

Retirement Fund for Religious

Sponsored by the National Religious Retirement Office

5 Steps for Talking about the Retirement Fund for Religious

Thank you for speaking on behalf of elderly religious. Short talks are the most well received. Try to limit your remarks to two to four minutes.

1. Introduce yourself and your purpose.

Example: “My name is Jane Smith, and I’m here to talk to you about the Retirement Fund for Religious, a national appeal that benefits more than 20,500 elderly Catholic sisters, brothers, and religious order priests.”

2. Offer a little background.

Some parishioners may be unaware of how religious communities have helped to shape the Church in the United States.

Example: “Many of us are where we are because a sister or brother helped us. Religious congregations initiated our Catholic educational and hospital systems in the United States, as well as numerous social services. Today, religious communities continue ministering in a wide variety of ways, especially to those most in need.”

3. Make it personal.

More than facts or statistics, it is the stories you tell—the memories you share—that will remind parishioners of the service of senior religious and encourage generosity. If you are a member of a religious community, perhaps share an anecdote from your days of ministry or describe the joy you felt (and feel) in being called to religious life. If you are a layperson, give an example of the positive impact religious have had on your life.

4. State the problem.

Most senior religious ministered for little to no pay, and now religious communities do not have adequate retirement savings. Rising health-care costs and decreased income compound the challenge of providing adequate eldercare.

5. Encourage generosity.

Ask parishioners to share what they can with the collection, and extend heartfelt thanks for their support. Assure them religious are praying for them.

To Help You Prepare

Review the facts about the retirement-funding shortage. (See next page.)

Prepare a brief (two- to four-minute) talk.

Arrive early to Mass and familiarize yourself with where you will speak.



From left: Brother Jordan Coonen, OP, 84;
Sister Maria Cigolini, MSCS, 86;
Sister Sharon Glumb, SLW, 76.

Retirement Fund for Religious

Why We Ask

- In 1988, Catholic bishops of the United States launched the Retirement Fund for Religious to address the significant lack of retirement funding for Catholic sisters, brothers, and religious order priests.
- For most of their lives, elder religious worked for little to no pay. There were no 401(k) plans or pensions.
- Religious communities are financially responsible for the support and care of all members. Income, earnings, and expenses are managed separately from the parish and diocesan structures of the Catholic Church.
- Only 4 percent of the religious communities providing data to the National Religious Retirement Office are adequately funded for retirement; 45 percent have 25 or fewer members. Many small communities struggle to care for elder members due to a lack of financial resources and personnel.
- Today, religious past age 70 outnumber religious younger than age 70 by nearly three to one.
- There are 21,296 religious past age 70 living in the United States. In 2024, the average annual cost for their care was roughly \$56,600 per person; skilled nursing care averaged \$96,000 per person.
- Since 2009, the annual total cost to support senior women and men religious has exceeded \$1.1 billion.
- In 2024, 70 percent of the religious communities providing data to the National Religious Retirement Office had a median age of 70 or higher.
- The average annual Social Security benefit for a religious is \$9,090, whereas the average lay US beneficiary receives \$23,704.

How Donations Help

- Each year, hundreds of US religious communities receive financial assistance made possible by the Retirement Fund for Religious. Communities can use this funding for immediate retirement expenses or invest it for future needs. Since the first collection, US Catholics have donated more than \$1 billion.
- Since the collection began, \$900 million has been distributed to support the day-to-day care of elderly sisters, brothers, and religious order priests. An additional \$103.7 million has been allocated toward self-help projects initiated by religious communities, including collaborative health-care facilities.
- In addition to direct financial assistance, proceeds from the annual collection underwrite educational programming, services, and resources that enable religious communities to evaluate and prepare for long-term retirement needs.
- Support from the Retirement Fund for Religious helps religious communities care for senior members while allowing them to continue important ministries to the People of God.

Statistics on women and men religious were obtained from the NRRO database of participating religious institutes as of December 31, 2024. Visit usccb.org/nrro to access a full statistical report.



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