



Deacons in the Pension Fund

Old Issues, New Info

By Lori Mills-Curran, Executive Director
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I have been in the Pension Fund since 2001. I sort of backed into it. Many of you know that it's hard to change dioceses as a deacon. We understand today that there are several theologies of the diaconate out there. (They are often referred to as "the Waves" of diaconal theology.) I had moved from one diocese to another, and I was the "wrong" kind of deacon in my new diocese. I basically gave up on trying to get licensed. But my daughters were in college and I needed money. I got a paid job as Director of Religious Education in an Episcopal parish.

I thought I was "hired as a lay person." That's certainly what the parish thought. But when my parish treasurer tried to sign me up for the lay pension plan, the Church Pension Group told him that was impossible, because I was a cleric. Apparently, and this is by no means always the case, my ordination as a deacon had been properly recorded with the Church Pension Group (which is also the official Recorder of Ordinations for the Episcopal Church). That meant that if they were going to put me in the Pension Fund, assessments were due on my salary! Canon law said so!

I was so surprised when my treasurer came back and told me. The church didn't have the money, so I kindly allowed them to lower my salary to pay the assessments. (At least they didn't fire me.) But because of this situation so many years ago, I am coming up on 20 years in the pension fund. It's the only pension I will have. Like a lot of women (and because I had the economic privilege), I did not work full time and never earned another one. So I am grateful for CPG's insistence that deacons are clerics and clerics get assessments, of 18% of their compensation.

There are many reasons why deacons fail to have their assessments paid when they are due. In the early days of the diaconate's renewal, many dioceses did not record their deacons' ordinations, a threshold issue for inclusion. Many dioceses only approved a renewed diaconate on the (sometimes unstated) condition that deacons were not really clerics, and would never have access to benefits. Thus the culture of the time was that "deacons were free." Some deacons believed their moral credibility was vested in their lack of financial relationship to the diocese; they would be tempted to not "bite the hand that fed them," if they were compensated in any way. They saw themselves as impaired to be prophets if they took any reward. Many deacons were told they were not really employees if they received "a stipend" instead of a salary, or didn't "meet state law" definitions of employment.

But in fact, if a deacon received money (other than reimbursements with receipts provided) from any parish or diocese, assessments were due under canon law all along. The major reasons why they were not paid were cultural and perceived theological factors, or because the money amount did not meet a minimum threshold CPG required in the past. So it is not uncommon to meet deacons (chaplains in hospitals or schools, parish employees for many years in what they have been told is a lay capacity) who

have many years of assessments in arrears. Deacons who worked side by side with priests in identical chaplaincies (but for the retirement arrangements offered), and deacons performing years of service as archdeacons or deacon directors for dioceses, are often in this situation.

It's stressful for everyone to even think about. There can't be more *unwelcome* news to strapped parishes. Deacons often feel conflicted or greedy for even asking about it. They feel stupid they never asked before, and are deeply devoted to the institutions in arrears. The institutions are resistant and appalled at the sums involved. They often resist payment, or tell the deacon they can only pay two years of assessments that are in arrears. (Not true – they *can* pay any amount, but they have to add interest for any amount overdue more than two years.)

This new Deacon Update monthly column is my effort to begin to air out, in detail, some of the main issues between CPG and the Episcopal diaconate. My goal is not to explain to deacons how CPG works. There is ample educational info on the CPG website (www.cpg.org) to explain the basics.

Instead, my goal here is to show deacons how they impair their own and other deacons' access to CPG. I run into many deacons who:

- 1) Fail to educate themselves about benefits for which they might be eligible;
- 2) Contact CPG without adequate preparation, ask unclear questions, and walk away mad (and mistaken!) because the benefits info people don't really fully understand all our challenges yet;
- 3) Shame other deacons who seek benefits, from a position of what appears to be willful blindness to the economic disparities that drive the "greedy" deacon to inquire;
- 4) Ignore the growing evidence that economic issues related to pensions and benefits may greatly impede our ability to recruit young deacons and deacons of color;
- 5) Don't understand that CPG is an ally, not an enemy.

CPG is becoming our biggest ally. CPG is working with AED and the Fund for the Diaconate (which provides charitable stipends to needy deacons) to figure out how to handle these problems, and is the source of a great deal of new information about the matter.

CPG just finished a research project, the first professional one ever done by them about us, which showed that only 46% of deacons entitled to assessments get them paid properly. These are not deacons who *might* have the right to assessments. These are deacons that based on the data they provided to CPG *are* entitled, but are simply not getting them. Would 46% compliance be tolerated for any other order? Why are we in this complicated situation? How do we get out?

The answer is education; education of the CPG workers, education of bishops and archdeacons and deacon directors and parishes and dioceses, and of deacons themselves. So every month, there will be a new educational article, here in Deacon Update, to attempt to open the issues up.

Next up in December 2018: the revolutionary changes CPG made, as of January 1, 2018, to potentially include many more deacons as eligible for benefits.