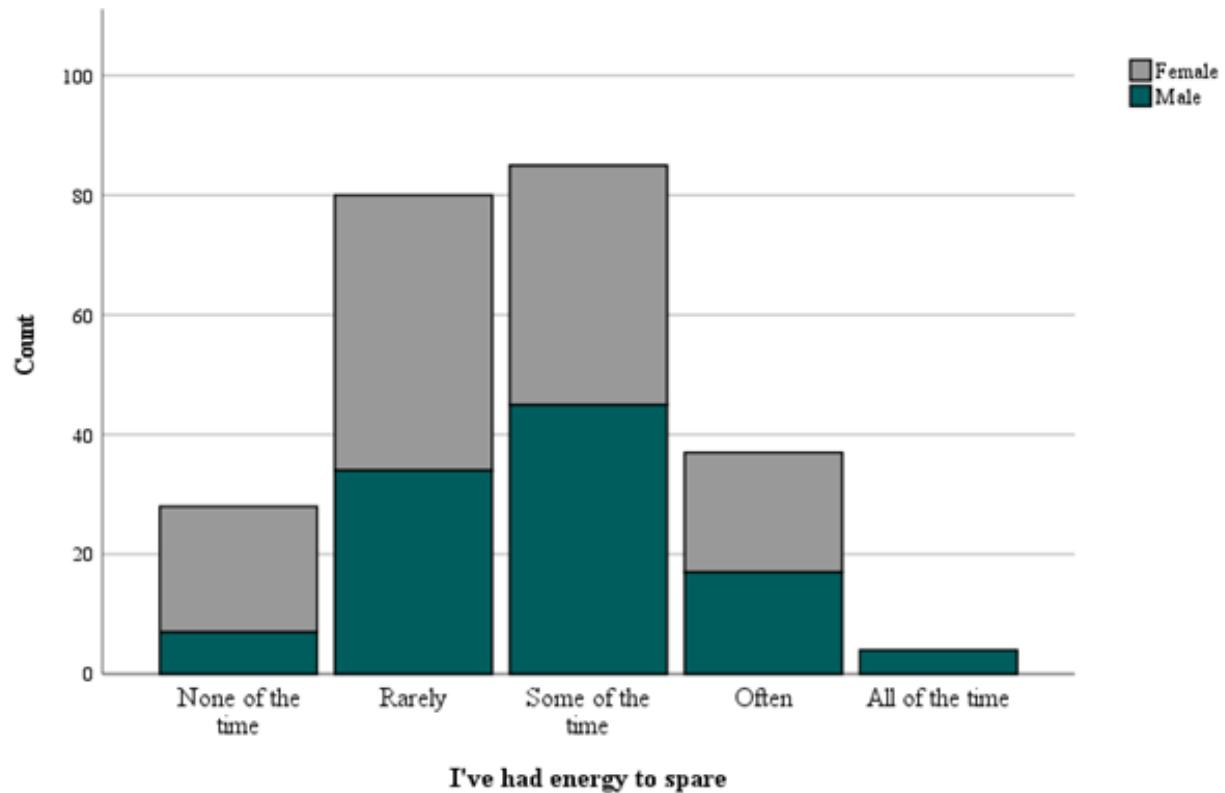


Chart: Count of responses to “I've had energy to spare” broken down by gender



## £ FINANCIAL PRESSURES SURVEY

Chart: Count of responses to “I’ve been dealing well with problems” broken down by gender

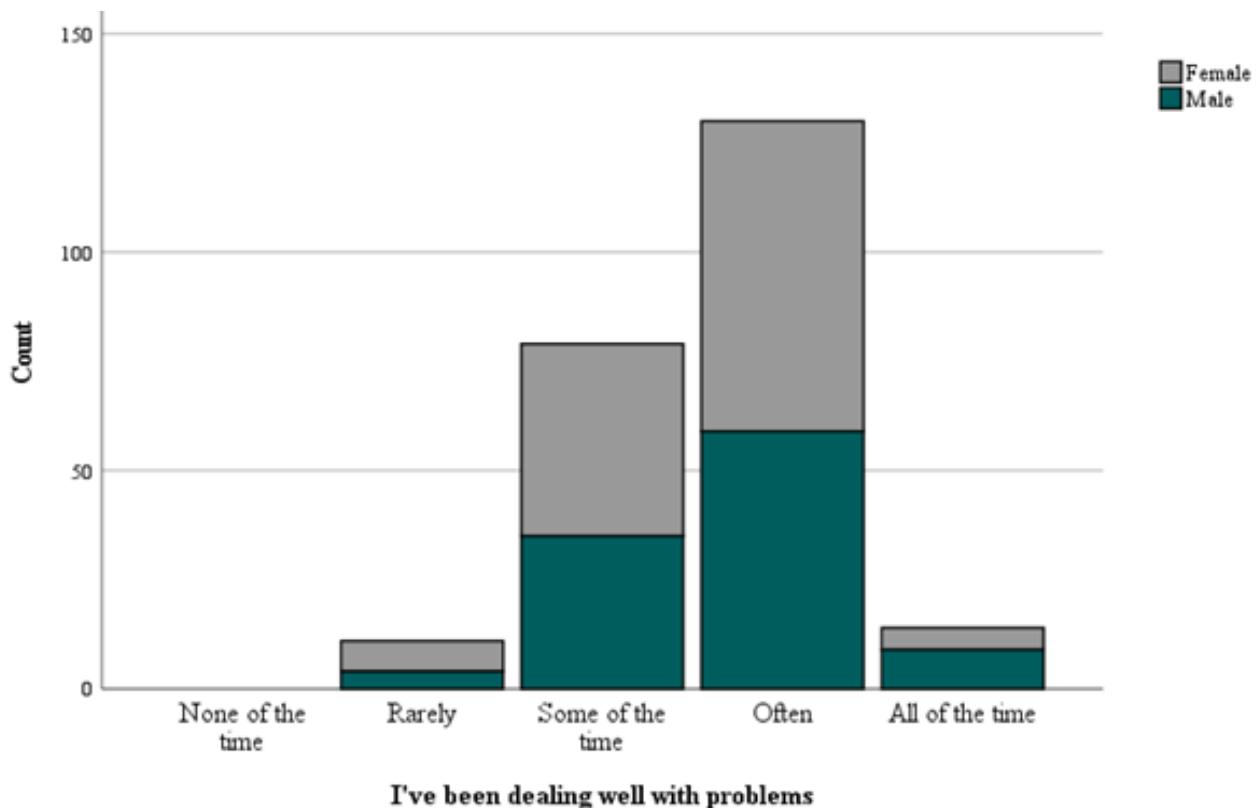
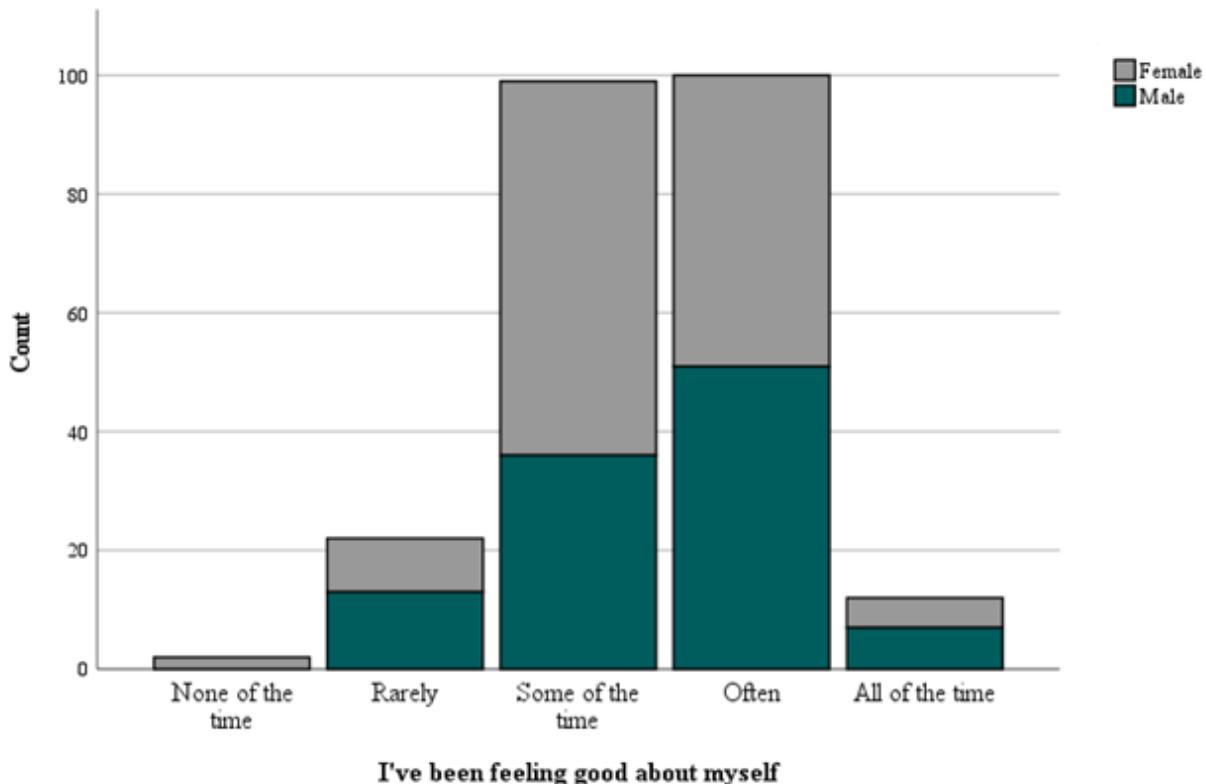


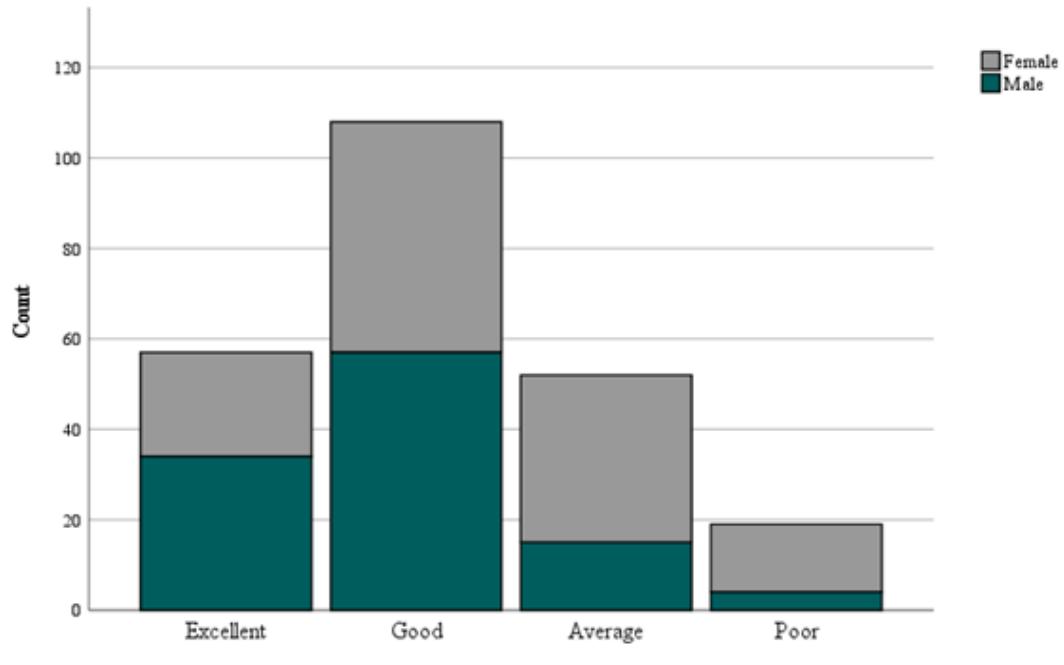
Chart: Count of responses to “I’ve been feeling good about myself” broken down by gender



We also explored Ordinands' health during training. As detailed in the bar chart below, a majority of respondents felt their health was “excellent” or “good” (70%), whereas a minority considered it to be “average” (22%) or “poor” (8%). Females were more likely to consider their health to be “average” rather than “excellent” or “good” but there were no significant differences between age groups.

## £ FINANCIAL PRESSURES SURVEY

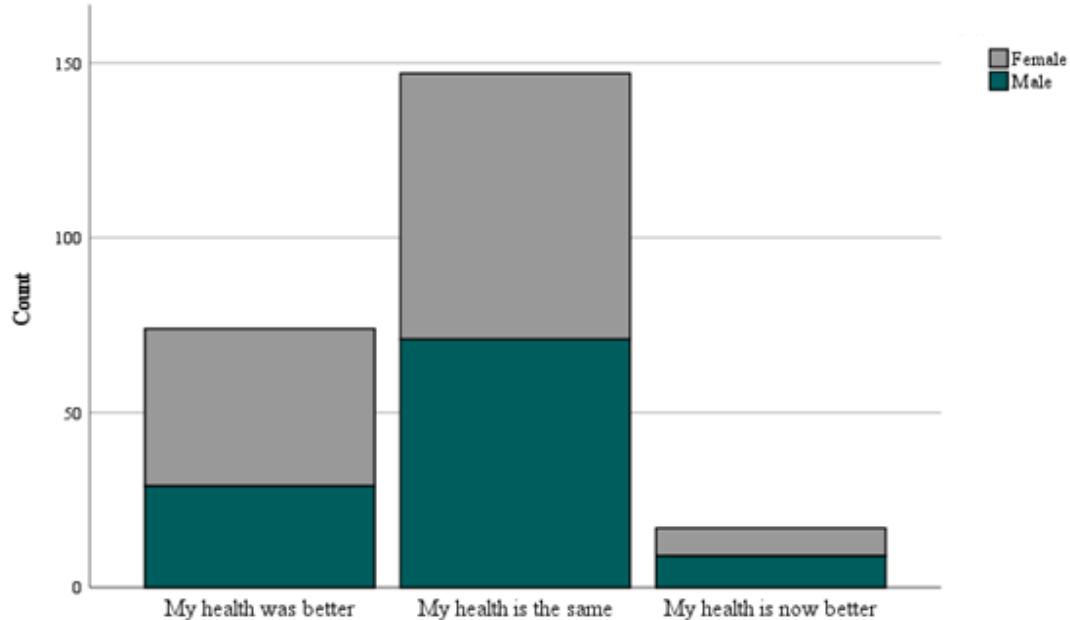
Chart: Count of responses to “During ordination training, would you say your health has on the whole been...” broken down by gender



During ordination training, would you say your health has on the whole been:

We asked respondents about their health before training, compared to during training. The bar chart below details these responses, broken down by gender.

Chart: Count of responses to “Has your health on the whole been better or worse than before Ordinand training” broken down by gender



Has your health on the whole been better or worse than before ordinand training?

31% felt their health was better before Ordinand training; 62% felt it was the same, and 7% felt it was better.

## 4.2. Open comments on the impact of financial pressures on health/wellbeing.

We asked respondents to tell us more about any negative impact financial pressures have had on them. The open comments were wide-ranging – covering not just the impact of these measures on their health, but also some of the drivers of negative impacts. In particular, respondents underscored:

- 1. Lack of Financial Information:** Some Ordinands expressed concern that the financial aspect of their training, such as the need for deposits for housing, is not adequately discussed or explained. This lack of transparency causes planning difficulties.

Finance wasn't discussed before the BAP and again it's not being discussed before curacy - there's assumed knowledge that we don't have. It makes planning difficult. For example, the need for a deposit for the college flat we're living in - we weren't expecting that and suddenly a demand for ... [over £1000] appears just as you're starting college.

This leads to significant financial uncertainty and anxiety. There is significant anxiety around the uncertainty of funding amounts each year, as well as the ability to sustain themselves over the duration of the training with their current funding or student loans.

Uncertainty on funding amounts each year causes some unnecessary anxiety and will I get through the 2 years with the student loan compared to when working full time.

- 2. Tight Budgets and Unexpected Expenses:** The budgetary constraints leave little room for unexpected expenses or emergencies, leading to additional stress.

Budget so tight if unexpected things happen it is a disaster. Worry about those things.

- 3. Impact on Mental and Physical Health:** Financial worries are causing stress, anxiety, and even physical symptoms in some Ordinands. These pressures have impacted sleep, concentration, and overall wellbeing.

More or less constant stress which has resulted in poor sleep and concentration lapses.

I have had multiple blood tests this month for lack of energy and feeling quite out of sorts. All come back negative but doctor believes it is stress.

**4. Impact on Social Life and Relationships:** Financial strain impacts the ability to participate in social activities and build relationships. There are also concerns about being able to support others in their community as they would like to.

Worrying about being able to do anything social or build relationships. Feel like we're also unable to support others around us as we'd like to.

**5. Strain on Family:** The financial pressures are not only impacting the Ordinands but also their family members. Some Ordinands worry about the effect their financial situation might have on their spouse or children.

Financial pressures have a negative impact on other family members including my children.

The anxiety and worry of my decision to put my family under financial pressure as a result of my ordination training

**6. Rising Living Costs:** Many Ordinands struggle to cope with rising costs of living, such as increasing food prices, energy prices, and childcare costs. This leaves little to no extra money at the end of the month and adds stress.

I am sure I cannot be alone in the struggle to cope with rising prices and re-adjust. There is very rarely anything spare at the end of the month, and my childcare costs have increased considerably since beginning training.

**7. Difficulty in Balancing Work, Studies, and Family Responsibilities:** Some Ordinands are having to continue working while training, which can be especially challenging for those with additional family responsibilities, such as caring for a disabled child.

As a part time Ordinand with no funding - I have to continue to work ... as well as be a parent to a disabled child - just so we can survive.

**8. Inadequate Housing Conditions:** Many Ordinands express concerns over the cost and quality of their housing, including difficulties in heating their homes and dealing with poor insulation.

I am due to give birth later this month, and while we are doing okay financially at the moment, I am very worried about what will happen when we have additional costs relating to the baby. The primary concern is energy/heating, as the housing provided by college is poorly insulated, with old storage heaters which are too expensive to run, and the house can be damp as a result.

**9. Impact on Future Plans:** Some Ordinands worry about future expenses, like buying furniture for an unfurnished house or affording costs related to new children.

I've begun to worry now that I have a curacy as I have never lived in an unfurnished house before and will need to buy nearly everything from scratch.

**10. Lack of Support for Disabled Ordinands:** There are additional financial pressures for disabled Ordinands, including the costs associated with managing their disability, and some feel that there's a lack of consideration and support for their situation.

Triggering of the symptoms of my disability which makes things harder. There are also additional financial costs to being disabled that add pressure at the moment.

**11. Difficulty in Saving or Building Financial Security:** The financial situation leaves little room for saving or building any sort of financial security, leading to concerns about future debts and financial stability.

The worry about the fact we're not saving money, nor do we own a house, is always at the back of my mind.

Worrying about how we'll afford to do things always been able to do and worrying about big expenses coming unexpectedly e.g. car repairs, house repairs etc.

## 5. To what extent do Ordinands-in-training have debt?

This section examines the extent to which Ordinands-in-training carry debt. We find that approximately 43% of the respondents to the question reported having some form of debt. The most common type of debt among Ordinands was credit card debt, affecting about 21.4% of respondents, followed by loans from family or friends, reported by 11.4% of respondents.

Among those who disclosed the total amount of debt they owe, excluding two respondents with notably high loans secured on their homes, the average amount owed was £6,770.26. Monthly repayment commitments averaged at £277.61. This data illustrates the relatively high prevalence of debt among the sample.

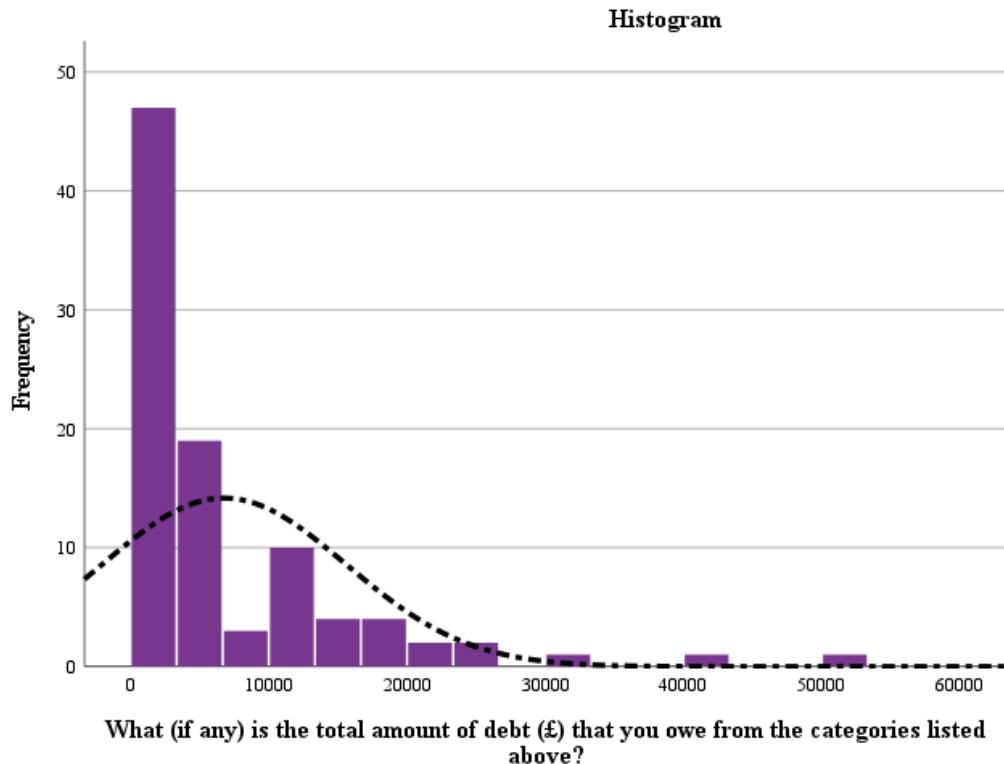
Type of Debt	N	% of Respondents*
A loan secured on your home (excluding mortgages other than second mortgages)	5	2.2%
Car loan/car hire purchase	23	10%
Overdraft	39	17%
Credit card, not paying balance in full each month	49	21.4%
Store card, not paying balance in full each month	5	2.2%
Loan from money lender, debt collector or pawnbroker	1	0.4%
Loan from family/friends	26	11.4%
Personal loan	18	7.9%
Payment to creditors through debt management plan	6	2.6%
Other type of debt	6	2%
I do not have any of these types of debt	119	52%
Prefer not to say	6	2%

\*Of the 229 respondents who answered this question (42 missing values).

Excluding two respondents who detailed a very high loan secured on their home (£300,000 and £500,000 respectively), 94 respondents specified the total of amount of debt they owed: a total of £636,404.

- Mean amount owed: £6,770.26
- Median amount owed: £3,350
- Most common amount owed: £5,000.

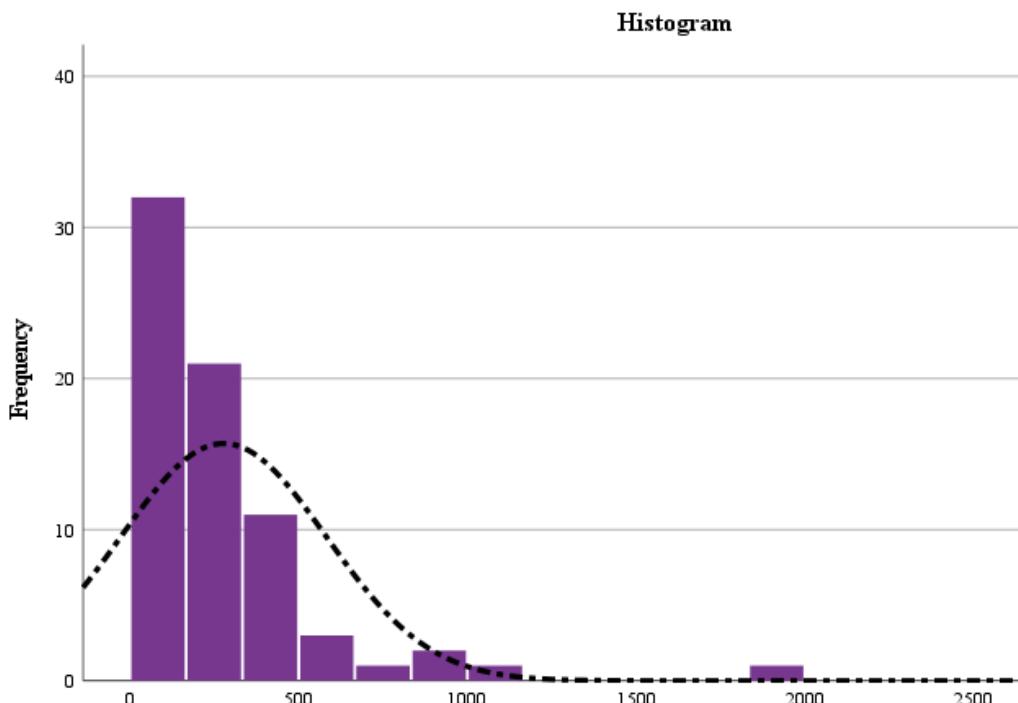
The bottom 25% of the sample with debt owed between £200 and £1275, whereas the top 25% owed between £10,000 and £53,000. The histogram below shows the distribution of the sample. The histogram below illustrates the spread of debt held across the sample.



Again, excluding the two respondents who detailed a very high loan secured on their home, 72 respondents specified the total they pay each month to cover repayments and interest on their debt.

- The mean monthly repayment is £277.61.
- The median monthly payment – and the most common – is: £200.

The bottom 25% of the sample with debt made monthly payments £10-£100, whereas the top 25% made payments of between £350 and £2,000. The histogram below shows the distribution of the sample. The histogram below illustrates the spread of monthly payments across the sample.



**What (if any) is the total amount (£) that you have to pay monthly to cover monthly repayments and interest on your debts from the categories listed above?**

We asked respondents about student loans separately. Most respondents did not have a student loan – but a significant proportion (42.7%) did.

**Question: Do you have any outstanding student loans?**

Student Loan	N	% of Respondents*
Yes	99	42.7
No	127	54.7
Not applicable	6	2.6%

Of those with a student loan, most were not making payments due to being on a low income.

## 6. To what extent do Ordinands-in-training support themselves with personal savings?

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In this section, we explore the extent to which Ordinands-in-training rely on personal savings to manage their financial needs. According to our data, multiple sources of financial assistance were reported by all Ordinands in the sample – including those receiving maintenance grants. Personal savings, whether from earnings before entering training or other sources such as inheritance, were significant for all categories of Ordinands. 21% of those not receiving maintenance and 23% of those receiving maintenance said that their earnings prior to entering training helped them "to a large extent," and an additional 34% (40% for those receiving maintenance) stated it helped "to some extent." In contrast, savings from other sources like inheritance played a large role for 10% of the participants without maintenance funding and 13% of those in receipt of maintenance, with another 17% (15% in receipt of maintenance) indicating it helped to some extent.

Earnings from secular employment were cited as a significant source of help by 30% of all respondents not in receipt of maintenance compared to 4% of those in receipt of maintenance. Additionally, for a substantial 38% of those not receiving maintenance, earnings from a spouse or partner were a primary source of financial support, with a combined 57% of non-maintenance receiving Ordinands relying on spousal income to a large/some extent. Of those in receipt of maintenance funding, 25% relied on spousal income to a large extent with a combined 40% relying on spousal income to a large/some extent.

On the use of savings in particular, 55 respondents – or 40% of those who answered the question – had used one kind of saving (principally savings from earnings), while 28 – or 21% of those who answered the question – had managed financially using both kinds of savings. A majority of the sample therefore – 61% – had drawn on at least one form of saving to help them manage financially.

The full set of results are provided in the table below.

**Question: My ability to manage financially is helped by...**

[Numbers in black for those not in receipt of maintenance payments (144 respondents). Numbers in blue for those [in receipt of maintenance payment](#) (139 respondents)]

Form of help	Yes, to a large extent	Yes, to some extent	It makes no difference	Don't know	N/A
Savings from earnings before entering training	21% <a href="#">23%</a>	34% <a href="#">40%</a>	15% <a href="#">10%</a>	1% <a href="#">0%</a>	29% <a href="#">27%</a>
Savings from another source (e.g. inheritance)	10% <a href="#">13%</a>	17% <a href="#">15%</a>	12% <a href="#">10%</a>	0% <a href="#">1%</a>	61% <a href="#">62%</a>
Earnings from Church-related employment	5% <a href="#">2%</a>	10% <a href="#">2%</a>	8% <a href="#">11%</a>	0% <a href="#">1%</a>	77% <a href="#">85%</a>
Earnings from secular employment	30% <a href="#">4%</a>	11% <a href="#">5%</a>	7% <a href="#">9%</a>	0% <a href="#">1%</a>	52% <a href="#">81%</a>
Earnings from a spouse/partner	38% <a href="#">25%</a>	19% <a href="#">15%</a>	1% <a href="#">7%</a>	0% <a href="#">0%</a>	42% <a href="#">53%</a>
Income from renting out a property owned before entering training	0% <a href="#">5%</a>	0% <a href="#">4%</a>	4% <a href="#">11%</a>	0% <a href="#">1%</a>	96% <a href="#">79%</a>
Grants	5% <a href="#">7%</a>	13% <a href="#">18%</a>	8% <a href="#">10%</a>	0% <a href="#">3%</a>	74% <a href="#">62%</a>

**Sample of open comments from those in receipt of maintenance funding:**

I do not feel like the support we receive is adequate for anything other than general cost of living. I have not bought more costly course books because I simply don't think I could afford it unless I sacrificed something else.

If I hadn't had the common sense to save money before I started training, I would be in

a mess. Luckily, I had was able to do this but I realise many others aren't as lucky.

Only qualify (means tested) for basic book grant and travel expenses. Finished employment to train, so supported by earning spouse and savings from previous employment.

We are both from working class backgrounds. We don't have savings. We don't have any property. Our only safety net is the mercy of our diocese or our families.

We've had to use all our savings (made from selling our house before I started training) in order to support ourselves through college. I am leaving training with no savings.

**Open comments from those not in receipt of maintenance funding:**

Over the last 4 years I have supported myself and my family using my personal savings amassed over 25 years of employment. These savings have all gone.

As a self-supporting ordinand with two dependent children, it would be helpful to have a bigger grant to help cover some more costs than simply the fees, books and travel. You have to be very reliant on your partner having full time work. My partner has currently only got a part time job.

We are really struggling, heating broken down, broken white goods and borrowing from our older children to buy basics sometimes.

We live very frugally.

## 7. What is the relationship (if any) between gender/age and the kind of ministry?

This section of the research report provides an in-depth analysis of the relationship between gender, age, and the type of ministry in which Ordinands are involved. The report includes data on various types of ministries such as Inc incumbency, Assistant Ministry, Pioneer Ministry, Minister in Secular Employment, Self-Supporting Ministry, Potential Theological Educator, Ordained Local Minister, and Distinctive Diaconate. The data, analysed by gender and age, reveals distinct patterns and trends in the representation within these different ministry types.

In terms of gender distribution – although the sample sizes are small – we observe a clear skew towards females in Self-Supporting Ministries, Pioneer Ministry, and Distinctive Diaconate with 72%, 75%, and 100% female representation respectively. On the other hand, the

Potential Theological Educators category shows a pronounced male bias with 70% of this group being male. Other types of ministry, such as the Assistant Ministry, also demonstrate a modest female bias with 63% female participation.

When it comes to age distribution, four ministries demonstrate noticeable age-related trends. The Inc incumbency and Potential Theological Educator ministries are predominantly younger, while the Assistant Ministry, Self-Supporting Ministry, and Pioneer Ministry are generally older.

Table: Breakdown of ministry type by gender

Ministry Type	Percentage		Count	
	Female	Male	Female	Male
Inc incumbency	50.2%	49.8%	104	103
Assistant Ministry	62.5%	37.5%	15	9
Pioneer Ministry	75%	25%	9	3
Minister in Secular Employment	50%	50%	1	1
Self-Supporting Ministry	72.2%	27.8%	26	10
Potential Theological Educator	30%	70%	6	14
Ordained Local Minister	57.1%	42.9%	4	3
Distinctive Diaconate	100%	0%	4	0

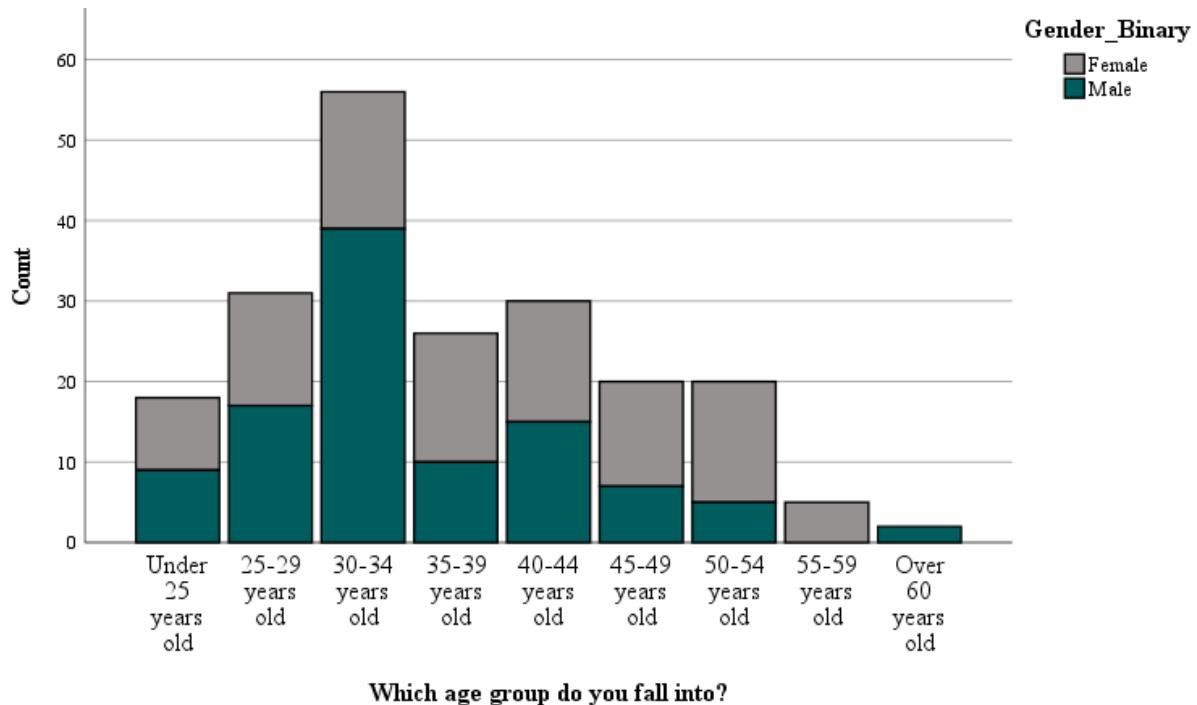
Table: Breakdown of ministry type by age

Ministry Type	Under 25		25-39		30-34		35-39		40-44		45-49		50-54		55-59		Over 60	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Incumbency	18	8.6	32	15.2	56	26.7	27	12.9	30	14.3	21	10	20	9.5	5	2.4	1	0.5
Assistant Ministry	0	0	0	0	3	12	3	12	1	4	0	0	7	28	6	24	5	20
Pioneer Ministry	0	0	1	7.7	1	7.7	3	23.1	1	7.7	1	7.7	5	38.5	1	7.7	0	0
Minister in Secular Employment	0	0	0	0	0	0	1	33.3	0	0	0	0	1	33.3	1	33.3	0	0
Self-Supporting Ministry	0	0	2	2.8	1	2.8	1	2.8	2	5.6	2	5.6	8	22.2	15	41.7	6	16.7
Potential Theological Educator	0	0	3	14.3	8	38.1	2	9.5	5	23.8	2	9.5	1	4.8	0	0	0	0
Ordained Local Minister	0	0	1	12.5	1	12.5	1	12.5	0	0	0	0	1	12.5	2	25	2	25
Distinctive Diaconate	0	0	0	0	0	0	1	20	1	20	1	20	1	20	0	0	1	20

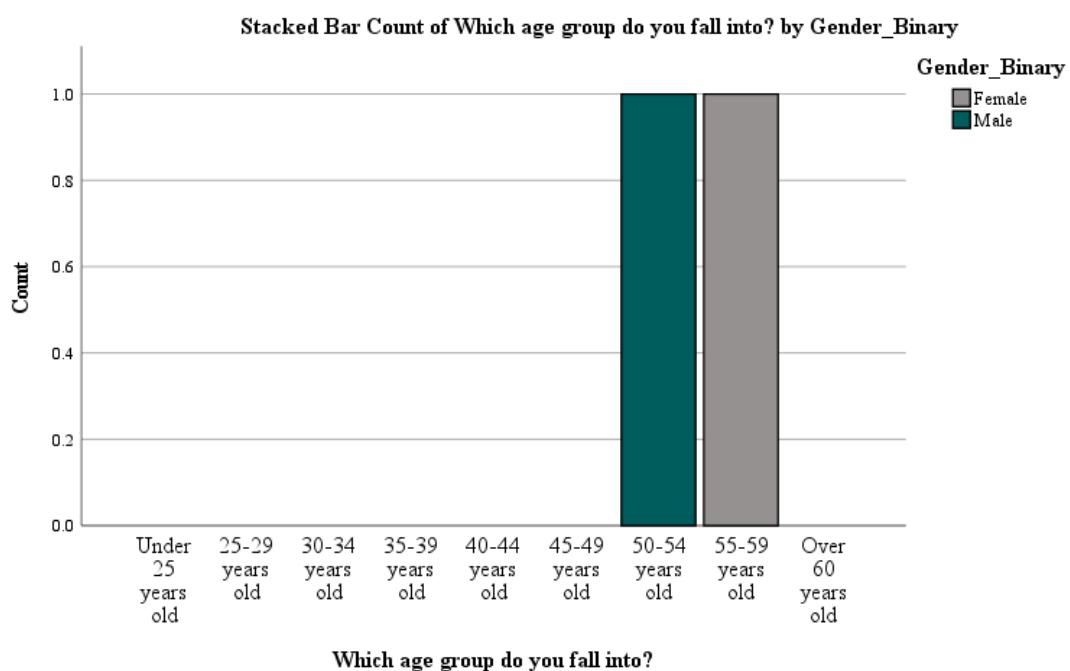
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As set out above, four Ministries have clear age-related patterns. *Incumbency* and *Potential Theological Educator* are disproportionately younger and disproportionately male. *Assistant Ministry*, *Self-Supporting Ministry*, and *Pioneer Ministry* are disproportionately older and disproportionately female. The bar charts below detail the age ranges for each ministry type, broken down by gender. Please note, the totals between the tables and the graphs do not always correspond as not all participants disclosed their gender.

**Chart: Bar chart of age groups within Incumbency broken down by gender**



**Chart: Bar chart of age groups within Secular Employment broken down by gender**



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Chart: Bar chart of age groups within Potential Theological Educator broken down by gender

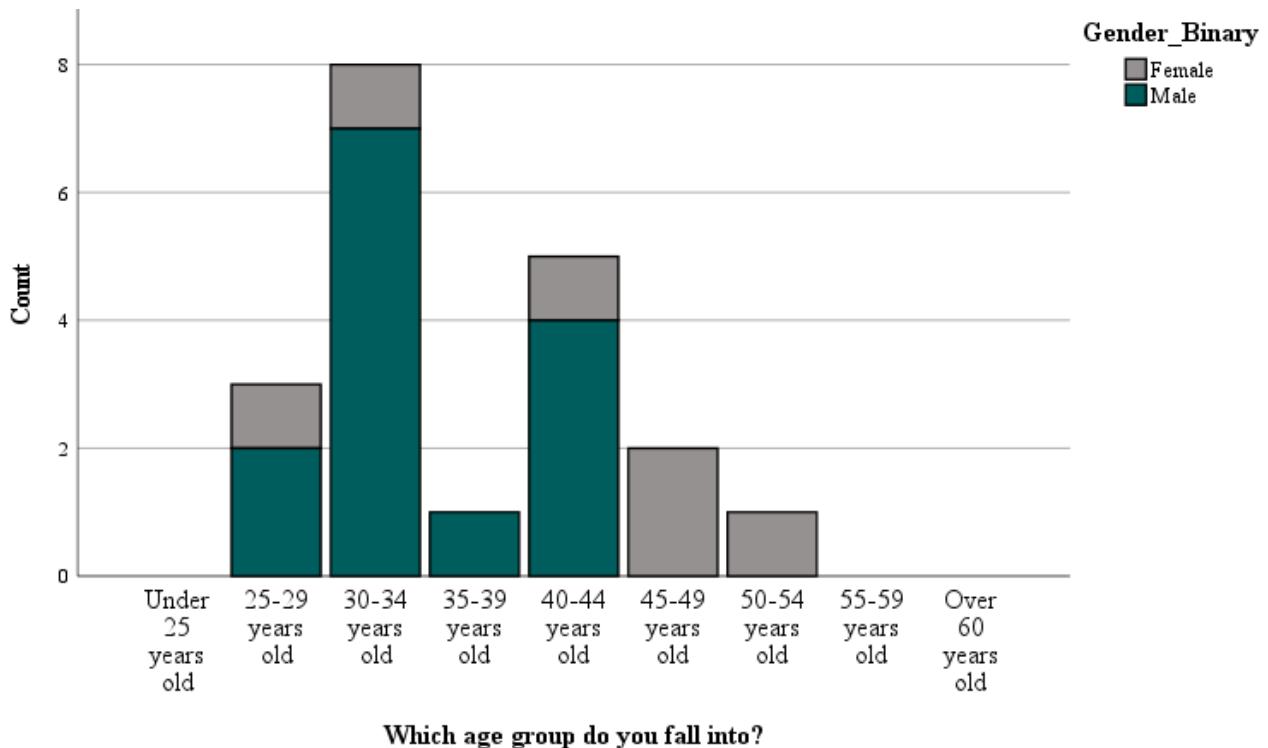
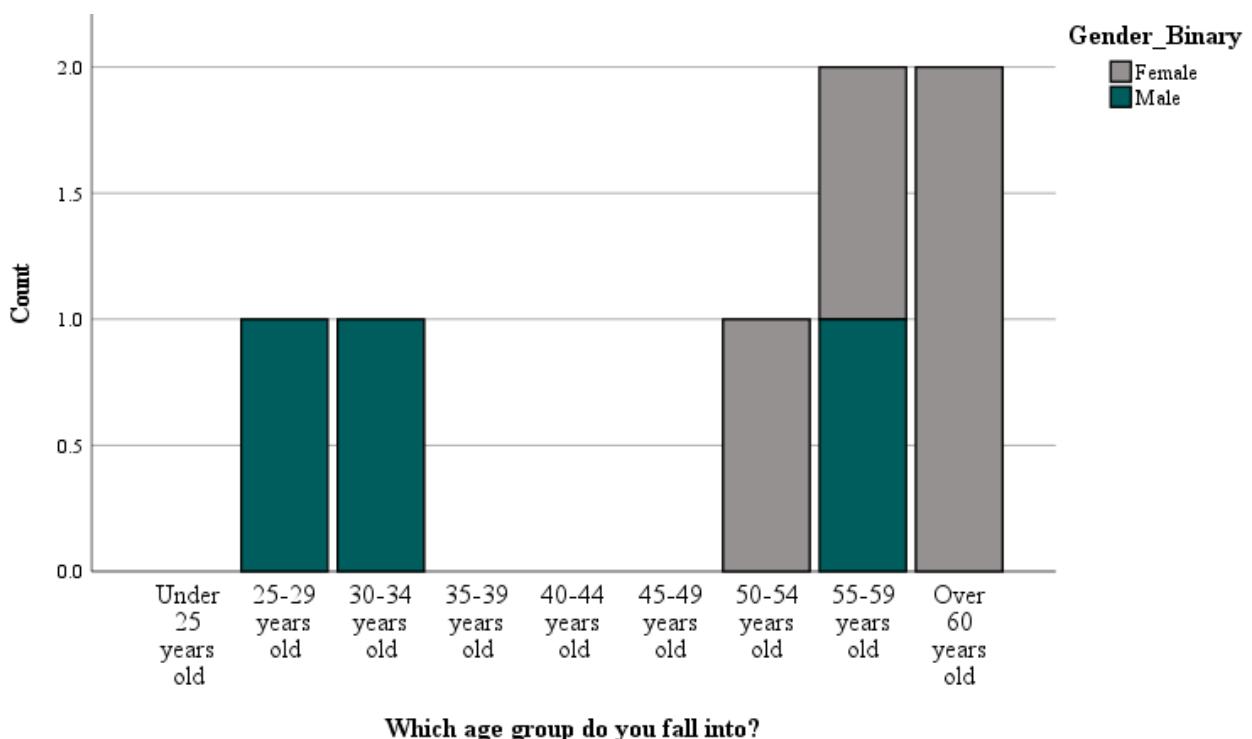


Chart: Bar chart of age groups within Ordained Local Minister broken down by gender



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Chart: Bar chart of age groups within Distinctive Diaconate broken down by gender

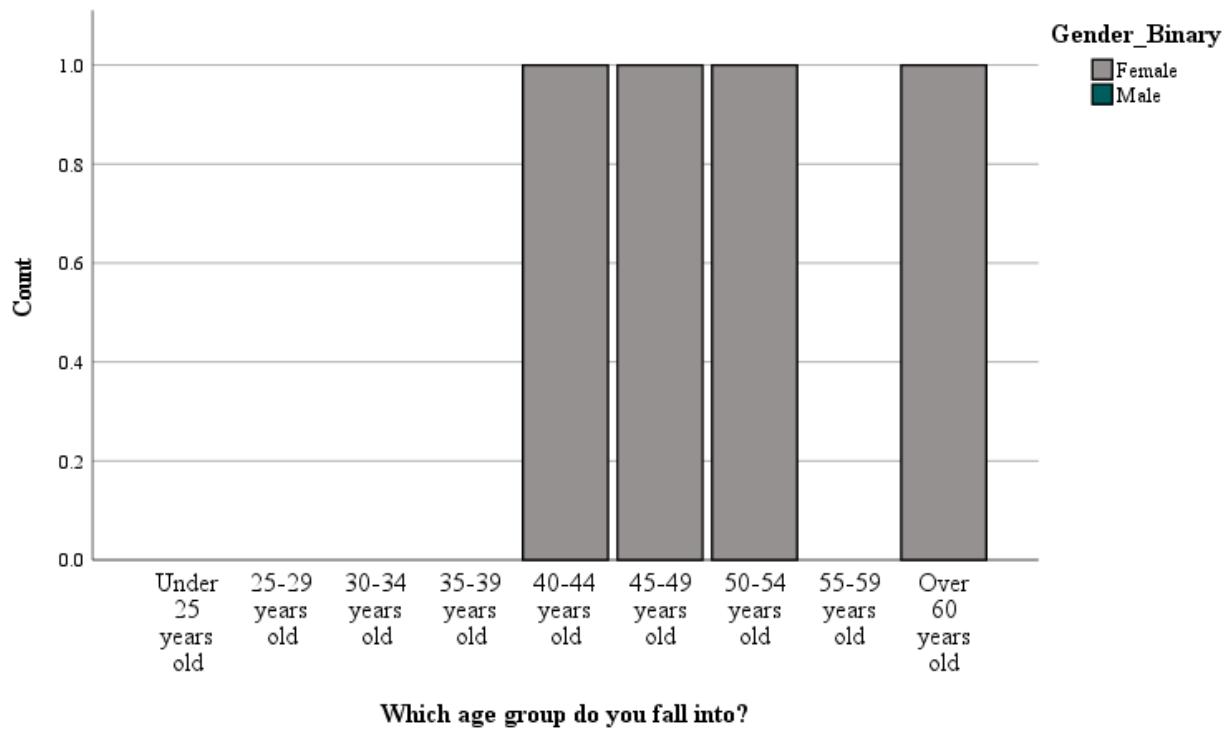
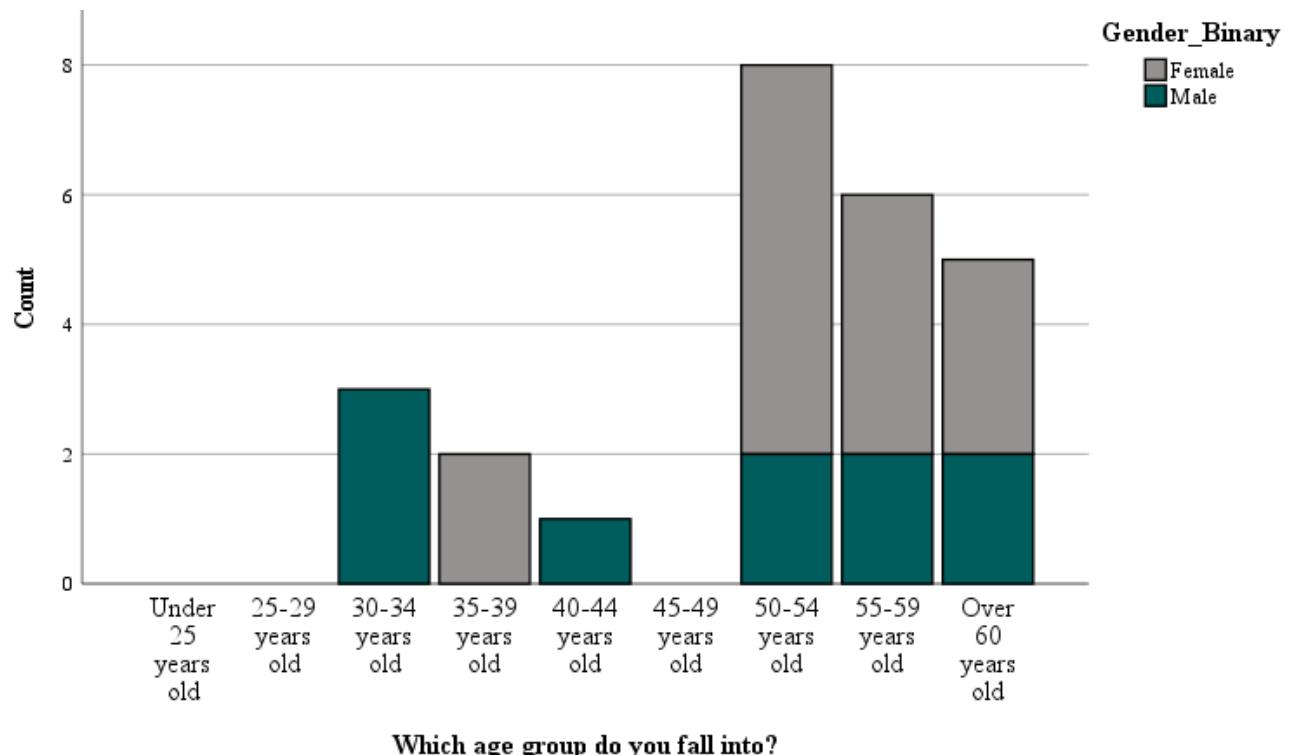
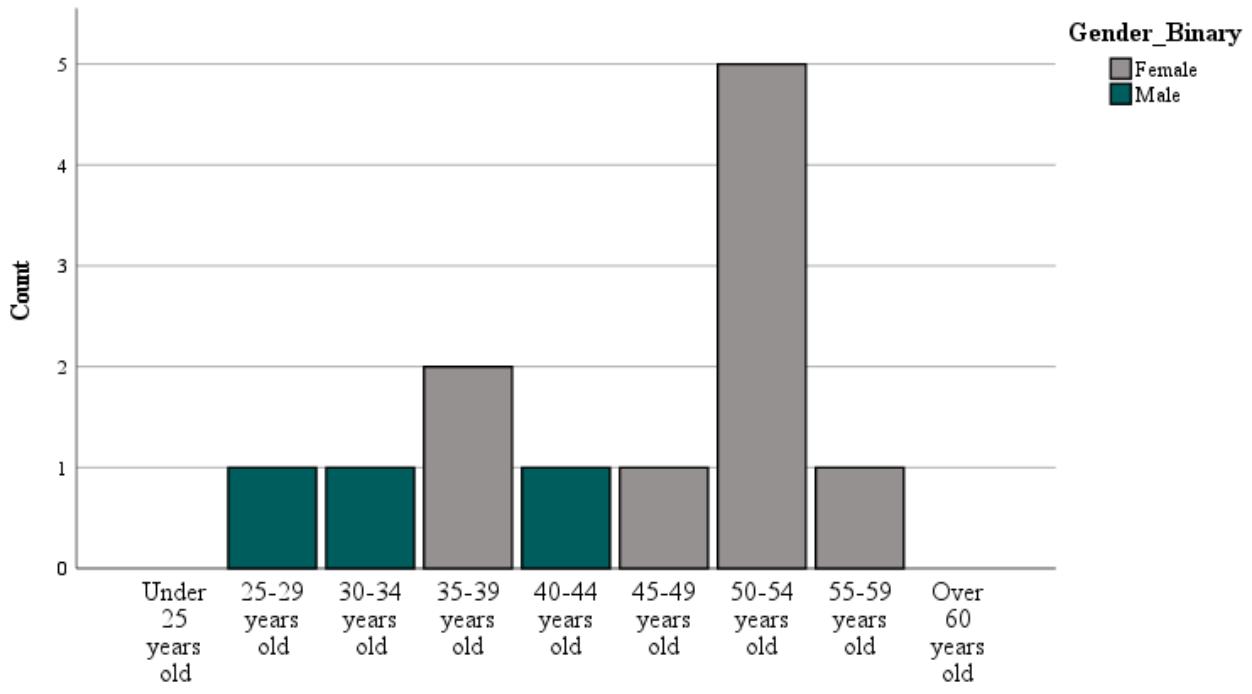


Chart: Bar chart of age groups within Assistant Ministry broken down by gender



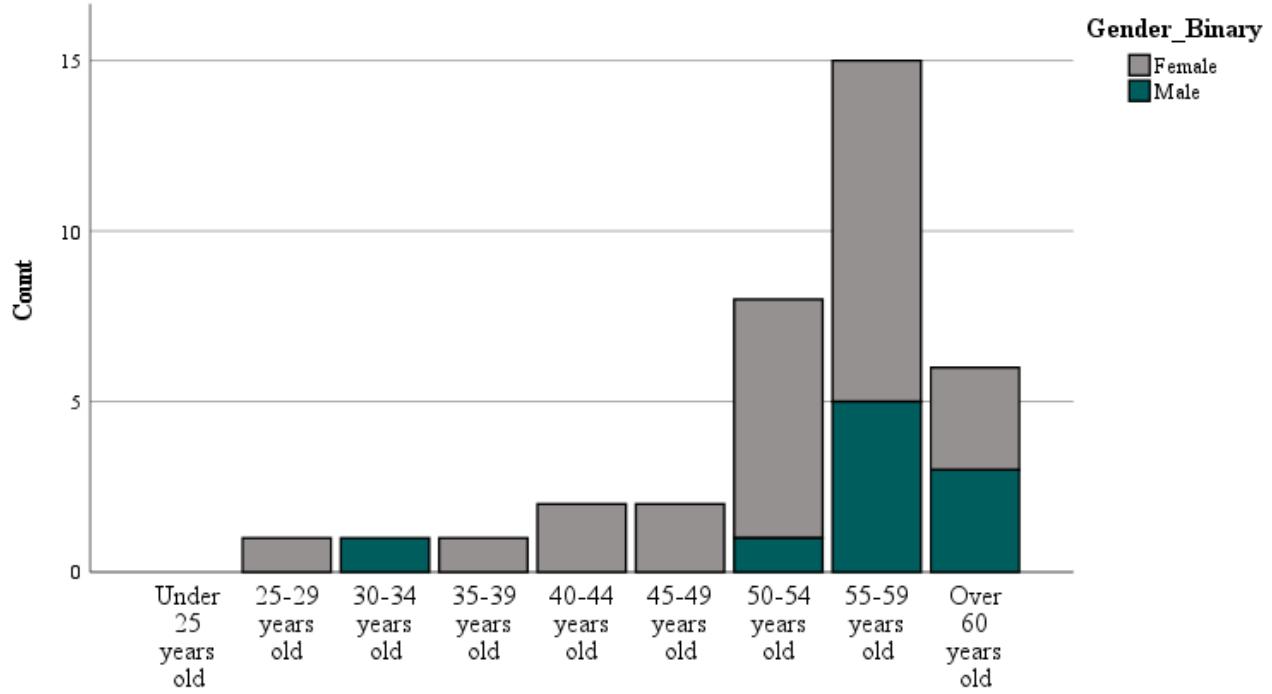
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Chart: Bar chart of age groups within Pioneer Ministry broken down by gender



Which age group do you fall into?

Chart: Bar chart of age groups within Self-Supporting Ministry broken down by gender



Which age group do you fall into?

## 8. What is the gender breakdown between residential and non-residential training?

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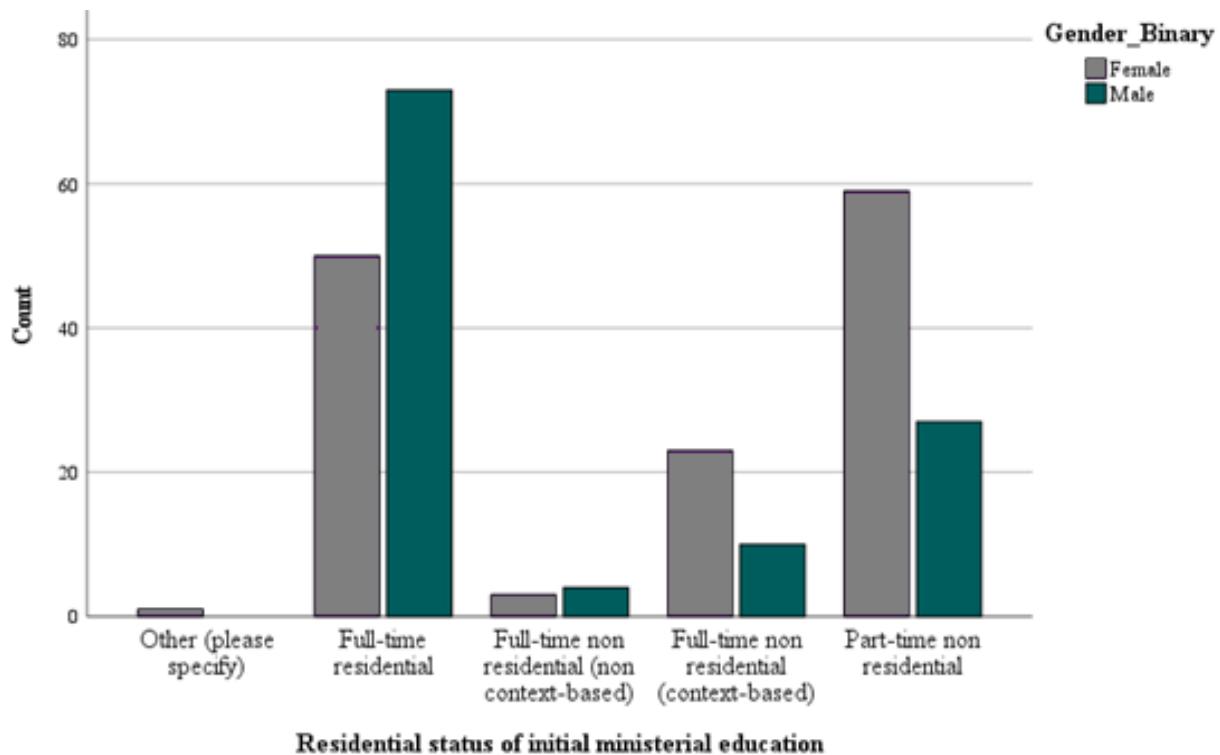
This section details analysis of the distribution of male and female Ordinands across different types of training. The training types considered include: Full-time residential, Full-time non-residential (non-context based), Full-time non-residential (context-based), Part-time non-residential, and others. From the given data, **significant gender differences are evident in the distribution across the various training types**. Among female Ordinands, a plurality are pursuing Part-time non-residential training (43.4%), while Full-time residential training constitutes the pathway of just over a third (36.8%). For male Ordinands, on the other hand, the majority are engaged in Full-time residential training (64%), while less than a quarter are pursuing Part-time non-residential training (23.7%).

These findings point to a clear gender skew in training opportunities, with a significant proportion of females pursuing part-time, non-residential training as opposed to the majority of male Ordinands who are in full-time residential training.

Table: Type of training broken down by gender

Type of training	Percentage			
	Female		Male	
	N	%	N	%
Full-time residential	50	36.8%	73	64%
Full-time non-residential (non-context based)	3	2.2%	4	3.5%
Full-time non-residential (context-based)	23	16.9%	10	8.8%
Part-time non-residential	59	43.4%	27	23.7%
Other	1	0.7%	0	0%

Chart: Bar chart of residential status broken down by gender



## 9. How do Ordinands access extra support?

This section investigates the provision of extra support during ordination training, focusing specifically on the experiences of Ordinands who sought financial assistance. Our analysis reveals noteworthy disparities between men and women in terms of the provision of maintenance funding from the Church of England, as well as significant variations in the types of training roles in which financial support is most commonly granted.

According to our findings, a larger proportion of men (68%) than women (52%) receive maintenance funding. This difference is partly attributable to the gendered distribution of training roles; incumbents and potential theological educators, roles that are predominantly filled by men, receive maintenance funding at a high rate (72% and 86% respectively), whereas Pioneer Ministers and Self-Supporting Ministers, roles primarily occupied by women, are granted financial support less frequently (61% and 3% respectively).

Respondents' open comments regarding their experiences when seeking extra financial support from their Theological Education Institutes (TEIs), Dioceses, or charities point to range of positive and negative experiences.

Ordinands who reported positive experiences praised the responsiveness, support, and generosity of their TEIs and dioceses. However, many also recounted negative experiences characterized by feelings of neglect or dismissal, prolonged delays in fund disbursement, and a perceived lack of

understanding or sensitivity towards their financial circumstances. The process of seeking financial support also evoked feelings of stress, embarrassment, and vulnerability for some Ordinands, while others described complex and unclear application procedures that complicated their efforts to secure assistance. Furthermore, the data indicates inconsistency in the provision of support, with some Ordinands reporting disparities in the level and type of financial aid granted to different individuals.

We asked respondents – if they had approached their TEI, diocese or a charity during ordination training for extra financial support – whether this was a positive or negative experience for them. These open comments reflected a number of key themes:

- 1. Most had Positive Experiences:** Many Ordinands had positive experiences when seeking financial assistance, reporting that their theological education institutes or dioceses were responsive, supportive, and generous. They appreciated the timely disbursement of funds and the fact that their needs were recognized.

Positive, very simple and quickly disbursed.

Very Positive. I needed a new laptop, I asked my diocese, and they generously gave me a significant sum to purchase one.

- 2. Negative Experiences:** On the other hand, a significant number of Ordinands reported negative experiences. They felt ignored, rebuffed, or passed around without any substantial help. They also mentioned delays in disbursements, insufficient grants, and insensitivity to their situations.

Negative. Applied for a TAP grant which only have me half of what I needed and came over a month late.

Negative - I asked for help to cover energy and heating (around £250 per month) last winter and was only awarded £40 grant and a £100 loan repayable in 12 weeks.

- 3. Stress and Embarrassment:** For some Ordinands, the process of seeking extra financial support was stressful and embarrassing, adding to their existing financial strain. This also included feelings of inadequacy and failure.

Gives some feelings of shame, previously I've always been able to provide for my family and now I'm not able to.

Some of them are positive but it's really degrading and embarrassing as when you approach your TEI you're already less than them and in a position of vulnerability.

**4. Complex Application Processes:** Some Ordinands found the process of applying for financial support to be complicated, unclear, or difficult to navigate, which could discourage them from seeking help or limit their ability to secure the assistance they needed.

It was generally negative though the outcome was positive. There was no communication unless I followed things up and I felt bad constantly emailing to see what stage things were at. This was a grant through TAP so there's not really an excuse for things being so slow. The grant was eventually paid 11 weeks after application and I had to borrow money from my parents in the meantime. Not everyone has that opportunity.

**5. Inconsistent Support:** There were indications of variability in the level and type of support provided to different Ordinands. The criteria for offering support may not be clear or may be seen as unfair by some Ordinands.

Negative, most substantive grants are either available for traditionalist Catholics or conservative Evangelicals.

Positive in that I have always been heard and given some form of support. Negative in that I have had to continually push to be heard and am often met with an eye roll.

## 10. What works well – and what can be improved – for Ordinand funding and maintenance?

The section explores respondents' experiences and perceptions of the current funding and maintenance system for Ordinand training.

We asked respondents about what works well and what could work better. Responses to "What works well about the current funding and maintenance system for Ordinand training?" covered a number of themes:

- 1. Appreciation for support:** Many Ordinands appreciate that the funding system exists, recognizing it as a privilege to receive support for their training.

It is amazing that it exists, I think it is a privilege to be paid for training.

...

It's a real privilege to be supported to train, to be offered a house and access to higher education.

Other Ordinands appreciated specific aspects of the system, such as the book and travel grants, monthly payments, and accommodation costs being covered

- 2. Fairness and equity:** Some respondents highlighted that the system is designed to ensure equity.

Everyone is on a level playing field - our diocese calculates how much it costs us to live, how much we earn and then makes up the difference, meaning that everyone should end up on roughly the same amount and isn't penalised for cost of rent etc.

Others appreciated the means-tested nature of the system, stating that it is fair that those who need less receive less.

- 3. Funding meets basic needs:** Several Ordinands reported that the funding they receive is sufficient to meet their basic needs.

I live simply but comfortably and have no financial worries currently.

What [works] very well is that all my basic expenses are covered by my sending Diocese.

However, it's worth noting that some respondents felt the funding was only just enough, or even insufficient (an issue we return to below).

4. **Flexibility and adaptability:** Some Ordinands appreciated the flexibility and adaptability of the system to meet changing circumstances, especially for those with families.

It is flexible and is tailored to our changing situation, particularly with young children.

However, a far greater number of responses were received when asking Ordinands about areas for improvement in the current funding system. A number of issues were identified by respondents:

1. **Need for transparency and clarity:** Many Ordinands expressed confusion about the funding process, highlighting the need for better communication and education on the subject. They mentioned long and complicated finance forms, unclear policies, and inconsistent information between dioceses.

Firstly it would have been very helpful to have sat down with the Diocesan Financial Officer to help us fill out the long and complicated finance form. More transparency and clarity would be very helpful.

2. **Need for more personal touch and support:** Several Ordinands wanted a more personalized approach to financial support, suggesting the current system feels impersonal.

It could feel more personal. It feels somewhat 'computer says' in its formulation which has made me feel nervous about seeking any other income.

3. **Inconsistency across dioceses:** Several Ordinands reported experiencing inconsistency in funding and maintenance policies between different dioceses, causing confusion and frustration.

The fact that we do not know what the diocese should or shouldn't pay for. For example, we had to fork out £300 for moving vans in the summer, without knowing that in other dioceses that is fully paid for.

4. **Housing and living costs:** The Ordinands expressed concerns over housing costs, suggesting they should be better adjusted to local property prices. In addition, there was a call for the Commissioners to own sufficient housing stock around TEIs. They also pointed out the lack of adjustments for the increasing cost of living.

Housing costs could be better adjusted to local property prices (and allowances could recognise the need for study space in the home).

**5. Care for unique circumstances:** There is a perceived lack of consideration for unique individual circumstances, including age, marital status, and parenthood.

The system does not seem to create space for anyone who is not either fresh from education (i.e. 21-ish, and can be assumed to have very little by way of 'life gains' such as furniture) or an adult in a settled married life. As a single person in their 30's with a pet, I have been very aware of not fitting neatly into those two groups... I think some honesty needs to be applied across all levels so that future Ordinands are not under such financial pressure, and are treated as valid individuals rather with each unique context being considered and responded to, rather than simply squishing people into a box and not considering their actual circumstances.

In particular, some respondents felt that older Ordinands or part-time students were at a disadvantage.

Those aged 40 have to train part-time so are discriminated against due to them having to continue to work due to no funding.

**6. Financial strain and pressure:** Many Ordinands cited financial strain due to insufficient funding, unexpected costs, and lack of support for sudden changes in circumstances. They suggested more flexibility and responsive adjustments.

It is unfair for partners to be expected to support Ordinands to such an extent, and for single Ordinands who have savings / a house to be expected to cover so much of their own costs.

**7. Lack of support for families and partners:** Some Ordinands felt the system was biased against families where the spouse worked, which caused financial stress.

It seems to favour individuals, families and couples where the spouse doesn't work. While my spouse does work, she's relocated and is not called to ministry within the church of England.

**8. Advance communication and preparation:** Several Ordinands wanted earlier and clearer communication about financial expectations and responsibilities.

My diocese would not give any financial information until after my Stage 2 Panel result. This was not until August and so we have very little information or time to plan financially for the years ahead.

**9. Consideration of real-life costs:** Ordinands pointed out that the funding system often doesn't take into account the real cost of living, including raising a family, maintaining a car, replacing broken items, etc.

A more realistic look from dioceses about what it actually costs to raise a family, live in a humanising way, and how it communicates these expectations to Ordinands.

The system feels designed to help you survive not thrive.

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