

About the 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 priests in religious orders.
- 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.
- The funding shortage is compounded by rising health-care costs and decreased income. And, as more religious reach retirement age and leave compensated ministry, income will further decline while care needs increase.
- By 2029, religious past age 70 are projected to outnumber religious under age 70 by nearly three to one.
- There are 30,151 religious past age 70 living in the United States. In 2018, the average annual cost for their care was roughly \$47,000 per person; skilled care averaged \$69,000 per person.
- Since 2009, the annual cost to support senior women and men religious has exceeded \$1 billion.
- In 2018, 72 percent of the religious communities providing data to the National Religious Retirement Office (NRRO) had a median age of 70 or higher.
- The average annual Social Security benefit for a religious is \$6,596.77, while the average US beneficiary receives \$17,535.72.

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 for future needs. Since the first collection, US Catholics have donated \$872 million.
- Since 1989, almost \$737 million has been distributed to support the day-to-day care of elderly sisters, brothers, and religious order priests. An additional \$98 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 appeal 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 continuing important ministries to the People of God.



From left: Sister de Lourdes Okoniewski, OSF, and Sister Florence Kruczek, OSF.

Data on women and men religious obtained from the NRRO database of participating religious institutes as of December 31, 2018. Visit usccb.org/nrro to access a full statistical report.



National Religious Retirement Office

Sponsor of the Retirement Fund for Religious

Conference of Major Superiors of Men • Council of Major Superiors of Women Religious
Leadership Conference of Women Religious • United States Conference of Catholic Bishops

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