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.
- Only 6 percent of the religious communities providing data to the National Religious Retirement Office are adequately funded for retirement; 48 percent have fewer than 25 members. Many small communities struggle to care for elder members due to a lack of financial resources and personnel.
- 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.
- Today, retired religious outnumber wage-earning religious by more than two and a half to one.
- There are 18,931 religious age 70 or older living in the United States. In 2025, the average annual cost for their care was roughly $62,000 per person; skilled nursing care averaged about $102,000 per person.
- Since 2009, the annual total cost to support senior women and men religious has exceeded $1.1 billion.
- In 2025, 69 percent of the religious communities providing data to the National Religious Retirement Office had a median age of 70 or older.
- The average annual Social Security benefit for a religious is $9,390, whereas the average lay US beneficiary receives $24,856.

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, nearly $940 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 supplying 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 continuing their important ministries to the people of God.

From left: Father David Costello, OCD, 90; Sister Anne Lanh Tran, LHC, 80; Sister Aida Sansor, MGSpS, 87.

Statistics on women and men religious were obtained from the NRRO database of participating religious institutes as of December 31, 2025. Visit **usccb.org/nrro** to access a full statistical report.

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