



Special Report

Placing social science research at the service of the Church in the United States since 1964

Spring 2009

Laity in Support of Retired Priests, Inc. (LSRP) is a non-profit organization of mostly retired lay business and professional leaders as well as active and retired priests and bishops. The mission of LSRP is to support diocesan priests in their retirement, in gratitude for their years of service to the Church. The organization seeks to enhance the ability of retired priests to continue in health and vitality to serve the Church, her people, and the broader community—a commitment to which priests have dedicated their lives—in creative and meaningful ministry.

Why did LSRP develop its mission? Members were aware of dioceses with laudable support for aged diocesan priests. “But we also heard of dioceses where support systems for retired diocesan priests had not been updated in many years and were not adequate to meet the needs of their older priests,” said Thomas W. Hoban, LSRP president. “As retired lay professionals, we share some of the same issues and concerns as our retired priests. We want to do all we can to say ‘thank you’ and to encourage others among the Catholic laity to do the same.”

This *Special Report* presents a summary of retirement issues developed from research conducted by CARA. For further information, contact LSRP at www.lsrpinc.org

When we can no longer ‘do’ Issues in Retirement for Diocesan Priests

The Center for Applied Research in the Apostolate (CARA) at Georgetown University recently completed a comprehensive nationwide survey of diocesan priests and their attitudes about retirement. The study was commissioned by the Laity in Support of Retired Priests, Inc. (LSRP).

CARA conducted a research study of diocesan priests, both active and retired, to assess their knowledge, perceptions, experiences, needs, and concerns about retirement from active ministry. CARA designed a questionnaire in consultation with priests and bishops and retired Auxiliary Bishop A. James Quinn of Cleveland, a canon and civil lawyer and advisor to LSRP, wrote a cover letter.

“When we can no longer ‘do’ but only ‘be,’ I hope we will be cared for. I’m not convinced the diocese has planned well for this eventuality.”

—Retired priest

CARA’s research explored a range of issues from awareness of the retirement policies and provisions in their own diocese to relationships among active priests, retired priests, and the bishop; attitudes about retirement; housing and ministry preferences during retirement; spirituality during retirement; and interest in a regional or national association of retired priests. CARA also asked respondents to identify what they consider to be the most important issue(s) currently facing retired diocesan priests. Selected quotes from their responses to this question are presented in this report to illustrate some of the findings.

The research was conducted on a national stratified random sample of 3,500 active and 1,500 retired diocesan priests. It had return rates of 20 percent and 23 percent, respectively—a sufficient number of responses to ensure statistical significance in the overall analysis as well as in comparisons between active and retired priests.

The priest respondents included 64 percent in active ministry, 30 percent retired and receiving full retirement benefits, and 7 percent in semi-retirement—in ministry part-time and receiving at least partial retirement benefits.

Diocesan Priests and Retirement—40 Years’ Difference

Retirement for diocesan priests is not mandated in canon law, nor is it required in most dioceses. Canon 538§3 states only that “When a pastor has completed seventy-five years of age, he is requested to submit his resignation from office to the diocesan bishop who is to decide to accept or defer it after he has considered all the circumstances of the person and place. Attentive to the norms established by the conference of bishops, the diocesan bishop must provide suitable support and housing for a retired pastor.” Nevertheless, an increasing number of priests who were ordained in the 1950s, 1960s, and early 1970s, the largest group of priests to be ordained in U.S. history, are now entering retirement. In 1970, the Catholic Church in the United States was served by more than 36,000 diocesan priests, nearly all of them active in ministry. Today, there are fewer than 28,000 diocesan priests and just over two-thirds, fewer than 20,000, are currently in active ministry. With more than 64 million parish-identified U.S. Catholics, the parishioner-to-priest ratio is about 3,500 to one—compared to 1,500 to one in 1970. Only about a third as many new priests are being ordained each year as are needed to make up for those who are retiring, dying, or leaving active ministry. The magnitude of this group of retired and retiring priests will impact every diocese in the United States in the next few years:

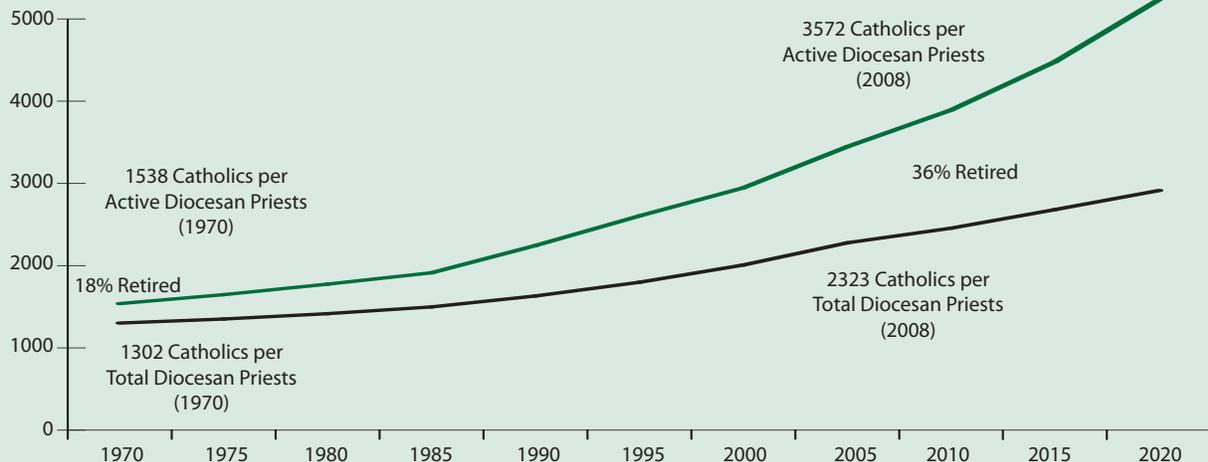
- On average, dioceses now have one retired priest for every two active priests.
- Half of all priests currently in active ministry are over age 60.
- Half of all priests still in active ministry expect to retire within the next ten years (by 2019 or earlier).

In some ways, retirement does not mean the same thing to priests as it does to lay people; nor does it mean the same to diocesan priests as it does to religious priests. Priests are ordained to a life of ministry and most continue in ministry at a reduced level during retirement, as long as their health permits. Diocesan priests do not take the vow of poverty that religious priests do and they must provide for their own support in retirement. In fact, diocesan priests are regarded as independent contractors to their diocese and must pay self-employment taxes.

“Retirement for diocesan priests is not mandated in canon law, nor is it required in most dioceses.”

At the same time, diocesan priests in retirement face many of the same concerns as do lay people, such as financial security, declining health, loneliness, and loss as well as the life-long search for meaning and purpose. “My greatest fear,” wrote one survey respondent, “is to have no one to care for me in my old age and/or in bad health. All of my family are deceased. Priest friends will be in similar conditions or will otherwise be very limited to help me if needed. Diocesan priests are not like religious who live within a community, but they still need regular contact and support.”

FIGURE 1. CATHOLICS PER ACTIVE AND PER TOTAL DIOCESAN PRIESTS, 1970-2020 (PROJECTED)



Retirement Issues for Diocesan Priests: What the CARA Research Found

Diocesan Retirement Policies and Practices

Dioceses vary widely in their retirement policies and the benefits they provide to retired priests. When asked about the typical age of retirement in their dioceses, the most common response is 70 and the average is 72. Almost half (46 percent) report that the typical age of retirement in their diocese is above 70.

Eligibility for Full Retirement Benefits

- On average, responding priests report that 71 is the typical age of eligibility for *full* retirement benefits in their diocese. However, three in ten (29 percent) report an eligibility age higher than that (usually 75) while only 15 percent report one lower than that (most commonly 65).
- The average age of eligibility for *early* retirement with benefits, generally for health reasons, is 67.

The study revealed that many priests are not knowledgeable about retirement policies in their diocese. About one in ten responding priests did not know the age of eligibility for full retirement benefits and six in ten did not respond to the question about early retirement.

Retirement Benefits

The survey asked retired and semi-retired priests, who have experience with diocesan benefit plans, their opinions about the adequacy of those plans. Responses represent retirees' and semi-retirees' knowledge and views of their retirement systems, rather than an examination of existing diocesan retirement plans.

Although six in ten “strongly” agree that their pension plan is adequate and about half agree as strongly that they are able to provide for their financial needs, one in ten “strongly” disagree with each of these statements. One respondent noted that: “Pension benefits are not in step with the real world. Pension benefits plus Social Security still won’t amount to a livable wage to retire on. We are still working under a feudal system concerning our wages, benefits, and pension benefits. It’s sad and needs to change.”

Vesting

“Vesting” refers to the length of service after which a priest has a guaranteed right to some level of retirement benefits.

FIGURE 2. VESTING PROVISIONS

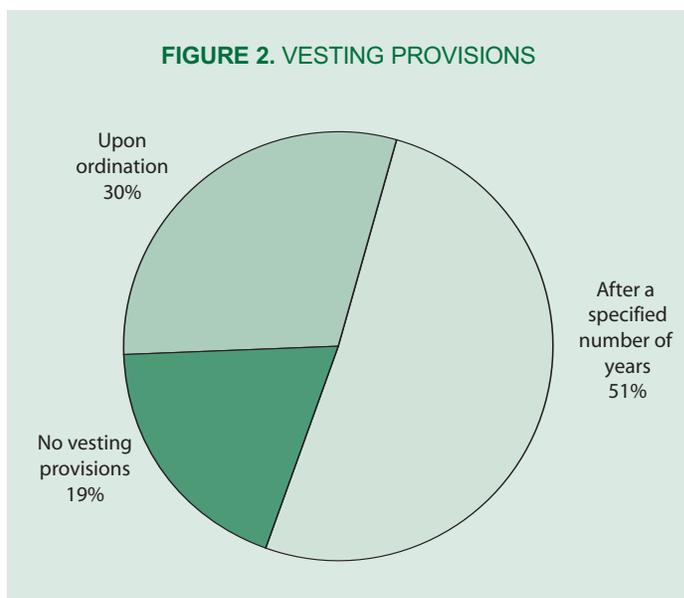


TABLE 1. PLEASE RESPOND TO THESE STATEMENTS ABOUT RETIREMENT

Percentage responding among retired and semi-retired priests

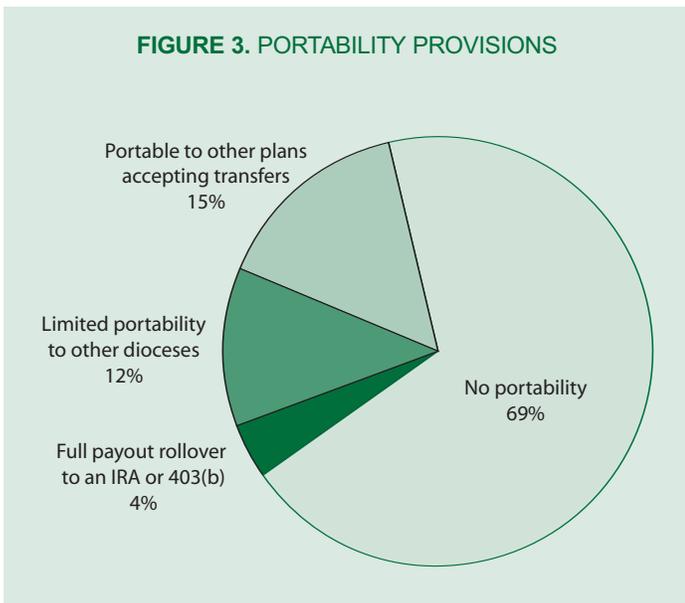
	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
I retired because I had reached the age when it was an option.	64%	14%	5%	18%
I had some control over when I retired.	61	23	5	11
I retired mainly for health reasons.	24	15	9	52
Before retiring, I received some good advice about the issues I would be facing.	19	28	22	31
I felt pressure from the diocese to remain active beyond the time I was eligible for retirement.	8	10	13	69

Thirty percent of diocesan priests report that they are vested into the diocesan retirement plan upon ordination, while half are vested after a specified number of years. Ten years is the most common response, although a number of priests report that they are not vested until retirement. One in five report no vesting provisions in the diocese. The vesting arrangement range from no vesting to more than 30 years. One retired priest wrote of a “need for a legal official retirement fund with entitlements of vesture. Our present plan, while generous enough, depends on the will (or whim) of the ordinary.”

Portability

“Portability” is the transfer of funding and/or service credit to another retirement vehicle, should a priest move to another diocese.

FIGURE 3. PORTABILITY PROVISIONS



- Seven in ten responding diocesan priests indicate that the pension plan in their diocese is not portable.
- One in seven reports that their pension plan is portable to other plans that accept transfers. One in ten has limited portability to other dioceses.
- Only 4 percent have full payout rollover to an IRA—a tax-advantaged individual retirement account, or a 403(b)—another type of tax-advantaged retirement savings plan available to public educators, some non-profit employees, and diocesan priests as self-employed ministers.

Other Funds for Retirement

Relatively few priests report other types of retirement savings plans in their diocese: 17 percent report having an IRA through their diocese and 9 percent report an annuity program.

Four in ten responding priests (42 percent) report that their diocese has an endowment or other special fund to help meet the needs of retired priests and a similar number (39 percent) report that their diocese has a special annual collection for retired priests.

“Many older priests did not plan for retirement by saving money and some opted out of Social Security years ago,” wrote one respondent. “Thus they have only their diocesan pension to live on. This is insufficient.”

Other Benefits Provided by Dioceses

Health and Long-term Care Insurance

Most dioceses provide health insurance coverage for retired priests.

- Nine in ten priests report that their diocese offers health insurance (89 percent) and most report that it offers prescription drug insurance (78 percent) and dental and/or vision insurance (70 percent) for retired priests.
- Generally, respondents report being satisfied with diocesan health insurance in retirement, while having some issues with cost, supplemental insurance, dental, and vision coverage.

Far fewer priests (26 percent) report that their diocese provides them with long-term care insurance.

Many priests identify health and medical issues as the most important issue facing retired priests. One asked who would care for him when he was “totally incapacitated.” Another cited the need for “relational and financial support after an accident/serious disability.” A third asked “how to meet medical obligations via our very, very inadequate insurance policy.” One respondent lamented the lack of long-term care in his diocese. “We were told to go on Title 19 [Medicaid],” he wrote.

Housing and Transportation Assistance and Preferences

Dioceses often continue to provide housing and transportation allowances to priests in retirement, sometimes in exchange for continued ministry. Some also provide residences for those in need of assisted or skilled care. However the survey found that the availability of such housing is inadequate to meet increasing need.

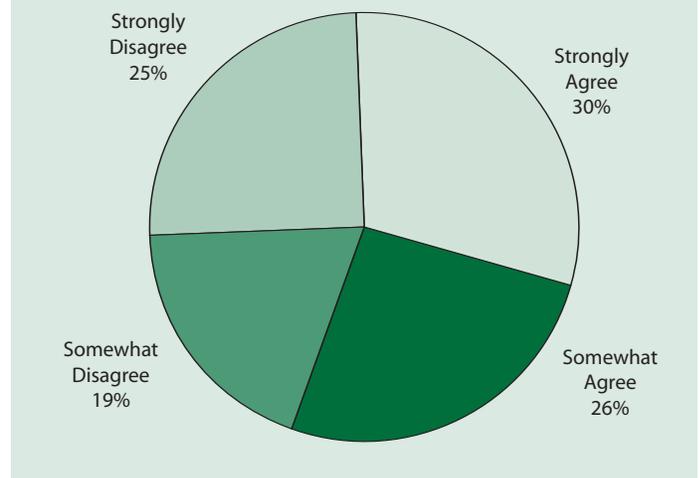
- More than four in ten respondents (43 percent) say the diocese offers its retired priests a housing allowance but only half as many (21 percent) report a car allowance for retired priests. About half of retired and semi-retired priests “strongly agree” that the housing allowance is adequate to meet their needs.
- Half (50 percent) say that their diocese offers a residence for retired priests in need of assisted living and about a third (35 percent) say it offers such a residence for skilled nursing care.
- In retirement, half of priests (51 percent) would “very much” prefer to live in a house, apartment, or condominium that they rent or own. Other locations preferred “very much” include a diocesan-sponsored retirement facility (25 percent), rectory or diocesan-provided housing away from the parish (23 percent), or rectory on parish grounds (38 percent).
- Half (47 percent) would “very much” prefer to live alone and more than a quarter (28 percent) would “very much” prefer living with other priests, while 8 percent would prefer living with a family member.

“There are not enough diocesan-sponsored residences for all the priests who would like to live in such facilities, and many are on the waiting lists,” said one respondent. “Needed are appropriate skilled nursing facilities that allow access to a chapel and sacraments,” said a second. A third spoke to the choice of living alone or with others. “Diocesan priests...some are very private, some love to socialize and visit (probably the extrovert vs. introvert types). Most, though, are used to living alone, or with another who is likely to be an associate. The most important issues are keeping that healthy balance of need for privacy and for community.”

Continued Service in Retirement

Nine in ten priests in active ministry (86 percent) report working six to seven days a week, with 88 percent working at least 60 hours weekly. Many retired and semi-retired diocesan priests still minis-

FIGURE 4. BECAUSE I AM STILL IN ACTIVE MINISTRY, CALLING ME A “RETIRED PRIEST” IS INACCURATE



ter as well, although usually at reduced hours. Semi-retired priests typically work five days a week (on average 30 hours a week) and retired priests work an average of four days a week (on average 14 hours a week).

“Currently, our diocese has no set age for retirement,” wrote one priest. “We are able to receive our full pension at age 68. Many of our number are then elevated to ‘senior priest’ at that time and continue working three to five more years. ‘Retirement’ is a slippery word in our diocese.”

Three in ten retired or semi-retired respondents “strongly agree” that “retired priest” is an inaccurate term for their lives after retirement from active ministry.

“Do not use the term ‘retired priest,’” wrote one respondent. “Use ‘senior priest’ active or inactive.” Another priest noted that “Too often priestly identity is formed by particular assignments, but to understand more the inner meaning of priesthood without assignment is a great challenge.” “By ‘retire’ I mean leave behind administrative duties and return to full-time ministry,” said a third. “If I win the lotto I’d ‘retire’ tomorrow—and do ministry until I dropped dead.”

Priests also reported on the type of ministry they would prefer to engage in during retirement, assuming they are physically able. About nine in ten priests indicate a preference for celebrating Mass and the sacraments in the parish where they live and/or in other

TABLE 2. HOW MUCH DO (WOULD) YOU PREFER THE FOLLOWING WORKING ARRANGEMENTS DURING YOUR RETIREMENT, ASSUMING YOU ARE PHYSICALLY ABLE TO WORK?

	Percentage responding	
	Somewhat	Very Much
Serving as a supply priest at other local parishes in the diocese	26%	64%
Celebrating Masses and serving as a sacramental minister in the parish where you live	24	62
Visiting the sick or infirm	37	36
Providing pastoral counseling	37	20
Serving as a spiritual director	32	23
Writing, speaking, teaching, or otherwise using your gifts outside of sacramental ministry	28	25
Working in broader social justice and moral issues beyond the parish level	27	19
Serving as a supply priest in another diocese	22	13
Serving as a chaplain at an institution	24	11
Working in diocesan-level ministry	20	10
Serving as a retreat director	18	11

local parishes in the diocese—often referred to as a “supply priest.” Close to two-thirds would prefer each of these options “very much.” Almost all agree “very much” (80 percent) or “somewhat” (18 percent) that from what they know, retired priests in their diocese who are physically able regularly serve as supply priests.

“The most important issue is letting the priest retire without guilt,” commented one respondent. “When a priest retires, he doesn’t stop ministry, but he does stop serving as CEO of these small corporations we call parishes.” In contrast, another priest commented “I think that many diocesan priests have adopted the attitude that we are members of a professional elite, like lawyers and academics, to the virtual exclusion of the truth that we were called to companion a suffering and despised Savior and privileged to die for him.”

Representation and Integration within the Presbyterate

A number of priests express feelings of being marginalized or excluded from the presbyterate during retirement. One retired priest said that a major issue in retirement is “communication with the life of the Church. We do not receive diocesan mail unless it affects us in retirement. We do not receive notices of priests’ death unless it is a retired priest. We are not considered to be part of the presbyterate.”

- Six in ten priests (59 percent) report that their diocese has a special vicar or liaison for retired priests. Nearly as many (57 percent) report that retired priests have representation on the Presbyteral Council. Only 7 percent report that the diocese has an association for its retired priests.
- Most priests (86 percent) “very much” agree that retired priests are included in diocesan retreats for priests and 72 percent say that retirees are included in priests’ continuing education or formation. While half (51 percent) “very much” agree that retirees are well-integrated into the presbyterate, less than half (42 percent) agree as much that active and retired priests regularly collaborate in ministry or socialize.

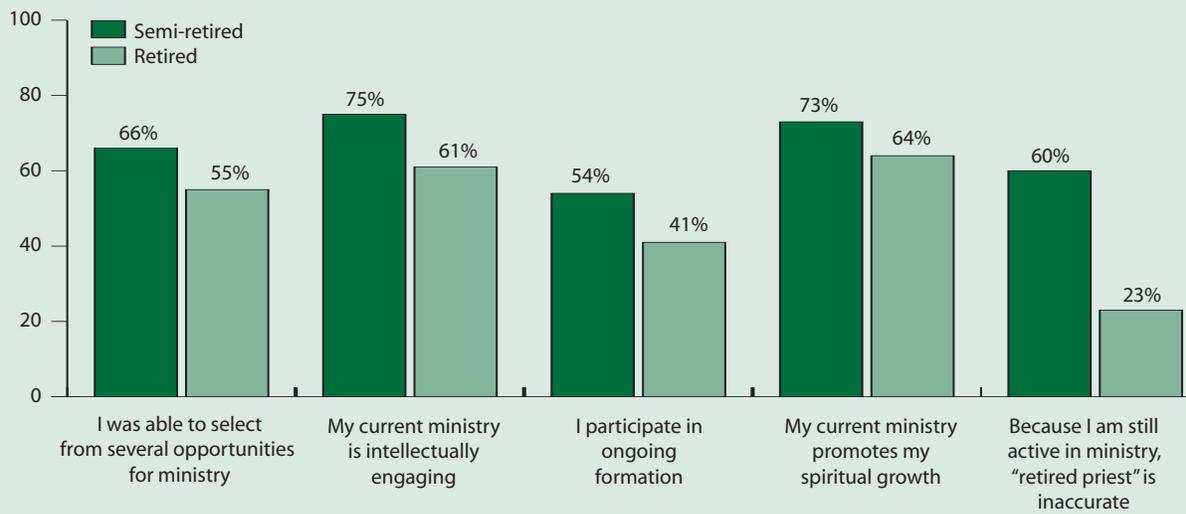
TABLE 3. WHICH OF THESE DOES YOUR DIOCESE OFFER FOR ITS RETIRED PRIESTS?

	Percentage responding
A special vicar or liaison for retired priests	59%
A representative for retired priests on the Presbyteral Council	57
An endowment or other special fund to help meet the needs of retired priests	42
A special annual collection to support its retired priests	39
A retirement planning seminar or program for priests to prepare for retirement	37
Retreat and/or continuing formation specifically for retired priests	27
A newsletter or other communication specifically for retired priests, to keep them informed of developments and functions in the diocese relevant to them	13
An association of diocesan retired priests	7
A formal rite of passage for priests moving into retired status	5

In fact, many priests mention loneliness and isolation in their open-ended responses. Some respondents recommend greater inclusion of retirees as a remedy. “Retired priests are the living history of the diocese,” wrote one older priest. “Do those in charge know of the huge benefits of past, present, and future gifts retired priests have to offer—I think not.”

- Most priests (89 percent) agree that their bishop is supportive of retired priests in the diocese. However, they also agree that their bishop consults with active priests more than with retired priests, particularly when making important decisions for the diocese.

FIGURE 4. PERCENT OF PRIESTS WHO “STRONGLY AGREE” WITH THE FOLLOWING STATEMENTS



- More than three in four responding priests agree that the bishop consults with active priests when making important decisions for the diocese (36 percent agree “somewhat” and 42 percent agree “very much”) but less than half say that he consults with retired priests for these decisions (31 percent agree “somewhat” and 15 percent agree “very much”).

Preparation for Retirement

A number of priests recommend that dioceses need to develop more resources to assist priests in planning and preparing for retirement.

- Only a little more than a third (37 percent) say that their diocese has a retirement planning seminar to help priests prepare for this phase in their lives.
- Less than half of retired and semi-retired priests (47 percent) report that before retiring they received some good advice about the issues they would be facing.

One retiree suggested that the “Knights of Columbus could be instrumental in establishing retirement workshops with the option for other venues to promote retirement plans.”

Personal Spirituality in Retirement

About half of the retired priests (53 percent) express strong satisfaction with their own spiritual life in retirement. One said he sought “spiritual direction resources for this new phase of ministry and life.” Another said his focus in retirement was “growing in

depth in the spiritual life and a personal relationship with God, Father, Son, and Spirit.” However, one retiree expressed this concern: “Spiritual needs of senior priests are left to the priest to be met; no longer of concern to diocesan administration.

“A number of priests recommend that dioceses need to develop more resources to assist priests in planning and preparing for retirement.”

An Association of Retired Priests

Given that retirement for diocesan priests presents an array of issues and concerns, retired and semi-retired priests were asked whether participation in a national, regional, or diocesan association of retired priests was of interest to them.

- Half of the retired or semi-retired priests (52 percent) say they would join a national association of retired priests to speak with a collaborative voice for issues. Two-thirds (66 percent) would join a regional or diocesan association.
- A little more than half (55 percent) would be willing to pay annual association dues and half (49 percent) would attend association meetings to discuss issues.

Awareness of Diocesan Priest Retirement Issues among Lay Catholics

Do lay Catholics know or care about diocesan priest retirement? A 2004 CARA Catholic Poll, a national random sample telephone poll of adult Catholics in the United States, found that although a majority of Catholics are aware of the declining numbers of priests and religious and, to a lesser extent, of the aging of this population, a significant number are not aware of these issues or related funding issues.

- Six in ten Catholics are aware that the number of Catholic priests, brothers, sisters, and nuns in the United States has declined over the last 40 years and that the majority are retired or near retirement age. One in five is not aware of either of these facts.
- Just under half of adult Catholics are aware that the Church takes up a special collection for the care of retired religious, but nearly three in four of those who have heard of the collection

mistakenly believe that it also helps fund the care of diocesan priests.

- A majority of lay Catholics is at least “somewhat” willing to give generously to support the care of elderly diocesan priests. More than one in seven is “very” willing to give to this cause.

One retired priest suggested that the Church should “market well an annual collection for retired diocesan priests similar to the Sisters’ [sic] annual collection.”

Thomas Hoban, president of Laity in Support of Retired Priests, Inc., the organization that commissioned the new 2008 study, *Issues Concerning Retirement for Diocesan Priests*, noted that LSRP plans to develop an awareness program among the laity on the subject among its future efforts.

For further information regarding this Special Report, contact Laity in Support of Retired Priests, Inc. at <http://www.lsrpinc.org>



CARA was founded by Catholic leaders in 1964 to put social science research tools at the service of the Catholic Church in the United States. For information on CARA and its mission of research, analysis, and planning, contact:

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