

## COMMON MISSION FUND

### Understanding Relative Affluence

#### Introduction

The affluence bands proposed for each parish are based on external data:

#### > **Mosaic from Experian**

Experian is a major international company in the field of financial analysis and credit ratings. Their Mosaic segmentation data is used by companies, charities and local authorities to help them understand the socio-economic make-up of the people they serve. It is drawn from a huge range of data they hold covering every household in the country. Households are mapped into 1 of 20 categories utilising a number of factors to consider relative affluence; principally driven by the income and assets of each household.

This data has been used as it provides objective, current, independent and consistent information for every parish.

Whilst no system of this nature can ever be perfect in all respects, after substantial research and reflection the Bishop's Council and Diocesan Team do not believe there is a better or more consistent way in which to understand the relative affluence of our communities at this time.

#### Affluence Bands

The spread of affluence levels across our diocese is substantial. We have some of the most deprived parishes in the whole country and some of the most affluent.

The Common Mission Fund places every parish into only 7 separate bands A to G. The wide differential of affluence levels across our communities means that each affluence band is therefore quite broad. However, given the broadly affluent nature of our diocese, the average affluence for Parishes is a high 'E'.

In our Common Mission Fund, the difference between the lowest category (A) and the highest (G) is only 2 ½ times. In reality the actual difference between the least affluent people and the most affluent in our communities is substantially greater than this.

We believe that the assigned affluence bands will accurately represent the Community of Worshippers of the vast majority of our parishes. Although based on the relative affluence of the whole population (not just members of the Community of Worshippers) most congregations are broadly representative of the population they serve; especially when the breadth of each affluence band is considered.

In 2016 the Bishop's Council made the decision, so as to ensure the credibility of the Common Mission Fund, that reductions to affluence bands should only be approved where there was a clear and demonstrable difference between affluence of the Worshipping Community, and the affluence of the wider population.

**If you are concerned that your affluence band is not accurate for your Worshipping Community you can request a review:**

1. Please contact your Deanery Finance Chair or Area Dean in the first instance to discuss your concerns at the earliest opportunity.
2. Please submit a list of the postcodes (but not names or addresses) of all members of your Community of Worshippers to the Diocesan Team [cathy.laird@winchester.anglican.org](mailto:cathy.laird@winchester.anglican.org)
3. These postcodes will be cross referenced against the Mosaic data to calculate the average affluence of your Community of Worshippers.

**Further points to consider**

1. The Diocese of Winchester covers an area of the country that is above average in terms of affluence. The affluence bands show your relative affluence in comparison to the entire population of the country; not just other parishes in our diocese. This means that the mid band of 'D' is not average for this diocese; our average affluence is actually a high 'E'.
  2. Over 50% of church members (including children) in our Diocese are 65 or over – it is not unusual or uncommon for Communities of Worshippers to contain a high percentage of pensioners.
  3. *'We belong together in Christ...'* If one parish reduces its affluence band, somewhere else will need to give more.
  4. Affluence is not just income – but assets as well. Having a lower income, but no mortgage will often result in a higher level of disposable income than might otherwise be the case.
  5. 'Affluence' is not 'affordability'. Some of our parishes may not be able to afford the amount we request (for a variety of reasons) this does not mean that the affluence band is incorrect. It is vital that we apply the affluence bands in a consistent manner for all. If you have concerns about the affordability of your request, support is available.
-