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 aging religious. Short talks are the best 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 21,000 aging Catholic sisters, brothers, and religious order priests."

2. **Offer a little background.** Some parishioners may be unaware of how religious communities have helped shape the Church in the United States.

   Example: "Many of us are where we are today 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 that religious are praying for them.

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

To Help You Prepare

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

Prepare a brief talk lasting two to four minutes.

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

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.

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.

National Religious Retirement Office
Sponsor of the Retirement Fund for Religious

3211 Fourth Street NE
Washington DC 20017-1194
Phone (202) 541-3215
Fax (202) 541-3053

retiredreligious.org

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