

Retirement Fund for Religious Collection Handbook

COLLECTION DATE: December 13th & 14th, 2025



Retirement Fund for Religious

**Please give to those who
have given a lifetime.**

PARISH COLLECTION HANDBOOK

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- Pulpit Announcement
- Bulletin Insert
- Prayers of the Faithful

December 13th and 14th, 2025 **Collection Weekend**

- Pulpit Announcement
- Bulletin Insert
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- Collection

December 2025

Dear Brothers and Sisters in Christ,

On the weekend of December 13 and 14, our parishes will take up the annual collection for the Retirement Fund for Religious. This important annual appeal benefits more than 20,500 senior sisters, brothers and religious order priests who have dedicated their lives in service to the church.

These faithful servants have long been a source of inspiration and support in our communities. I am personally grateful for the religious who helped shape my own faith journey. Perhaps you, too, have known an elderly sister, brother, or religious order priest whose quiet dedication, prayerful presence, or selfless acts left a lasting impression on your life.

Today, the challenges many of these senior religious and their communities face in meeting their retirement needs are greater than ever. Most received little to no pay for their service, and their communities struggle to cover rising health care expenses and the increasing cost of day-to-day eldercare. The financial burdens continue to grow, and the need is urgent.

Gifts to the Retirement Fund for Religious make a real, tangible difference to these many women and men religious. Contributions directly support their ongoing care today and help ensure that their communities can plan wisely for their future.

I know you are asked to support many worthy causes, and I thank you for the many ways you give. Please consider making a gift to this year's collection if you are able—and continue to pray for all our elderly religious. They also remember us daily in their prayers.

May God bless you and your loved ones abundantly with peace and health.

Yours Devotedly in Christ,

A handwritten signature in black ink, reading "John C. Iffert". The signature is written in a cursive, flowing style with a cross at the beginning.

Most Reverend John C. Iffert
Bishop of Covington

ANNOUNCEMENT WEEKEND - December 6th and 7th, 2024

PULPIT ANNOUNCEMENT

Next weekend's collection supports the Retirement Fund for Religious. Donate to help the more than 20,000 senior religious who have dedicated their lives to service retire with dignity. Donations will provide for the essential care, medicine, and daily needs of senior sisters, brothers, and religious order priests who have served for decades—usually for little to no pay. Show your appreciation by supporting those who have given a lifetime.

BULLETIN INSERT

Aging religious need your help. Our Parish will have a special collection on December 13 & 14 for the Retirement Fund for Religious. This fund provides the essential care, medicine, and daily needs of senior sisters, brothers, and religious order priests who have served for decades. Please consider giving next weekend.

PRAYERS OF THE FAITHFUL

For our elderly religious and for all who serve you with selfless hearts ... *Let us pray to the Lord.*

For senior Catholic sisters, brothers, and religious order priests, that they may enjoy dignified care in their elder years as they continue to devote their lives to prayer and service ... *Let us pray to the Lord.*

COLLECTION WEEKEND - December 13th and 14th, 2025

PULPIT ANNOUNCEMENT

Senior Catholic sisters, brothers, and religious order priests ministered for years for little to no pay. Your gift to the Collection for the Retirement Fund for Religious supports the day-to-day care of roughly 20,000 elderly religious, providing necessities such as prescription medications and nursing care. *Please give generously to those who have given a lifetime.*

BULLETIN INSERT

Support those who have given a lifetime. Women and men religious have dedicated their lives to service—praying, teaching, and caring for those in need—usually for little to no pay. Today, their religious communities do not have enough retirement savings. Your donation provides for the essential care, medicine, and daily needs of thousands of senior women and men religious. Please give generously.

PRAYERS OF THE FAITHFUL

We pray for senior Catholic sisters, brothers, and religious order priests, that they may enjoy comfort and security in their elder years as they continue to devote their lives to prayer and service ... *Let us pray to the Lord.*

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.
- 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.
- Only 4% of the religious communities providing data to the National Religious Retirement Office are adequately funded for retirement; 46 percent have 25 or fewer members. Many small communities struggle to care for elder members due to a lack of financial resources and personnel.
- Today, religious past age 70 outnumber religious younger than age 70 by nearly three to one.
- There are 21,296 religious past age 70 living in the United States. In 2024, the average annual cost for their care was roughly \$56,600 per person; skilled nursing care averaged \$96,000 per person.
- Since 2009, the annual cost to support senior women and men religious has exceeded \$1.1 billion.
- In 2024, 71 percent of the religious communities providing data to the National Religious Retirement Office had a median age of 70 or higher.
- The average annual Social Security benefit for a retired religious is \$9,090, whereas the average lay US beneficiary receives \$23,704.

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, almost \$900 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 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 allowing them to continue important ministries to the People of God.

