



National Religious Retirement Office

Sponsor of the Retirement Fund for Religious

Statistical Report—August 2024

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	389	\$19,591,006.55	113	\$3,408,993.58
Year 21, 2008	\$28,040,670	386	\$19,577,852.08	119	\$3,463,505.60
Year 22, 2009	\$28,153,703	383	\$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
Year 36, 2023	\$29,283,128	197	\$19,381,823.83	89	\$8,618,176.18
	\$1,004,766,087	-	\$718,226,217.22	-	\$151,619,658.25
Other Assistance			\$84,202,769.20		\$19,320,699.90
Total Assistance			\$802,428,986.42		\$170,940,358.15
TOTAL ASSISTANCE AWARDED				\$973,369,344.57	

* See next page for details on other assistance, other assistance totals include distributions through July 2024

Additional funds are held in reserve for future distribution.

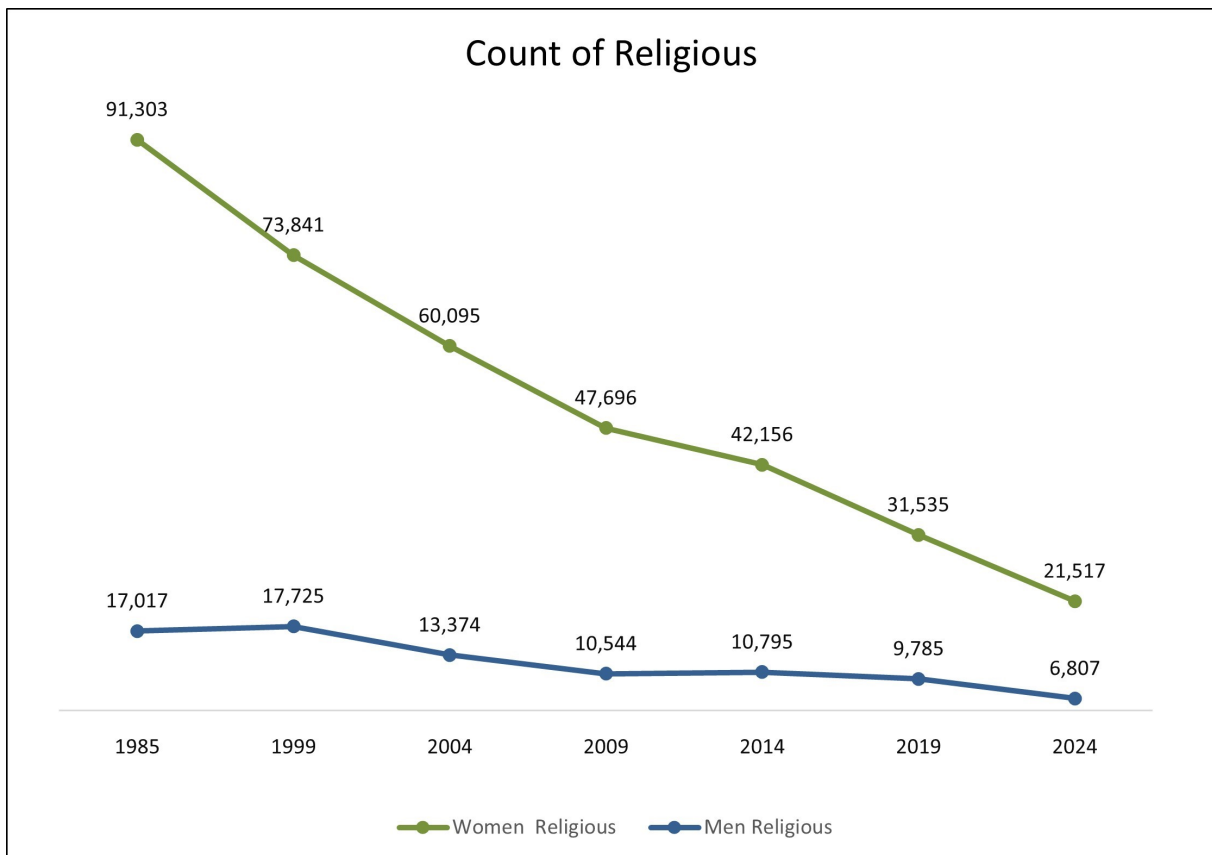
The statistical report can be found at [www.usccb.org/resources/Statistical Report.pdf](http://www.usccb.org/resources/Statistical%20Report.pdf)

OTHER ASSISTANCE -- 2014-2024						
	Planning		Implementation		Management and Continuing Education	
Year	Number of Institutes	Amount	Number of Institutes	Amount	Number of Institutes	Amount
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	25	\$70,672.56
2022	1	\$95,500.00	1	\$479,000.00	42	\$131,122.08
2023	0	\$0.00	0	\$0.00	56	\$187,319.74
24-Jul	0	\$0.00	0	\$0.00	13	\$16,229.81

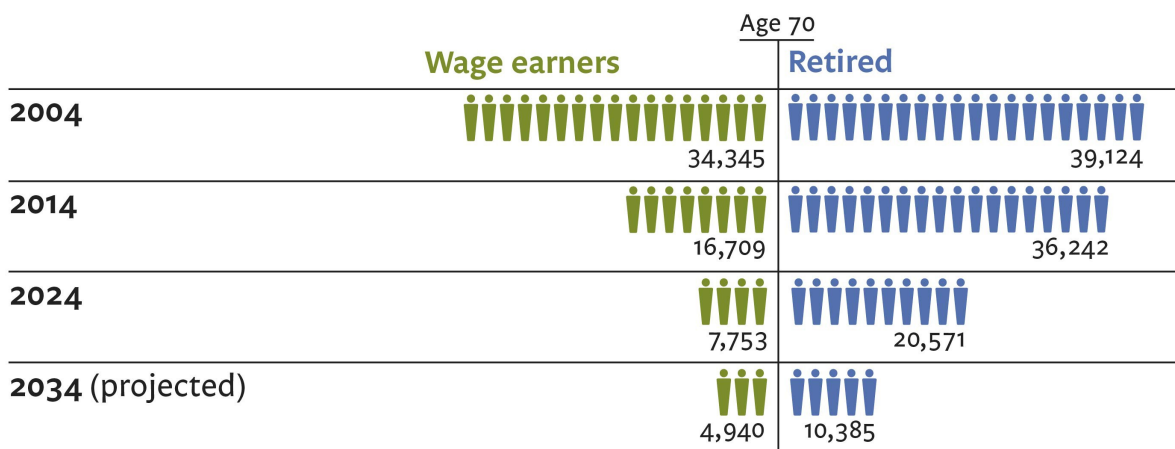
Planning Assistance — known as Special Assistance Grants prior to 2009

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



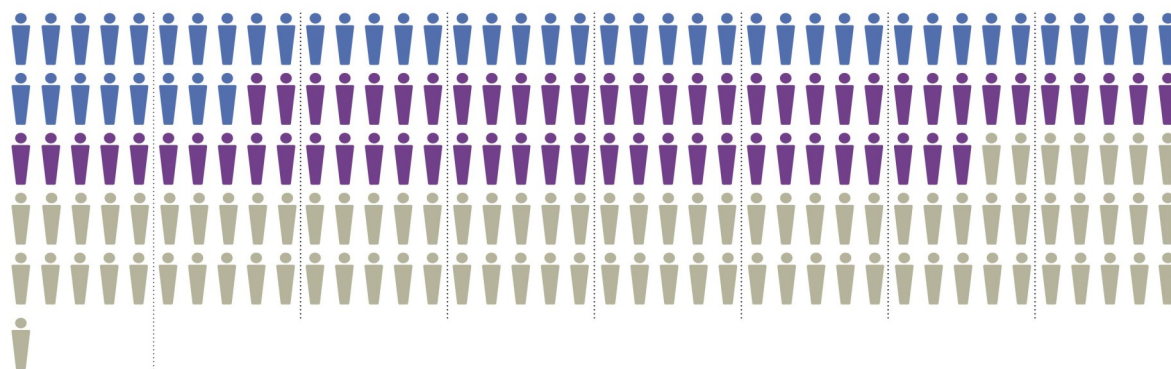
Each symbol represents approximately 2,000 religious.

Sources: Statistics for reporting years 2004, 2014, and 2024 based on data submitted to the National Religious Retirement Office by participating religious institutes; 2034 projections based on Mercer Mortality Tables for Men Religious and Women Religious (2014).


The Impact of the Retirement Fund for Religious (RFR)


There are 50,263* Catholic sisters, brothers, and religious order priests in the United States. More than 28,000 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: 28,324[†]

 Receive financial assistance, support and services: 12,078

 Receive support and services: 16,246

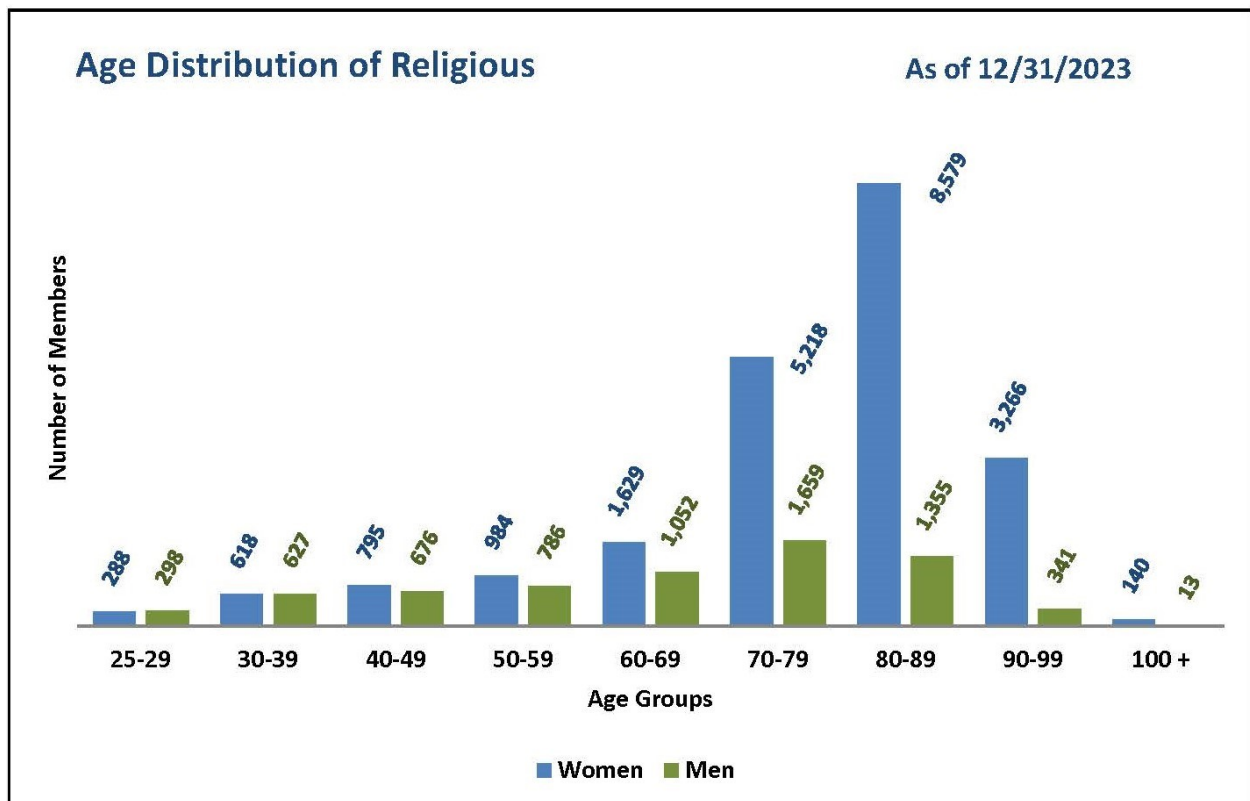
Members of religious communities that do not participate in RFR programs: 21,939



*The Official Catholic Directory (New Providence, NJ: P. J. Kenedy & Sons, 2023), GS-1, Digital Flipbook Edition.

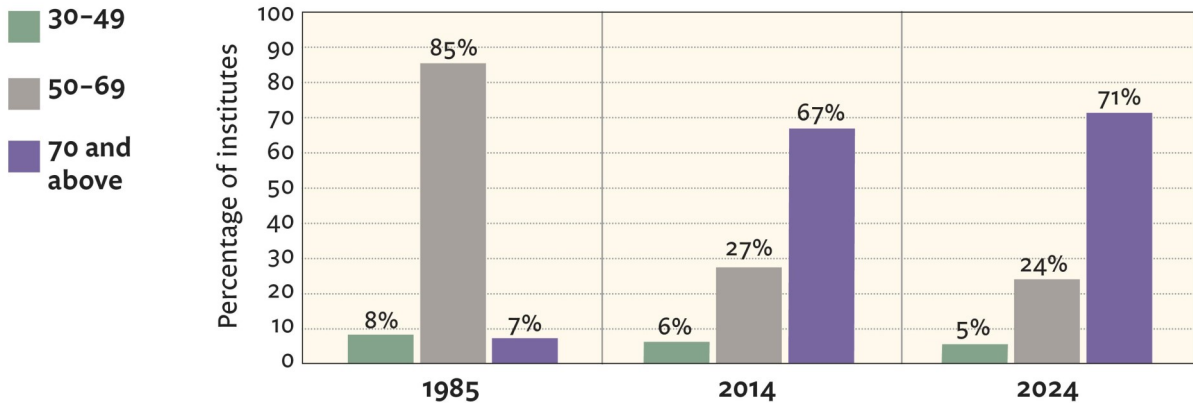
[†] National Religious Retirement Office financial distribution data for 2023.

Age Distribution of Religious			
As of 12/31/2023			
Age Group	Women	Men	Total Census
25 to 29	288	298	586
30 to 34	291	280	571
35 to 39	327	347	674
40 to 44	383	350	733
45 to 49	412	326	738
50 to 54	441	365	806
55 to 59	543	421	964
60 to 64	686	514	1,200
65 to 69	943	538	1,481
70 to 74	1,731	801	2,532
75 to 79	3,487	858	4,345
80 to 84	4,571	810	5,381
85 to 89	4,008	545	4,553
90 to 94	2,421	273	2,694
95 to 99	845	68	913
100 +	140	13	153
Under 70	4,314	3,439	7,753
70 & Above	17,203	3,368	20,571
Total Members	21,517	6,807	28,324
# of Institutes	357	119	476



Rise In Median Age 1985 - 2024

Median Age in Participating Religious Institutes



Source: National Religious Retirement Office data.

PARTICIPATION IN PUBLIC PROGRAMS		
Program	Number of Institutes	Census Enrolled *
Qualified Medicare Beneficiary (QMB)	204	5,899
Medicare Part D Low Income Subsidy	332	11,176
Medicaid (medical – doctors & hospitals)	263	6,282
Medicaid (nursing home care)	176	1,263
Social Security	419	18,085
Supplemental Security Income	296	3,414
* 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 476 Participating Religious Institutes

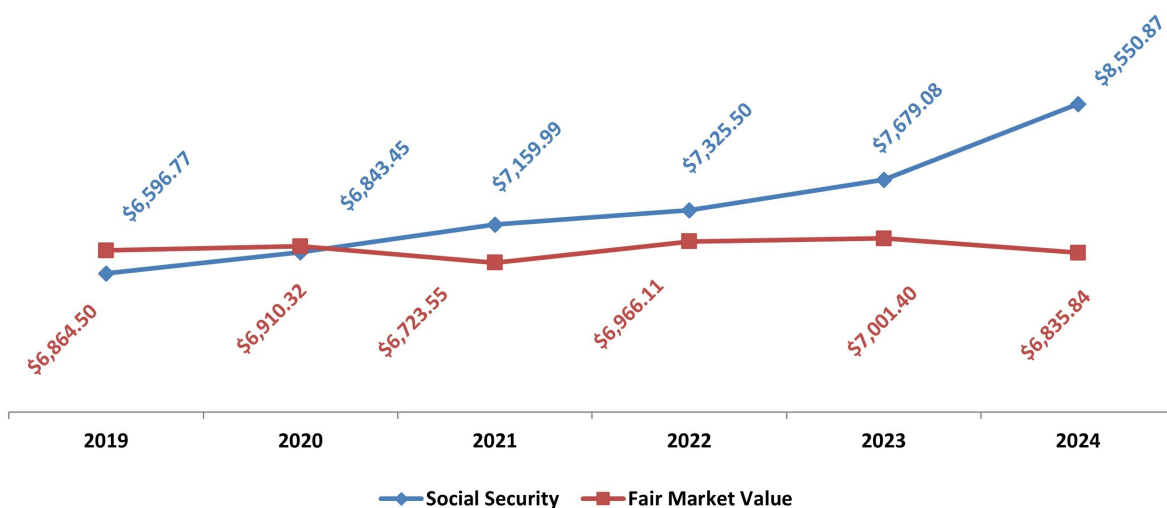
Amount Funded*	Number of Institutes			Total Members
	Women's	Men's	Total	
0-20%	174	46	220	16,978
21-40%	22	6	28	1,550
41-60%	27	19	46	2,851
61-80%	28	15	43	1,703
81-99%	87	25	112	4,233
Adequately	19	8	27	1,009
Total	357	119	476	28,324

*The percentage of retirement funded is based on designated assets as of December 31, 2023.
Source: National Religious Retirement Office data.

Each symbol represents approximately 500 religious.

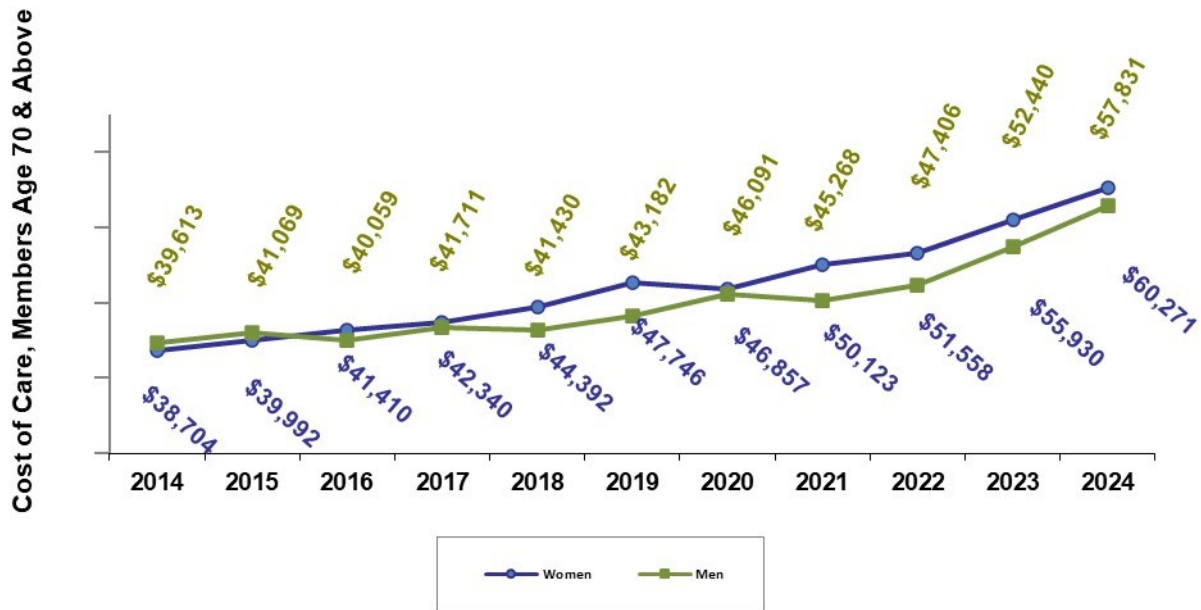
Women Men

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.

Weighted Average Annual Cost of Care Men & Women Religious Age 70+



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	\$ 45,357	\$ 38,425	\$ 57,563	\$ 45,715	\$ 83,971	\$ 48,711
NY	II	\$ 49,239	\$ 49,261	\$ 85,468	\$ 70,875	\$ 85,059	\$ 61,514
NJ, PA (E)	III	\$ 35,908	\$ 33,396	\$ 82,082	\$ 62,156	\$ 79,783	\$ 72,564
DE, MD, NC, PA (W), SC, VA, WV	IV	\$ 39,065	\$ 38,928	\$ 72,308	\$ 59,279	\$ 89,148	\$ 55,822
AL, FL, GA, LA MS, PR, VI	V	\$ 41,549	\$ 37,198	\$ 39,580	\$ 38,161	\$ 57,335	\$ 53,009
KY, OH, TN	VI	\$ 52,344	\$ 48,645	\$ 88,995	\$ 57,185	\$ 80,578	\$ 52,370
IN, MI	VII	\$ 61,805	\$ 41,180	\$ 89,136	\$ 87,756	\$ 128,446	\$ 75,570
IL	VIII	\$ 50,493	\$ 49,677	\$ 112,061	\$ 95,590	\$ 84,579	\$ 82,704
WI	IX	\$ 41,798	\$ 40,086	\$ 71,072	\$ 58,683	\$ 78,024	\$ 61,629
IA, MO (E), NE	X	\$ 44,750	\$ 38,446	\$ 81,446	\$ 75,043	\$ 103,219	\$ 83,803
MN, ND, SD, WY	XI	\$ 59,851	\$ 56,266	\$ 64,146	\$ 69,638	\$ 95,449	\$ 83,817
AZ, AR, NM, TX	XII	\$ 37,560	\$ 27,331	\$ 61,901	\$ 41,977	\$ 57,220	\$ 41,225
CO, KS, MO (W), OK	XIII	\$ 33,521	\$ 48,136	\$ 37,076	\$ 77,512	\$ 134,519	\$ 81,758
CA, Guam, HI, NV, UT	XIV	\$ 44,017	\$ 30,610	\$ 79,625	\$ 65,450	\$ 100,976	\$ 88,818
AK, ID, MT, OR, WA	XV	\$ 67,197	\$ 47,106	\$ 103,393	\$ 104,097	\$ 85,901	\$ 76,950
Total Cost of Care		\$ 488,623,076		\$ 290,464,418		\$ 252,133,361	
Number of Institutes Reporting *		385		249		248	
Average for 10,680 Religious		\$ 45,751					
Median for 10,680 Religious			\$ 40,230				
Average for 3,597 Religious				\$ 80,752			
Median for 3,597 Religious					\$ 63,964		
Average for 2,778 Religious						\$ 90,761	
Average for 2,778 Religious							\$ 63,702

*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

		2024	2023
Collection			
	Retirement Fund for Religious National Collection Contributions	\$29,283,127.84	\$27,601,834.49
	Total Contributions:	\$1,004,766,086.86	
Distributions	Number of Institutes Receiving Direct Care Assistance	286	297
	Women	197	204
	Men	89	83
	Value of Direct Care Assistance to Women's Institutes	\$19,381,823.83	\$17,482,328.47
	Value of Direct Care Assistance to Men's Institutes	\$8,618,176.18	\$7,517,671.67
	Total Value of Direct Care Assistance to Women's Institutes since 1989	\$718,226,217.22	\$698,844,393.39
	Total Value of Direct Care Assistance to Men's Institutes since 1989	\$151,619,658.25	\$143,001,482.07
	Total Value of Other NRRO Assistance since 1989	\$103,506,153.84	\$102,641,841.51
	Total Value of all Assistance Awarded since 1989	\$973,352,029.31	\$944,487,716.97
UPSL	Unfunded Past Service Retirement Liability		
	Assets Available for Retirement Needs (Distribution Purposes)	\$15,531,474,428.06	\$16,852,483,235.33
	Women	\$13,252,303,298.53	\$14,628,606,932.08
	Men	\$2,279,171,129.53	\$2,223,876,303.25
Cost of Care	Weighted Average Cost of Care (Members 70 and Above)	\$59,871.35	\$55,502.32
	Women Religious	\$60,270.76	\$55,930.14
	Men Religious	\$57,831.29	\$52,439.50
	Weighted Average Cost of Care by Living Situation		
	Independent Living	\$45,751.22	\$43,409.14
	Assisted Living	\$80,751.85	\$73,808.48
	Skilled Care	\$90,760.75	\$82,703.73
	Total Cost of Care by Living Situation: (Avg. Cost x No. of Religious)		
	Independent Living: 10,680 religious men and women in 2024 data	\$488,623,076.05	\$526,986,927.27
	Assisted Living: 3,597 religious men and women in 2024 data	\$290,464,418.19	\$308,002,805.05
	Skilled Living: 2,778 religious men and women in 2024 data	\$252,133,361.03	\$244,389,526.42
	TOTAL	\$1,031,220,855.27	\$1,079,379,258.74
Government Benefits	Average Annual Social Security Benefit: Religious 12/31/2023	\$8,550.87	\$7,679.08
	Average Annual Social Security Benefit: US Beneficiary 12/31/2023	\$22,863.72	\$21,901.68
	Number of Women Religious over 70 Receiving Social Security	14,638	17,154
	Number of Men Religious over 70 Receiving Social Security	3,157	3,308
	Percent of Women's institutes with members over 70 receiving Social Security	89%	88%
	Percent of Men's institutes with members over 70 receiving Social Security	89%	87%
	Average Fair Market Value (FMV) for Calculating FICA Taxes	\$6,835.84	\$7,001.40
Census	Women	\$6,593.62	\$6,842.78
	Men	\$7,566.58	\$7,479.74
	Number of Women Religious in the Database	21,517	24,965
	Percent over the age of 70:	80%	81%
	Percent over the age of 80:	56%	55%
	Number of Men Religious in the Database	6,807	7,270
	Percent over the age of 70:	49%	51%
	Percent over the age of 80:	25%	25%
	Average of Reported Median Age: Women Religious Institutes	75.10	74.85
	Average of Reported Median Age: Men Religious Institutes	67.01	67.64

Data for 2024 is reported as of December 31, 2023 etc.