

National Religious Retirement Office

2023 Annual Report

Greetings from the Director

Dear Friends,

This marks my first year serving as director of the National Religious Retirement Office (NRRO). Taking over from Sister Stephanie Still, PBVM, after her seven years of dedicated service, is a privilege for which I am very grateful.

I want to express how vital your support is to our mission of caring for women and men religious. Your contributions are truly the cornerstone of our work. Without you, our mission would not be possible.

This year's report demonstrates the meaningful impact your donations have had on the lives of the more than 24,000 aging religious who have devoted themselves to serving God and their communities.

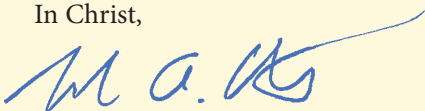
Thanks to your generosity, we have been able to address shortfalls in the retirement funds of these communities and help them plan for their ongoing eldercare needs. In 2023, Catholics in the United States graciously contributed nearly \$29.3 million to the Retirement Fund for Religious, making a significant difference in the lives of our aging religious.

More notably, since the inception of the Retirement Fund for Religious more than 35 years ago, we have raised over \$1 billion.

Our important mission is to ensure our elderly women and men religious can retire with the security and dignity they deserve. Your support has been critical in our efforts to provide that assurance.

On behalf of the Retirement Fund for Religious, I extend my heartfelt thanks for your generosity. You will find the details of your impact in the enclosed report. We are grateful to you for responding to our call to support those who have given a lifetime.

In Christ,



John Knutsen
Director



Cover photo, from left:

Father Maury Smith, OFM, 87;
Sister Olivia Bellegante, OSF, 92;
Sister M. Stephanie Belgeri, FSGM, 72.

Caring for Those Who Cared for Us

The National Religious Retirement Office (NRRO) was established in 1988 to address the retirement needs of US religious communities.

The NRRO has raised over \$1 billion in the past 35 years through its annual Retirement Fund for Religious collection. This funding

has assisted 286 religious communities in 2023, aiding in meeting the needs of aging religious by distributing \$28 million just this past year.

The generosity of US Catholics has been remarkable. These donations have enabled religious communities across the country to better care for their elderly members.

Given the changing retirement landscape, which is driven by shifting economic and demographic factors, the need for financial

assistance remains significant. The NRRO's mission is still urgent, with ongoing contributions vital for providing safe and modest retirements for more than 24,000 senior sisters, brothers, and religious order priests nationwide.

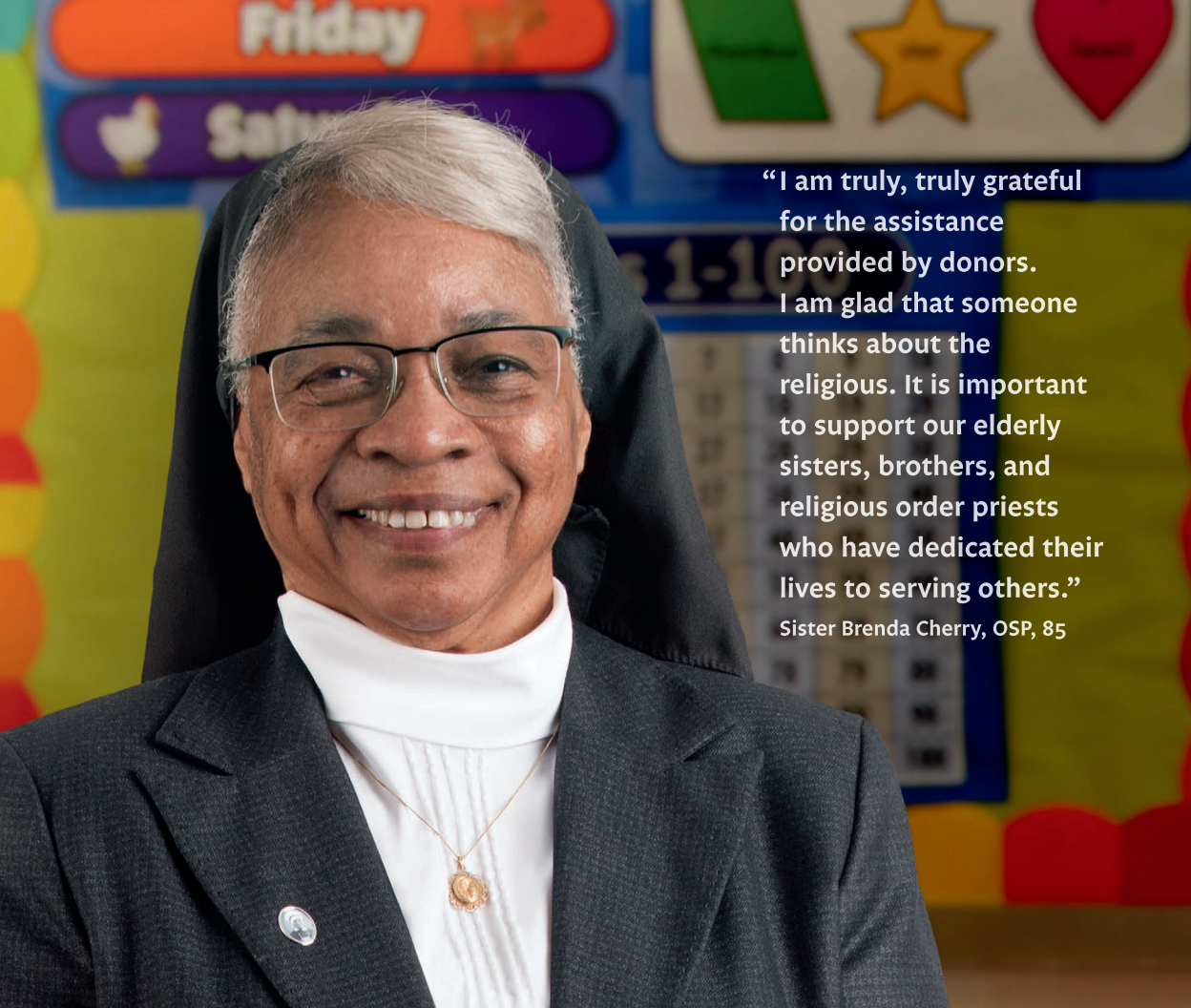
In response to these evolving needs, the NRRO provides financial assistance, educational resources, and consultative support to help religious communities plan for and meet their immediate and future retirement needs.

The ongoing support of parishioners and others is essential to sustaining this mission. It allows the NRRO to deliver on its promise of providing financial assistance and services to ensure both care and dignity for aging members of religious communities.

Thank you!

Above: Our 2023 poster highlighted elderly religious from Baltimore, Maryland, and resonated deeply with donors nationwide. It was a compelling visual element for promoting the campaign during our annual parish-based appeal.

See inside back cover for photo identifications.



“I am truly, truly grateful for the assistance provided by donors. I am glad that someone thinks about the religious. It is important to support our elderly sisters, brothers, and religious order priests who have dedicated their lives to serving others.”

Sister Brenda Cherry, OSP, 85

Caring for Those Who Cared for Us

Donors Help Ensure Sister Brenda Cherry’s Retirement

Sister Brenda Cherry, 85, a member of the Oblate Sisters of Providence in Halethorpe, Maryland, was born and raised in Catonsville, Maryland, and is one of eight children. Sister Brenda attended Catholic school and was taught by Oblate sisters.

She credits her parents, particularly her dad, who lived a faith-filled life, for inspiring her deep love for the Lord. But it was the Oblate sisters themselves who solidified her decision to become a nun.

Sister Brenda entered the Oblates on September 8, 1957. She has spent her entire ministry in education, teaching students of various ages in schools throughout Baltimore; Washington, DC; and New Orleans.

Today, Sister Brenda still works at the Mount Providence Child Development Center, which is run by the Oblates and caters to children aged six weeks to five years old.

Annual distributions of Direct Care Assistance help her community meet their retirement expenses.

By contributing to the Retirement Fund for Religious, donors play an important role in assisting Sister Brenda and her community in caring for their elderly members.

Donors’ contributions directly impact the lives of women and men religious nationwide, ensuring they can live out their retirement years with dignity and comfort.

Financial Assistance

The mission of the National Religious Retirement Office (NRRO) is to coordinate the Retirement Fund for Religious collection and distribute and allocate funds gathered through the annual parish-based appeal to eligible religious communities.

Since its inception in 1988, the Retirement Fund for Religious has been dedicated to supporting the ongoing retirement needs of senior religious.

Direct Care: \$28 Million

Contributions to the 2023 collection enabled the NRRO to distribute \$28 million in Direct Care Assistance to 286 eligible religious orders throughout the United States. When combined with these communities' own income and savings, this funding helps cover various eldercare expenses, such as nursing care, medications, and daily living. Distributions may be applied toward immediate costs or invested for future eldercare needs.

Management and Continuing Education: \$187,320

The NRRO offers Management and Continuing Education Assistance, which in 2023 amounted to \$187,320, to help equip religious communities with the necessary tools and knowledge for their financial and retirement-related education needs. Eligible communities can apply annually for grants of up to \$5,000. This funding is available for such things as purchasing financial software, conducting fiscal and demographic analyses, and covering costs associated with attending workshops and conferences.

Financial assistance helps religious communities provide for the essential needs of their elderly members.



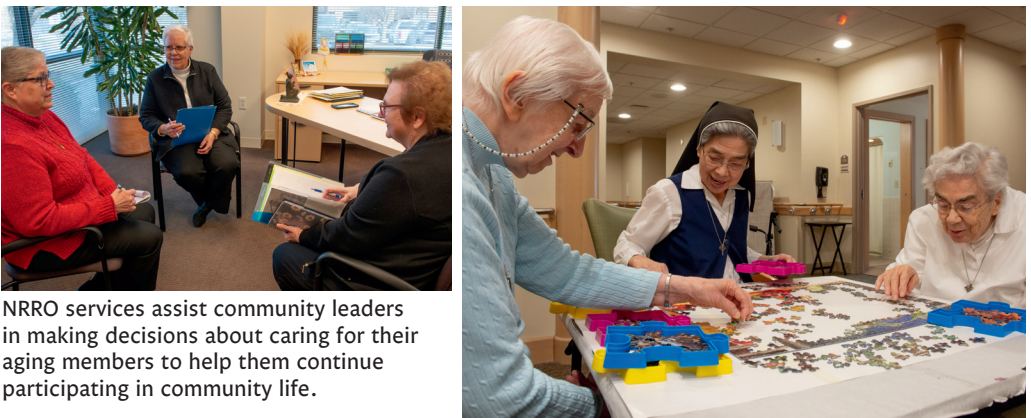
Services

Eldercare Consultation Service

The National Religious Retirement Office (NRRO) offers a consultation service to assist religious communities in planning and evaluating care delivery for their elderly members. NRRO consultants meet with community leadership, assess quality and cost-effectiveness of care, identify areas for improvement, help with future retirement planning, review management policies and procedures, and recommend follow-up steps based on their findings.

Retirement Needs Analysis

The NRRO provides additional support to religious communities through a Retirement Needs Analysis (RNA), a statistical tool that helps them plan for future retirement expenses. It estimates the costs associated with caring for their elderly members and helps communities understand the financial implications of supporting those members. With this resource, the NRRO aids religious communities in making informed decisions about retirement planning to help ensure they can provide care for their elderly members.



NRRO services assist community leaders in making decisions about caring for their aging members to help them continue participating in community life.

Resources and Support

Resources and Educational Services

The National Religious Retirement Office (NRRO) offers a variety of online resources, educational programming, and tools that significantly enhance eldercare delivery and help communities plan for their future retirement needs.

Video Series

Basic Elements of a Comprehensive Retirement Plan: Our newest five-part workshop delivers essential information for developing a comprehensive retirement plan applicable to all sizes and types of communities.

Tending the Vineyard:

This five-part series on property planning, including supporting materials, is presented by property experts for religious institutes.

Walking Together:

This series offers workshops on caring for people with dementia, as well as providing crucial resources for caregivers and health-care professionals to improve their dementia care practices.



Publications

The NRRO produces two newsletters that provide information on retirement and eldercare specifically developed for religious communities and care professionals. *Engaging Aging* features professional updates, success stories, best practices, and insights on the aging process.

Retirement Fund for Religious News offers updates and events important to religious communities and others.

Quarterly Webinars

Hosted in partnership with the Avila Institute of Gerontology, the NRRO holds quarterly webinars that provide updates on eldercare trends and continuing education for care professionals. These webinars are free to attend. Recordings are made available online for those unable to join the live sessions, ensuring that everyone can access this valuable information.

Statistical Report

This report, released each August, summarizes the state of retirement for women and men religious, including a summary of religious communities' census data, cost of care, retirement-funding status, and Direct Care Assistance funding information.

From Our Sponsors

Dear Friends in Christ,

We are profoundly grateful for your unwavering support and generosity toward the Retirement Fund for Religious, which has provided vital assistance for our aging sisters, brothers, and religious order priests since its establishment in 1988.

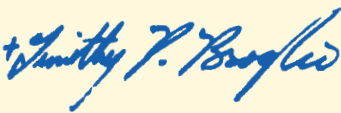
Your generous donations to the collection over the years have totaled over \$1 billion, enabling us to assist hundreds of US religious communities to address their retirement-funding shortages. Your prayers and contributions have continued to sustain us in 2023, raising nearly \$29.3 million and enabling us to distribute \$28 million in Direct Care Assistance.

As stewards of this fund, we remain humbled by your commitment. This report highlights the past year's progress. This funding has been crucial in ensuring that our elderly religious are cared for with dignity, reflecting God's love through your response. This ongoing support comes at a critical time when the cost of care for religious over the age of 70 exceeds \$1 billion annually.

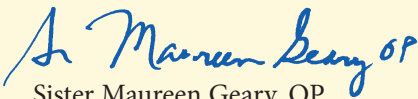
Through your generosity, prayers, and advocacy, we can sustain this work, striving to close the gap between the needs of our aging members and the available resources. We are committed to managing the funds entrusted to us with conscientious and prayerful stewardship, maximizing the assistance to religious communities nationwide.

We depend on God's abundant grace to guide us, and we express our gratitude to all who make this work possible. May we remain committed to ensuring that those who devoted their lives to God and to others are well cared for in their retirement years.

In Christ,



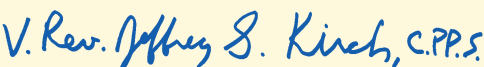
The Most Reverend Timothy P. Broglio
Archbishop for the Military Services, USA
United States Conference of Catholic Bishops



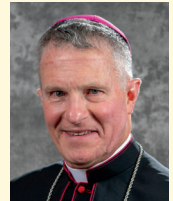
Sister Maureen Geary, OP
President, Leadership Conference of Women Religious



Mother Anna Grace Neenan, OP
Chairperson, Council of Major Superiors of Women Religious



Very Reverend Jeffrey Kirch, CPPS
President, Conference of Major Superiors of Men



Archbishop Broglio



Sister Geary



Mother Neenan



Father Kirch

Fiscal Review

The National Religious Retirement Office's most recent financial statement is shown below. The information is derived from the audited financial statements of the United States Conference of Catholic Bishops (USCCB) for the year ending December 31, 2023.

Statement of Activities and Changes in Net Assets

Year ended December 31, 2023

Operating Revenue

Contributions	
Diocesan national collection	\$23,414,749
Other	6,115,059
Income on investments	528,618
Total Operating Revenue	30,058,426

Operating Expenses

Distributions to religious institutes	25,210,551
Programs and support services	
Administration	855,689
Education	51,185
Promotion	665,131
Total Operating Expenses	26,782,556

Increase (Decrease) in Net Assets from Operations	3,275,870
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Non-Operating Activities

Unrealized gain (loss) on investments	6,944,571
Total Non-Operating Activities	6,944,571

Change in net assets	10,220,441
Net Assets at Beginning of Year	67,146,225
Net Assets at End of Year	\$77,366,666

Statement of Financial Position

As of December 31, 2023

Assets

Marketable securities—at market	\$6,432,674
Contributions receivable	22,861,241
Donations and grants receivable	—
Long-term investments—at market (held by USCCB)	48,116,286
Total Assets	77,410,201

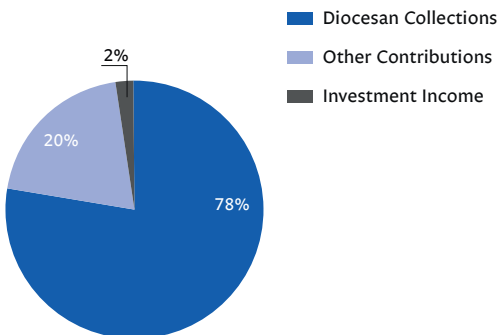
Liabilities

Accounts payable and accrued expenses	43,535
Grants/distributions payable	—
Total Liabilities	43,535

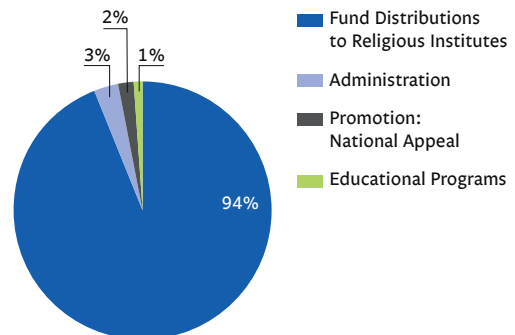
Net Assets

Without donor restrictions	52,715,266
With donor restrictions	24,651,400
Total Net Assets	77,366,666
Total Liabilities and Net Assets	\$77,410,201

2023 Sources of Operating Revenue



2023 Operating Expenses



Contributions

(Arch)diocesan Contributions

The following are (arch)dioceses that participated in the 2023 parish-based appeal for the Retirement Fund for Religious and the amounts they submitted.

Alabama	
Birmingham	\$50,000.00
Mobile	59,356.37

Alaska	
Anchorage–Juneau	71,090.85
Fairbanks	8,129.13

Arizona	
Phoenix	110,326.71
Phoenix (Eastern Church)	1,894.87
Tucson	8,450.00

Arkansas	
Little Rock	207,284.36

California	
Fresno	215,233.86
Los Angeles	626,436.81
Monterey	33,496.87
Oakland	202,358.70
Orange	507,692.57
Sacramento	171,542.40
San Bernardino	347,391.01
San Diego	325,948.41
San Francisco	101,752.77
San Jose	262,259.68
Santa Rosa	16,470.27
Stockton	111,422.54

Colorado	
Colorado Springs	58,270.14
Denver	114,532.08
Pueblo	46,941.34

Connecticut	
Bridgeport	131,362.11
Hartford	196,937.85
Norwich	51,858.72

Delaware	
Wilmington	129,202.98

District of Columbia	
Military Services	783.24
Washington	390,349.00

Florida	
Miami	\$160,752.52
Orlando	57,491.09
Palm Beach	180,956.95
Pensacola–Tallahassee	95,954.64
St. Augustine	117,905.72
St. Petersburg	203,675.16
Venice	320,052.00

Georgia	
Atlanta	313,362.12
Savannah	135,047.43

Hawaii	
Honolulu	126,116.54

Illinois	
Belleville	68,473.79
Chicago	824,836.43
Joliet	346,650.48
Peoria	90,968.00
Rockford	117,010.78
Springfield	95,402.53

Indiana	
Evansville	18,138.81
Fort Wayne–South Bend	167,749.28
Gary	50,100.00
Indianapolis	252,476.13
Lafayette	61,464.91

Iowa	
Des Moines	61,514.25
Dubuque	156,377.06
Sioux City	75,232.66

Kansas	
Dodge City	12,000.00
Kansas City	132,192.35
Salina	46,629.38
Wichita	35,500.00

Kentucky	
Covington	\$43,198.43
Lexington	42,784.98
Louisville	65,000.00
Owensboro	29,796.53

Louisiana	
Alexandria	13,507.00
Baton Rouge	171,183.79
Lafayette	103,020.35
New Orleans	203,645.36
Shreveport	40,399.01

Maine	
Portland	96,869.53

Maryland	
Baltimore	245,582.65

Massachusetts	
Fall River	93,890.92
Springfield	60,579.82
Worcester	96,071.68

Michigan	
Detroit	455,779.85
Gaylord	166,742.91
Grand Rapids	225,339.11
Kalamazoo	93,879.51
Lansing	112,735.82
Marquette	15,160.09
Saginaw	179,355.72

Minnesota	
Crookston	40,677.25
Duluth	44,682.30
New Ulm	25,492.82
St. Cloud	73,978.76
St. Paul and Minneapolis	437,173.16
Winona–Rochester	67,693.54

Mississippi	
Biloxi	35,291.73
Jackson	56,238.78

Contributions, continued

(Arch)diocesan Contributions, continued

Missouri

Jefferson City*	\$100.00
Kansas City– St. Joseph	119,162.05
Springfield– Cape Girardeau	92,338.14
St. Louis	271,012.31

Montana

Great Falls–Billings	19,745.26
Helena	30,215.58

Nebraska

Grand Island†	40,939.25
Lincoln	17,238.42
Omaha	203,443.30

Nevada

Las Vegas	93,448.89
Reno	67,897.71

New Hampshire

Manchester	160,580.81
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New Jersey

Camden	139,359.62
Metuchen	211,701.53
Newark	335,784.55
Passaic (Eastern Church)	12,000.00
Paterson	233,727.21
Trenton	285,355.21

New Mexico

Gallup	27,893.59
Las Cruces	16,939.88
Santa Fe	66,358.45

New York

Brooklyn	109,405.00
Buffalo	532,000.00
New York	415,957.39
Ogdensburg	12,183.46
Rockville Centre	603,628.00
Syracuse	78,072.11

North Carolina

Charlotte	265,058.48
Raleigh	187,215.79

North Dakota

Bismarck	\$40,062.28
Fargo	32,236.43

Ohio

Cincinnati	524,000.00
Cleveland	318,127.78
Columbus	107,778.35
Parma (Eastern Church)	4,710.68
Steubenville	23,865.92
Toledo	105,460.29
Youngstown	283,478.90

Oklahoma

Oklahoma City	66,702.68
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Oregon

Baker	15,060.18
Portland	177,166.17

Pennsylvania

Allentown	23,393.06
Altoona–Johnstown	30,637.20
Erie	140,304.00
Greensburg	76,503.47
Harrisburg	47,983.81
Philadelphia	84,883.44
Pittsburgh	293,216.16
Pittsburgh (Eastern Church)	1,000.00
Scranton	79,437.84

Rhode Island

Providence	165,717.48
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South Carolina

Charleston	199,359.63
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South Dakota

Rapid City	8,963.61
Sioux Falls	16,000.00

Tennessee

Knoxville	68,358.74
Memphis	58,832.34
Nashville	65,905.80

Texas

Amarillo	\$39,309.04
Austin	72,693.98
Beaumont	65,583.50
Brownsville	35,167.93
Corpus Christi	38,312.90
Dallas	192,825.92
El Paso	41,904.46
Fort Worth	288,355.28
Galveston– Houston	565,582.29
Laredo	8,327.96
Lubbock	20,552.87
San Angelo	82,477.57
San Antonio	281,083.42
Tyler	83,168.82
Victoria	52,632.96

Utah

Salt Lake City	53,336.14
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Vermont

Burlington	57,635.88
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Virgin Islands

St. Thomas	5,300.00
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Virginia

Arlington	482,866.77
Richmond	109,584.02

Washington

Seattle	50,000.00
Spokane	11,450.00
Yakima	37,834.78

West Virginia

Wheeling– Charleston	87,926.71
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Wisconsin

Green Bay	188,265.64
La Crosse	131,956.68
Madison	37,471.66
Milwaukee	205,413.29
Superior	11,380.72

Wyoming

Cheyenne	47,286.59
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Total	\$23,312,154.06
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* Additional proceeds received from this diocese in July 2023 were erroneously credited to the 2022 collection.

† Includes bequest

(Arch)diocesan Distributions

The (arch)dioceses listed below sponsor programs independent of the national appeal and distribute funds directly to local religious institutes. Data submitted by these (arch)dioceses helps ensure the accuracy of the National Religious Retirement Office formula for fund distribution nationally.

Connecticut	Norwich	\$10,000.00
Kentucky	Covington	116,320.21
Massachusetts	Boston	724,747.88
New York	Ogdensburg	89,501.43
Pennsylvania	Allentown/Harrisburg/Philadelphia	735,604.00
Total		\$1,676,173.52

Other Donors

In 2023, individuals and organizations donated to the Retirement Fund for Religious through bequests, institutional philanthropy, and direct donations. These contributions totaled \$5,970,974, including stock donations and matching gifts.

Listings are alphabetical.

Bequests (\$5,000 or More)	Individual Donations, continued	Gifts from Organizations (\$5,000 or More)
\$1,000,000 + Theresa A. Mally	\$20,000 + Anonymous Ms. Janice B. Burger	\$2 million + Anonymous
\$200,000 + Dennis R. Barton Beth Ann Heinecke	Mr. Edmund J. Sweeney	\$500,000 + Ursuline Sisters of Louisville
\$100,000 + Anonymous	\$10,000 + Anonymous (3) Mr. and Mrs. Richard Karels Mr. and Mrs. Semyon Kruglyak	\$100,000 + Anonymous (2)
\$20,000 + Anonymous Reverend Stephen Emerick	Mr. and Mrs. William C. O'Connor	\$50,000 + Our Lady of Victory Missionary Sisters
\$10,000 + Anonymous Elinore Gertrude Howard Keutgens Family Trust	\$5,000 + Anonymous (3) Mr. and Mrs. Henry D. Acciani Mr. Warren W. Ambler Mr. Peter M. Andrews Mr. and Mrs. Nick Athens	\$25,000 + Anonymous (2)
\$5,000 + Raymond Hrynyk Thomas and Charlotte Rumsey	Mr. and Mrs. Donald J. Berry Jr. Mr. and Mrs. Rich Brousil Ms. Marcia A. Eberle Mr. and Mrs. James R. Flaherty Mr. and Mrs. Michael E. Hora	\$10,000 + Anonymous
Individual Donations (\$5,000 or More)	Ms. Dolores K. Juditz Mr. James A. Ruffalo Mr. and Mrs. Mark Schafale Mr. and Mrs. Richard Scudellari Mr. and Mrs. Jeffrey D. Smitley Mr. and Mrs. Dale R. Stow Mr. and Mrs. James Terrell Mr. and Mrs. Keith R. Wieland	\$5,000 + Anonymous (2)
\$75,000 + Anonymous		Stock Donations
\$30,000 + Mr. Harry C. Brown Ms. Marsha L. Budde Hermitage Charitable Trust		Anonymous (8) Mr. and Mrs. Eugene C. Brisbane Jr. Mr. and Mrs. Edward F. Curley Jr. Mr. Mason Shih

Acknowledgments

Committees

The following committees oversee and assist in the work of the National Religious Retirement Office (NRRO). The United States Conference of Catholic Bishops (USCCB) Commission on Religious Life and Ministry establishes guidelines and criteria for the NRRO. The Management Committee gives final approval of fund allocations and oversees operations.

Commission on Religious Life and Ministry

Conference of Major Superiors of Men

Reverend Frank Donio, SAC
Executive Director

Very Reverend Jeffrey Kirch, CPPS
President

Right Reverend James Herring, OPraem
Vice President

Very Reverend Christopher Fadok, OP
Secretary/Treasurer

Brother Damian Novello, OSF
Board Member-at-Large

Council of Major Superiors of Women Religious

Sister Mary Bendyna, OP
Executive Director

Mother Anna Grace Neenan, OP
Chairperson

Sister Anne Catherine Burleigh, OP
Assistant Chairperson

Mother Ann Marie Zierke, MS
Secretary

Sister Judith Ann Duvall, OSF
Treasurer

Leadership Conference of Women Religious

Sister Carol Zinn, SSJ
Executive Director

Sister Maureen Geary, OP
President

Sister Sue Ernster, FSPA
President-Elect

Sister Rebecca Ann Gemma, OP
Past President

Sister Maureen O'Connor, OSF
Treasurer

United States Conference of Catholic Bishops

Most Reverend Earl A. Boyea

Reverend Michael J. K. Fuller
General Secretary

Management Committee

Conference of Major Superiors of Men

Reverend Frank Donio, SAC
Executive Director

Council of Major Superiors of Women Religious

Sister Mary Bendyna, OP
Executive Director

Leadership Conference of Women Religious

Sister Carol Zinn, SSJ
Executive Director

United States Conference of Catholic Bishops

Reverend Michael J. K. Fuller
General Secretary



Father Donio



Sister Bendyna



Sister Zinn



Father Fuller

About

National Religious Retirement Office

The staff of the National Religious Retirement Office (NRRO) coordinates the appeal for the Retirement Fund for Religious, distributes funds to eligible religious communities, and provides educational and consultative services related to retirement planning and eldercare.

Staff



Mr. John Knutsen
Director



Mrs. Monica Glover
Grants Specialist



Ms. Karen Cañas
Program Associate

Affiliated Independent Consultants



Ms. Dayna Larson-Hurst



Sister Anna Marie Tag, RSM

Annual Report Supplement

The *National Religious Retirement Office 2023 Annual Report Supplement* includes a list of financial distributions to religious communities made possible by the 2023 collection. This supplement also provides a list of the coordinators in each (arch)diocese who collaborate with the NRRO to manage the Retirement Fund for Religious appeal at the local level.

To access this list electronically, please visit retiredreligious.org/about-us/annual-report. Printed copies of the supplement can be obtained by contacting our office.

For more information about the Retirement Fund for Religious or about making a bequest, please contact:

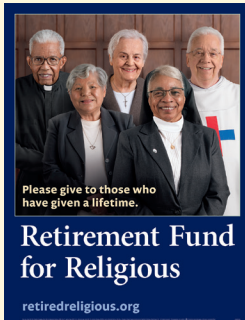
Retirement Fund for Religious
National Religious Retirement Office
3211 Fourth Street NE
Washington DC 20017-1194
Phone (202) 541-3215
Fax (202) 541-3053
Email retirement@uscgb.org

Visit retiredreligious.org to learn more about our mission to assist elderly religious or to download campaign resources.

Go to uscgb.org/nrro to access resources for religious institutes.

Photo Identifications

Page 1



Top row, from left:
Brother Charles Douglas, SSJ;
Sister Marianna Danko, SSMI;
Father James Day, OSST.

Bottom row, from left:
Sister Celeste Burgos, MSHS;
Sister Brenda Cherry, OSP.

Page 3



From left:
Ms. Brooke Jayne;
Sister Patricia Ann O'Sullivan, RGS.



Seated:
Father Placid Guste, SMP.
Standing:
Father John Hansen, SMP.

Page 4



Above:
Father Ralph Parthie, OFM.



Above:
Sister Regina Bastarache, SMP.

Page 5



From left:
Sister LeeAnn Mackeprang, RGS;
Sister Patricia Marie Thomas, RGS.



From left:
Sister Ellen Horn, OSF;
Sister Renita Brummer, OSF;
Sister Rosalie Wisniewski, OSF.



From left:
Sister Anita Kristofco, RGS;
Sister M. Monica Duong, RGS;
Sister Nora Pat O'Flannigan, RGS.



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



Printed on Neenah Environment 100% postconsumer waste recycled paper

Project Management and Writing: Robin Cabral, Campaign Manager
Design and Print Coordination: Landesberg Design, Rob Henning Design
Photography: Jim Judkis

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