



# National Religious Retirement Office

Sponsor of the Retirement Fund for Religious

## Statistical Report—August 2023

3211 Fourth Street, N.E.

Washington, D.C. 20017

Direct Care Assistance *					
Collection Year	Collected Annual Appeals	Women's Institutes		Men's Institutes	
		Number	Distributions	Number	Distributions
Year 1, 1988	\$26,304,299	383	\$20,625,519.87	83	\$1,784,726.98
Year 2, 1989	\$22,989,747	466	\$17,185,779.40	124	\$2,136,613.57
Year 3, 1990	\$25,558,397	483	\$22,803,714.49	137	\$2,982,399.54
Year 4, 1991	\$24,301,787	457	\$18,094,155.69	138	\$2,605,844.31
Year 5, 1992	\$24,262,987	481	\$18,886,678.04	138	\$2,798,149.96
Year 6, 1993	\$25,413,902	503	\$20,037,614.71	144	\$2,990,316.40
Year 7, 1994	\$26,297,130	507	\$21,271,190.33	147	\$3,121,678.22
Year 8, 1995	\$26,104,389	493	\$20,499,187.78	143	\$3,000,812.22
Year 9, 1996	\$26,623,910	392	\$21,525,978.57	112	\$2,858,470.50
Year 10, 1997	\$28,613,202	405	\$22,723,003.53	119	\$3,280,539.30
Year 11, 1998	\$30,658,904	388	\$24,103,504.85	110	\$3,121,495.43
Year 12, 1999	\$33,050,206	386	\$21,868,188.81	110	\$3,165,740.38
Year 13, 2000	\$31,708,770	395	\$24,013,767.90	101	\$3,486,232.12
Year 14, 2001	\$32,719,037	426	\$23,797,328.81	112	\$3,202,671.23
Year 15, 2002	\$28,069,475	446	\$20,257,492.92	116	\$2,742,507.13
Year 16, 2003	\$28,016,815	424	\$17,341,105.87	119	\$2,590,623.98
Year 17, 2004	\$28,491,965	415	\$17,927,455.66	112	\$2,760,666.07
Year 18, 2005	\$29,947,911	418	\$20,149,699.31	111	\$2,957,975.39
Year 19, 2006	\$30,210,559	402	\$19,925,324.16	113	\$3,074,675.82
Year 20, 2007	\$31,530,027	369	\$19,591,006.55	113	\$3,408,993.58
Year 21, 2008	\$28,040,670	366	\$19,577,852.08	119	\$3,463,505.60
Year 22, 2009	\$28,153,703	363	\$19,357,292.13	114	\$3,683,135.27
Year 23, 2010	\$26,774,226	356	\$19,062,928.87	113	\$3,937,071.14
Year 24, 2011	\$27,461,956	341	\$18,809,588.72	112	\$4,190,411.33
Year 25, 2012	\$27,072,987	331	\$18,879,780.20	109	\$4,130,803.60
Year 26, 2013	\$28,391,299	320	\$18,728,866.18	104	\$4,271,133.92
Year 27, 2014	\$28,341,580	293	\$19,743,487.35	102	\$5,311,189.22
Year 28, 2015	\$30,773,909	295	\$19,303,664.94	106	\$5,696,335.08
Year 29, 2016	\$30,678,734	281	\$19,240,258.57	109	\$5,759,741.49
Year 30, 2017	\$28,056,507	256	\$18,738,984.16	104	\$6,261,015.92
Year 31, 2018	\$27,758,793	258	\$20,819,538.88	102	\$7,180,461.16
Year 32, 2019	\$26,222,628	240	\$17,920,868.30	101	\$7,079,131.80
Year 33, 2020	\$20,787,478	224	\$18,120,721.59	97	\$6,879,278.42
Year 34, 2021	\$28,493,235	190	\$20,430,535.70	81	\$9,569,464.32
Year 35, 2022	\$27,601,834	204	\$17,482,328.47	93	\$7,517,671.67
	\$975,482,959	-	\$698,844,393.39	-	\$143,001,482.07
		Other Assistance	\$83,851,028.50		\$18,790,813.01
		Total Assistance	\$782,695,421.89		\$161,792,295.08
		<b>TOTAL ASSISTANCE AWARDED</b>			<b>\$944,487,716.97</b>

\* See next page for details on other assistance, other assistance totals include distributions through July 2023

**Additional funds are held in reserve for future distribution.**

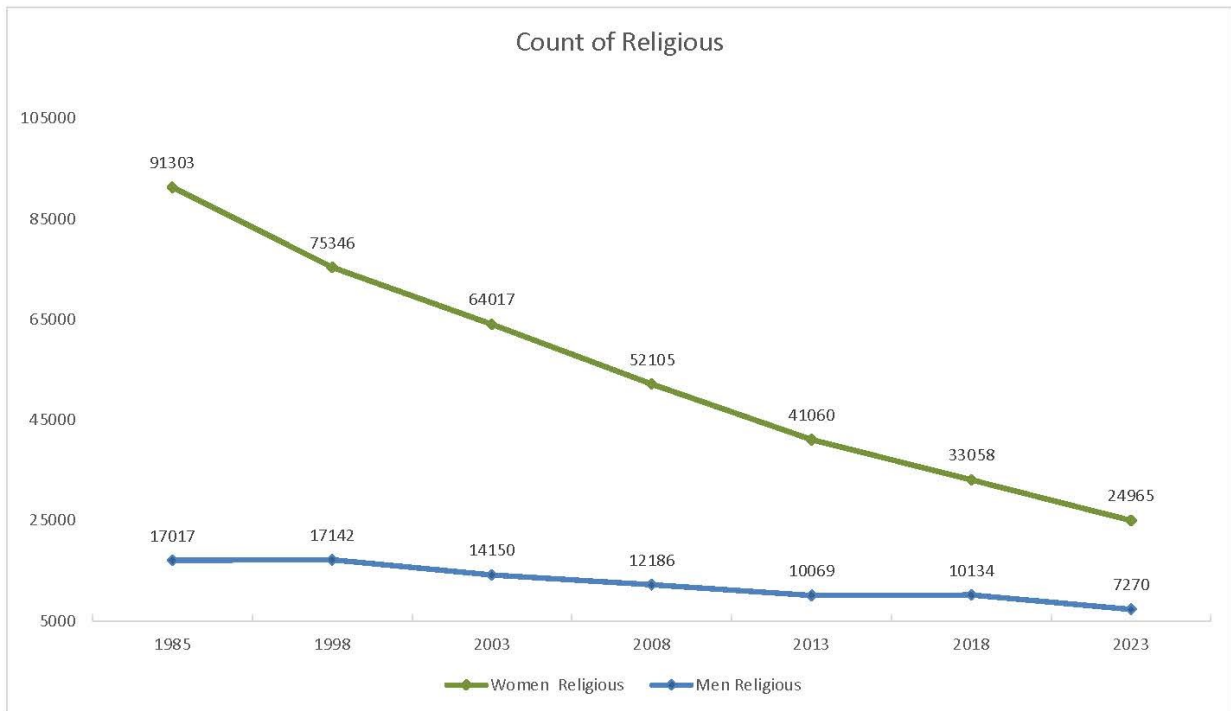
The statistical report can be found at [www.usccb.org/resources/Statistical-Report.pdf](http://www.usccb.org/resources/Statistical-Report.pdf)

OTHER ASSISTANCE -- 2013-2023						
	Planning		Implementation		Management and Continuing Education	
Year	Number of Institutes	Amount	Number of Institutes	Amount	Number of Institutes	Amount
2013	24	\$1,694,563.00	11	\$2,677,223.00	61	\$220,912.33
2014	24	\$1,536,476.75	9	\$3,203,312.00	47	\$153,402.95
2015	20	\$1,712,963.69	10	\$3,350,450.00	56	\$195,771.15
2016	18	\$1,116,513.88	7	\$3,617,863.00	49	\$177,460.35
2017	16	\$1,579,301.00	2	\$715,000.00	46	\$187,658.80
2018	19	\$1,450,457.00	7	\$2,076,342.13	61	\$236,553.46
2019	20	\$1,866,689.00	2	\$1,028,500.00	81	\$275,014.74
2020	6	\$665,150.00	1	\$140,715.91	30	\$83,676.05
2021	4	\$492,000.00	0	\$0.00	24	\$65,672.56
2022	1	\$95,500.00	1	\$479,000.00	42	\$131,122.08
23-Jul	0	\$0.00	0	\$0.00	7	\$16,314.23

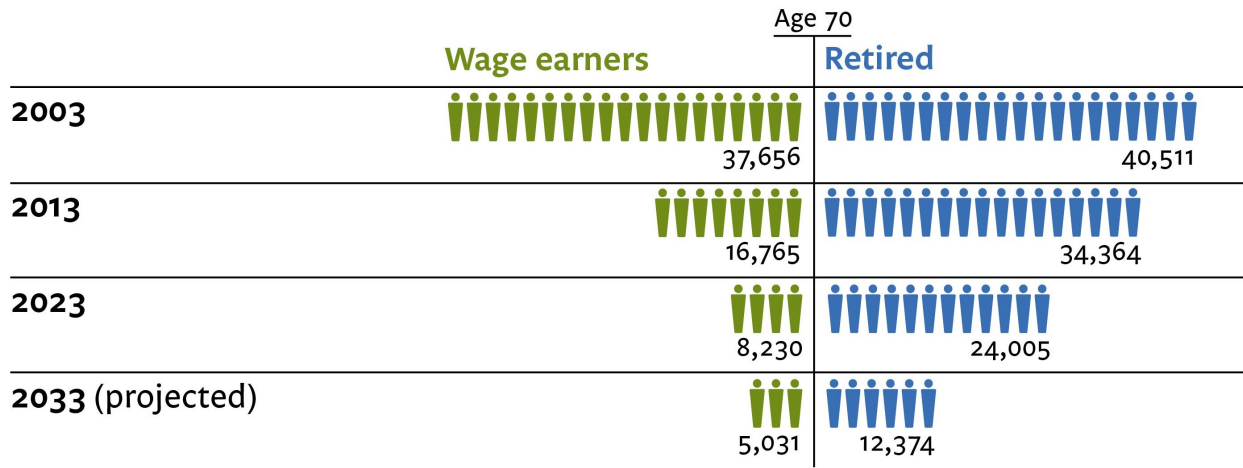
Planning Assistance — known as Special Assistance Grants prior to 2009

Implementation Assistance — known as Supplemental Grants prior to 2009

Management and Continuing Education Assistance — known as Supplemental Identified Need Grants prior to 2009



# Membership Status, NRRO Participating Religious Institutes



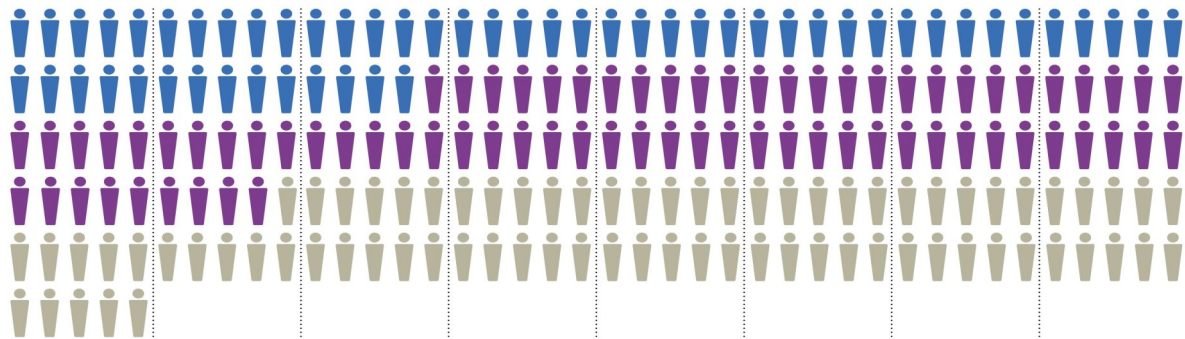
Each symbol represents approximately 2,000 religious.

Sources: Statistics for reporting years 2003, 2013 and 2023 based on data submitted to the National Religious Retirement Office by participating religious institutes; 2033 projections based on Mercer Mortality Tables for Men Religious and Women Religious (2014).


## The Impact of the Retirement Fund for Religious (RFR)


There are 51,264\* Catholic sisters, brothers and religious order priests in the United States. More than 32,000 of these belong to religious communities that receive financial assistance and/or support and services made possible by the Retirement Fund for Religious.

Each symbol represents approximately 250 US religious.



**Members of religious communities that benefit from the RFR: 32,235<sup>†</sup>**

 Receive financial assistance, support and services: 13,379

 Receive support and services: 18,856

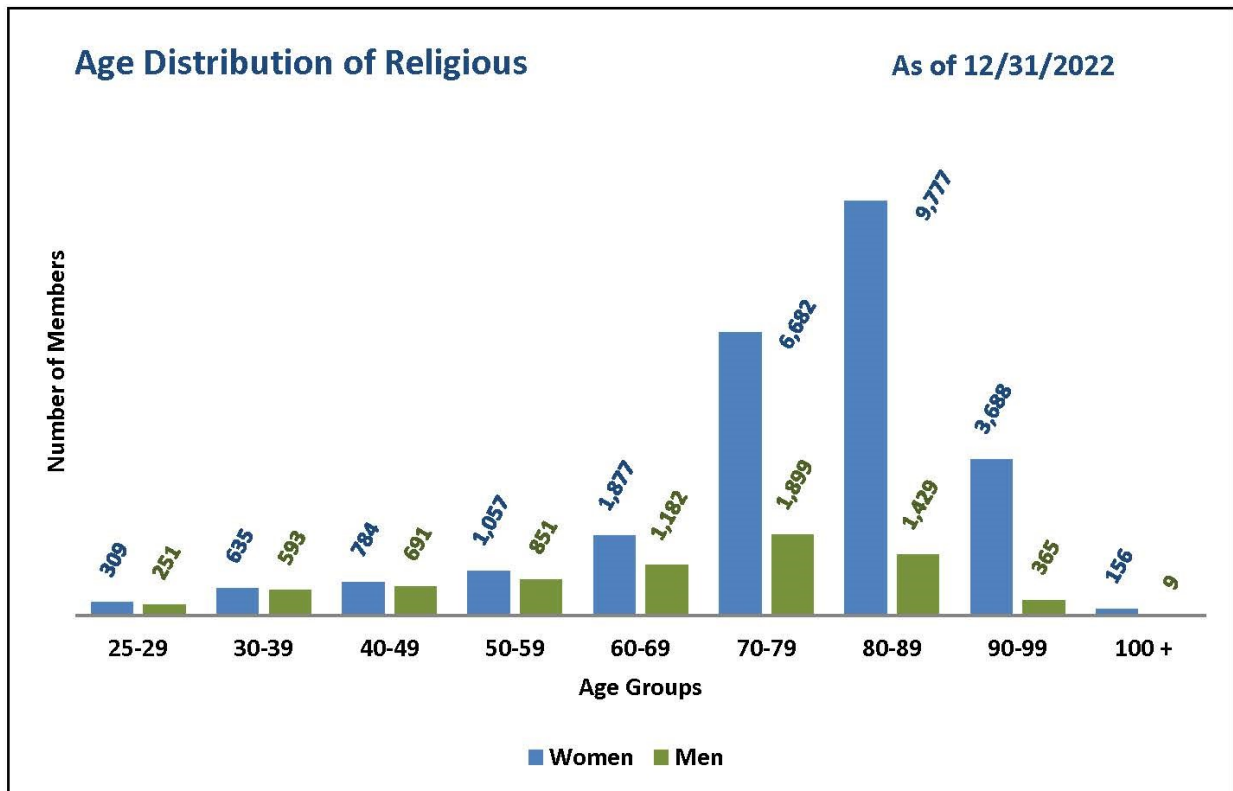
**Members of religious communities that do not participate in RFR programs: 19,029**



\*The Official Catholic Directory (New Providence, NJ: P. J. Kenedy & Sons, 2022), GS-1, Digital Flipbook Edition.

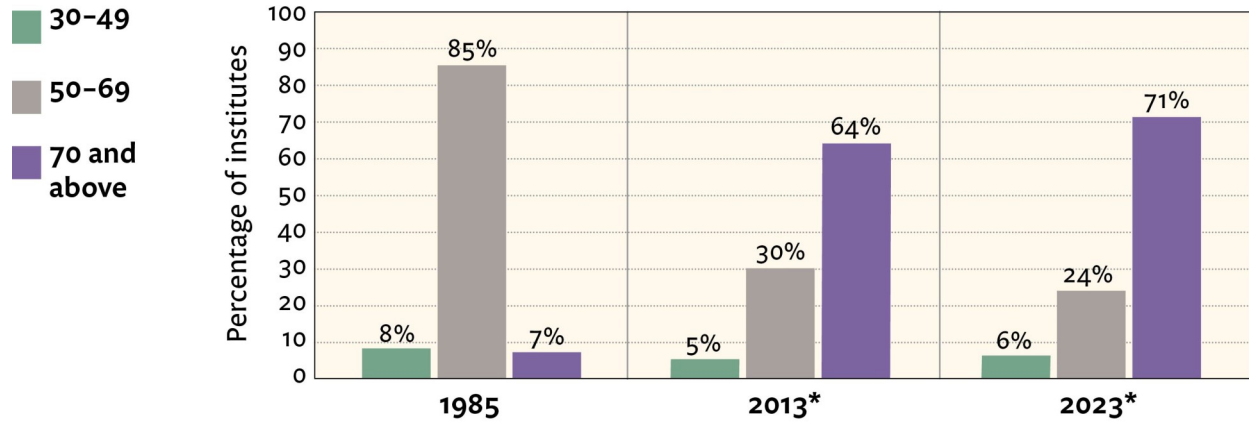
<sup>†</sup> National Religious Retirement Office financial distribution data for 2022.

Age Distribution of Religious			
As of 12/31/2022			
Age Group	Women	Men	Total Census
25 to 29	309	251	560
30 to 34	302	276	578
35 to 39	333	317	650
40 to 44	390	350	740
45 to 49	394	341	735
50 to 54	449	378	827
55 to 59	608	473	1,081
60 to 64	745	538	1,283
65 to 69	1,132	644	1,776
70 to 74	2,276	934	3,210
75 to 79	4,406	965	5,371
80 to 84	5,385	856	6,241
85 to 89	4,392	573	4,965
90 to 94	2,792	296	3,088
95 to 99	896	69	965
100 +	156	9	165
Under 70	4,662	3,568	8,230
70 & Above	20,303	3,702	24,005
<b>Total Members</b>	<b>24,965</b>	<b>7,270</b>	<b>32,235</b>
<b># of Institutes</b>	<b>380</b>	<b>126</b>	<b>506</b>



## Rise In Median Age 1985 - 2023

### Median Age in Participating Religious Institutes









\*Figures total 99% (2013) and 101% (2023) due to rounding.  
Source: National Religious Retirement Office data.

PARTICIPATION IN PUBLIC PROGRAMS		
Program	Number of Institutes	Census Enrolled *
Qualified Medicare Beneficiary (QMB)	213	6,213
Medicare Part D Low Income Subsidy	350	12,422
Medicaid (medical -- doctors & hospitals)	272	6,978
Medicaid (nursing home care)	191	1,378
Social Security	443	20,997
Supplemental Security Income	316	4,122
* Census = Number currently receiving benefits		



These numbers reflect only those institutes that reported to the NRRO not all religious institutes participating in these public programs.

## Retirement Funding Status and Membership of 506 Participating Religious Institutes

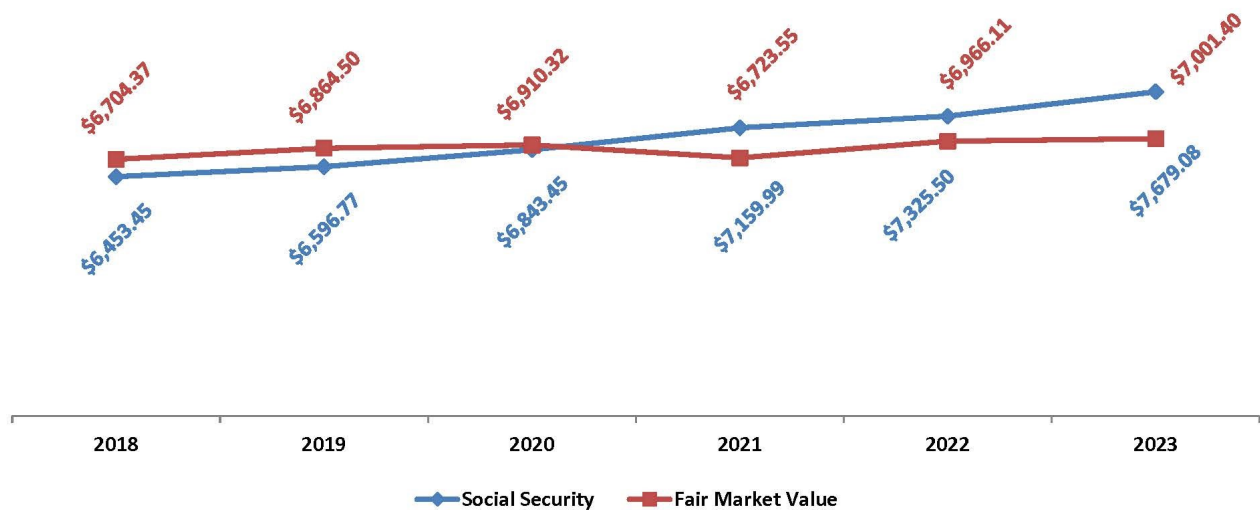
Amount Funded*	Number of Institutes			Total Members
	Women's	Men's	Total	
0-20%	187	47	234	 16,658
21-40%	27	3	30	 4,629
41-60%	31	22	53	 3,179
61-80%	28	21	49	 2,423
81-99%	85	24	109	 4,048
Adequately	22	9	31	 1,298
<b>Total</b>	<b>380</b>	<b>126</b>	<b>506</b>	<b>32,235</b>

\*The percentage of retirement funded is based on designated assets as of December 31, 2022.  
Source: National Religious Retirement Office data.

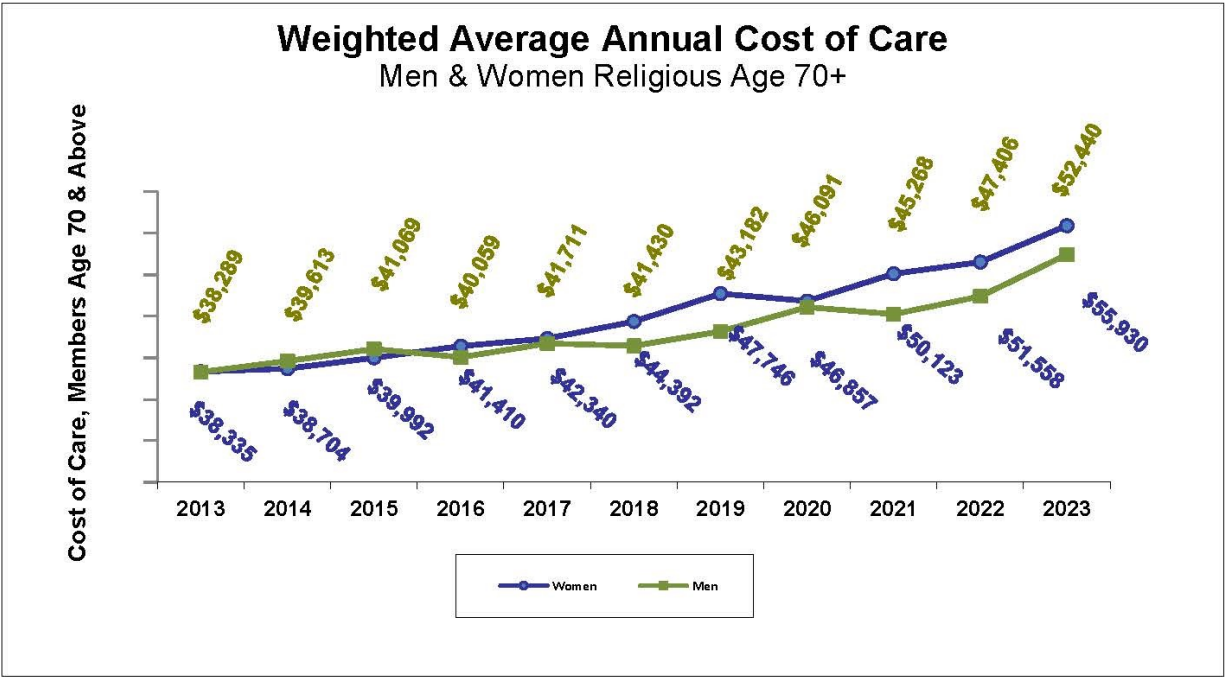
Each symbol represents approximately 500 religious.

 Women  Men

### Average Annual Social Security Benefit and Fair Market Value of Religious



**Note:** Since the number of institutes that submit data to NRRO varies from year to year, the changes in the annual averages are impacted by this fluctuation in the underlying population.



Average and Median Cost of Care for US Men and Women Religious by Living Situation							
States	LCWR Regions	Independent Living		Assisted Living		Skilled Care	
		Average	Median	Average	Median	Average	Median
CT, ME, MA, NH, RI, VT	I	\$ 41,779	\$ 34,076	\$ 51,291	\$ 42,336	\$ 56,718	\$ 26,605
NY	II	\$ 46,459	\$ 44,268	\$ 85,069	\$ 64,884	\$ 89,430	\$ 61,198
NJ, PA (E)	III	\$ 34,596	\$ 33,001	\$ 74,527	\$ 64,354	\$ 85,957	\$ 81,757
DE, MD, NC, PA (W), SC, VA, WV	IV	\$ 44,680	\$ 42,277	\$ 67,362	\$ 58,975	\$ 81,667	\$ 51,511
AL, FL, GA, LA MS, PR, VI	V	\$ 37,913	\$ 35,772	\$ 57,118	\$ 39,467	\$ 49,721	\$ 44,860
KY, OH, TN	VI	\$ 45,647	\$ 41,252	\$ 74,181	\$ 50,352	\$ 74,188	\$ 44,107
IN, MI	VII	\$ 56,198	\$ 41,721	\$ 86,528	\$ 84,874	\$ 115,380	\$ 67,838
IL	VIII	\$ 51,325	\$ 52,548	\$ 101,871	\$ 94,340	\$ 52,492	\$ 53,045
WI	IX	\$ 38,964	\$ 38,087	\$ 67,180	\$ 65,813	\$ 68,179	\$ 59,012
IA, MO (E), NE	X	\$ 39,365	\$ 38,491	\$ 76,242	\$ 69,420	\$ 97,200	\$ 87,786
MN, ND, SD, WY	XI	\$ 53,854	\$ 58,401	\$ 57,828	\$ 64,724	\$ 86,257	\$ 86,376
AZ, AR, NM, TX	XII	\$ 30,940	\$ 24,908	\$ 53,009	\$ 40,719	\$ 48,307	\$ 33,857
CO, KS, MO (W), OK	XIII	\$ 29,349	\$ 40,000	\$ 46,561	\$ 78,146	\$ 113,493	\$ 80,000
CA, Guam, HI, NV, UT	XIV	\$ 48,529	\$ 31,860	\$ 72,351	\$ 59,010	\$ 97,864	\$ 83,101
AK, ID, MT, OR, WA	XV	\$ 60,177	\$ 60,987	\$ 88,144	\$ 101,804	\$ 94,869	\$ 78,972
<b>Total Cost of Care</b>		<b>\$ 526,986,927</b>		<b>\$ 308,002,805</b>		<b>\$ 244,389,526</b>	
Number of Institutes Reporting *		393		265		259	
Average for 12,140 Religious		\$ 43,409					
Median for 12,140 Religious			\$ 39,349				
Average for 4,173 Religious				\$ 73,808			
Median for 4,173 Religious					\$ 59,002		
Average for 2,955 Religious						\$ 82,704	
Median for 2,955 Religious							\$ 58,510

\*Some institutes do not have members in all levels of care. Therefore, the number of institutes reporting varies for each level.

Note: Reported averages and medians may vary significantly from year to year based on the number and costs of reporting institutes.

## Retirement Fund for Religious -- Basic Facts

		2023	2022
Collection	Retirement Fund for Religious National Collection Contributions	\$27,601,834.49	\$28,493,235.24
	<b>Total Contributions:</b>	<b>\$975,482,959.00</b>	
Distributions	Number of Institutes Receiving Direct Care Assistance	297	271
	Women	204	190
	Men	83	81
	Value of Direct Care Assistance to Women's Institutes	\$17,482,328.47	\$20,430,535.70
	Value of Direct Care Assistance to Men's Institutes	\$7,517,671.67	\$9,569,464.32
	Total Value of Direct Care Assistance to Women's Institutes since 1989	\$698,844,393.39	\$681,362,064.92
	Total Value of Direct Care Assistance to Men's Institutes since 1989	\$143,001,482.07	\$135,483,810.40
	Total Value of Other NRRO Assistance since 1989	\$102,641,841.51	\$102,625,527.28
<b>Total Value of all Assistance Awarded since 1989</b>	<b>\$944,487,716.97</b>	<b>\$919,471,402.60</b>	
UPSL	Unfunded Past Service Retirement Liability		
	Assets Available for Retirement Needs (Distribution Purposes)	\$16,852,483,235.33	\$18,621,334,101.17
	Women	\$14,628,606,932.08	\$15,960,304,813.70
	Men	\$2,223,876,303.25	\$2,661,029,287.48
Cost of Care	Weighted Average Cost of Care (Members 70 and Above)	\$55,502.32	\$50,858.93
	Women Religious	\$55,930.14	\$51,651.14
	Men Religious	\$52,439.50	\$47,405.72
	Weighted Average Cost of Care by Living Situation		
	Independent Living	\$43,409.14	\$40,298.05
	Assisted Living	\$73,808.48	\$69,921.61
	Skilled Care	\$82,703.73	\$78,311.51
	Total Cost of Care by Living Situation: (Avg. Cost x No. of Religious)		
	Independent Living: 12,140 religious men and women in 2023 data	\$526,986,927.27	\$537,938,727.54
	Assisted Living: 4,173 religious men and women in 2023 data	\$308,002,805.05	\$299,054,734.84
Skilled Living: 2,955 religious men and women in 2023 data	\$244,389,526.42	\$255,765,389.94	
<b>TOTAL</b>	<b>\$1,079,379,258.74</b>	<b>\$1,092,758,852.32</b>	
Government Benefits	Average Annual Social Security Benefit: Religious 12/31/2022	\$7,679.08	\$7,325.50
	Average Annual Social Security Benefit: US Beneficiary 12/31/2022	\$21,901.68	\$19,896.36
	Number of Women Religious over 70 Receiving Social Security	17,154	18,723
	Number of Men Religious over 70 Receiving Social Security	3,308	3,551
	Percent of Women's institutes with members over 70 receiving Social Security	88%	87%
	Percent of Men's institutes with members over 70 receiving Social Security	87%	87%
	Average Fair Market Value (FMV) for Calculating FICA Taxes	\$7,001.40	\$6,966.11
	Women	\$6,842.78	\$6,852.30
Men	\$7,479.74	\$7,321.21	
Census	Number of Women Religious in the Database	24,965	25,909
	Percent over the age of 70:	81%	81%
	Percent over the age of 80:	55%	52%
	Number of Men Religious in the Database	7,270	7,828
	Percent over the age of 70:	51%	51%
	Percent over the age of 80:	25%	25%
	Average of Reported Median Age: Women Religious Institutes	74.85	74.53
Average of Reported Median Age: Men Religious Institutes	67.64	67.44	

Data for 2023 is reported as of December 31, 2022 etc.