About the Retirement Fund for Religious

Why We Ask

• In 1988, Catholic bishops of the United States launched the Retirement Fund for Religious (RFR) 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 2027, religious past age 70 are projected to outnumber religious under age 70 by more than three to one.

• There are more than 32,000 religious past age 70 living in the United States. In 2016, the average annual cost for their care was more than $42,000 per person.

• Since 2009, the annual cost to support senior women and men religious has exceeded $1 billion.

• In 2016, 67 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 $6,116.22, while the average U.S. beneficiary receives $16,321.56.

How Donations Help

• Catholics in the United States have donated more than $816 million to the RFR since the first appeal.

• Roughly 94 percent of donations to the RFR aid elder religious, with the remainder used to administer and promote the appeal.

• Since 1989, more than $775 million has been distributed to support the day-to-day care of elderly sisters, brothers, and religious order priests. An additional $91 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.


Data on women and men religious obtained from the NRRO database of participating religious institutes as of December 31, 2016.