

# Religious Communities Seek Paths to Long-Term Care for Aging Members

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Contributor to *Health Progress*

In 2004, the Sisters of the Presentation of the Blessed Virgin Mary decided that they could not offer on-premises skilled care to their aging members. “We made the decision with our heads, and we’re living it now with our hearts,” said Senior President Sr. Mary Catherine Redmond, PBVM.

The congregation has been drawing on its financial portfolio to pay its bills since 2017. Sr. Redmond hopes the money will last another 10 to 15 years, but she says of those investments, “It could go tomorrow.”

When the sisters can no longer safely stay in the congregation of 69 women, with a median age of 81, they go to one of two long-term care facilities — a Catholic one about 45 minutes from their motherhouse in New Windsor, New York, or, if no spot is available there, a secular one close by. Sr. Redmond has also worked with two other congregations to explore and negotiate together for other retirement facilities.

The Catholic facility offers daily Mass and has more sisters in residence, offering a greater sense of community — but the nearby facility makes it easier for sisters from the motherhouse to stop by to offer the Eucharist and a visit.

Hundreds of congregations across the country face variations on this dilemma, as fewer working-age sisters try to support more who need skilled care or assisted living. The problem has been growing more acute for decades, and even as religious communities discern the best choice from imperfect options, no perfect formula for success has been found.

## LONG-TERM PLANS ‘IN THE MIND OF GOD’

A 2023 study by the Center for Applied Research in the Apostolate reported that as of 2021, there were approximately 36,000 vowed women religious in the United States — a 51% decrease from 20 years earlier.<sup>1</sup> Most congregations, seeing the coming demographic crunch, began serious retirement planning no later than the 1980s, according to Sr. Thu Do, LHC, PhD, the co-author of the report. “Compound interest pays off if you start 30 or 40 years ahead of time,” she said. Also, for many decades most congregations have enrolled their members in the Social Security program.

Fr. Thomas Gaunt, SJ, PhD, the other co-author, said that congregations have used every possible living arrangement, depending on individual circumstances. Some have their own retirement home, some have an arrangement with a public retirement home, and some keep their oldest members in the same facility with their sisters in ministry, bringing in a nurse on a regular basis.

But a separate report in 2023 by the National Religious Retirement Office found that out of 476 responding congregations, only about 6% were adequately funded — including approximately 7% of the 119 men’s communities and 5% of the 357 women’s communities.<sup>2</sup> Fr. Gaunt estimates



that in the coming decades, between 10% and 30% of all communities, particularly the small orders, will no longer be autonomous.

Communities' resources for raising money vary widely. Fr. Gaunt said that orders that focused on education may often have generous donors: "For Sister Mary who taught me in third grade, they'll send money every month." Orders that focused on health care or social services may not have formed those same personal ties. But communities that ran hospitals are often able to make arrangements to reserve spots in nursing care or assisted living for their aging sisters — and they may also find themselves with a large sum of money if and when they sell facilities.

There are lots of creative ways for congregations to collaborate — sometimes, they will merge outright if they have an affinity in ministry or spirituality, or a smaller group will "come to completion." Another arrangement is for the members of one order to move into the facility of another.

The Sisters of Sts. Cyril and Methodius, a small congregation in eastern Pennsylvania, have welcomed other orders into their assisted living facility since 2007, beginning with 14 Dominican sisters. "It was an incredible success," said Sr. Barbara Sable, the congregation's general superior. "We had our own sense of community when we wanted it, but we blended in many ways."

Since then, there have been several arrivals and departures, but currently, the site is home to sisters from five congregations. Each community has a private gathering room, but many activities, meals and liturgies are shared in the larger common space. Almost every table in the dining room has sisters from different orders sitting together.

More than once in the past 17 years, a group of sisters has departed because their congregation found another living space for them. "They're sorry to move away from their friends," Sr. Sable said, "but they understand the value of being with their own community. We take vows, and obedience is one of them."

The Sisters of Sts. Cyril and Methodius currently have 49 members, Sr. Sable said, with a median age of 80. Their long-term plan "is in the mind of God, and has not been shown to us yet," she said. "We think about the three sisters who were our founders in 1909, and they also didn't know what would come next."

Fr. Gaunt said that a particularly challenging

situation is when a contemplative order can no longer care for an elderly or infirm member in their cloistered location. "It can be very traumatic if you went into the monastery at age 20 and now, you're 87 and the superior says, 'We can't take care of you, so you need to move to assisted living or nursing care.'"

A move to a new place is often a chance to consider the difference between mission and ministry. Vowed religious will always have a mission to serve God, but the form of ministry may change over a career. And when a career is no longer possible, "your ministry is praying for the Church and for society," Fr. Gaunt said. "It isn't just a throw-away line. In the infirmary or in nursing care, they'll say, 'Here is what we should be praying for.'"

"When someone goes to a nursing home, they are missioned to the nursing home," said Sr. Redmond of the Sisters of the Presentation. That mission might be prayer, visiting other residents or tasks such as ordering socks for homeless people online — but the sisters still have a purpose.

#### FINANCIAL STRAINS AHEAD

Looking at the numbers, Fr. Gaunt sees an inflection point happening now or soon. As the large number of post-World War II novices die, the average age of American religious will come down due to the lower numbers who joined in later years. And more international sisters (such as Sr. Do) are coming to the United States to do ministry under their home orders.

"When the community needs to put money aside, but they have 80 retired sisters and 20 active, that's a real crisis," Fr. Gaunt said. "Many communities do not have a single sister with a real income. And if a sister who was earning \$300,000 as the president of a hospital steps down, that's a huge hit."

Individual dioceses cover retirements for diocesan priests separately, and National Religious Retirement Office (NRRO) Director John Knutson said that many dioceses do separate collections to raise funds for that purpose. Congregations of brothers and priests are fewer than those of women religious, but they face the same issues.

The NRRO serves as one systematic source of help, distributing almost \$28 million to about 300 congregations in 2023, according to a formula that weighs each group's census data, assets, cost of care and other factors. Since its founding in 1988,

the organization has distributed more than \$970 million in direct aid and other assistance.<sup>3</sup> “For the next 10 years or so, the need is going to be very great, simply because of the average age of congregations,” said Knutsen. “If it does fall off, it will mainly be because the numbers are dropping.”

Preparation for the financial strain runs the gamut, he said, but “like anyone else, the earlier you get started, the better off you’ll be.” The 6% or so of congregations with adequate funding had “strong planning, getting advice on the right topic from the right people,” or a strong development office of their own, he said.

The NRRO funds direct costs of long-term care for aging religious, but another agency, Support Our Aging Religious (SOAR!), has a mission to enable specific capital projects for congregations, such as an elevator or a van. The NRRO appeal is routed directly through parishes; SOAR! looks for grants from foundations and individuals.

Sr. Kathleen Lunsmann, IHM, the president of SOAR!, said that very few congregations of Catholic sisters in the United States are fully funded for retirement, and most are underfunded.

SOAR! awards about \$3 million per year and most applications are granted, but the needs are increasing. Selling a motherhouse or other real estate will often help a particular congregation, “but that’s hard, too,” she said. “Women religious in their 80s have never been involved in discussions about selling real estate.”

Sr. Lunsmann said that every year, SOAR! gets grant applications from several first-time applicants.

#### **SERVING AS WITNESS TO THE GIFT OF AGING**

In addition to money, SOAR! has offered support to congregations through Pathways to Wellness, a pilot program that aims to reduce the cost of health care for religious congregations and alleviate stress upon their leaders. Elizabeth Góral-Makowski, SOAR!’s director of development, said that the program offered quarterly webinars and conference calls among superiors, where they “could talk to each other and realize they were not alone. They could share some strategies and thoughts and get a sense of community.”

The program also assigned some congrega-

tions a wellness coordinator, whose job included researching better deals on prescriptions and making sure that sisters were receiving benefits from Medicare or Medicaid. Góral-Makowski said that aging sisters were more apt to open up about their difficulties to the wellness coordinator. To their superiors, the impulse was to say, “I’m fine.”

In New Windsor, Christine Rodriguez has taken on that role, serving as government benefits coordinator for the Sisters of the Presentation. She advocates for the community, makes sure everyone gets the benefits they are entitled to and works to create a social environment. “I tell them, ‘Whatever service you’re asking for, I will try to get it for you’ — with very few questions and no judgment at all,” she said. She asks sisters if they are satisfied with their doctors and medication and arranges transportation off the campus.

As another wellness service, Rodriguez began offering bingo to the residents some time ago. But she is quick to forestall any retirement home stereotypes. “It’s much bigger than just bingo,” she said. “You can see cognitive issues and also relationships.”

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The transition to a nursing home, whether secular or Catholic, can be difficult for anyone. Sr. Imelda Maurer, CDP, founded the nonprofit In Service to Our Own to advocate for the needs of older sisters. “With our culture, the temptation is to say, ‘We’re older, we’re fewer, and ain’t it sad,’” she said. “I think we need to say, ‘But what is our mission to do now?’”

Sr. Maurer thinks sisters can lead the way in breaking down ageism and to “witness to the gift of aging. I think that is our prophetic call today.”

Another related purpose comes from Sr. Tere Maya, CCVI, CHA’s senior director for theology and sponsorship. She notes that many women religious are energized about the years of service ahead of them, and that the United States should look beyond its borders to consider how vowed women serve, whether domestically or abroad. One aspect of congregational life is to prepare

younger sisters to accompany their elders in aging. Ongoing research about aging religious, such as the Nun Study, a longitudinal study by the School Sisters of Notre Dame,<sup>4</sup> can hold lessons for the aging population as a whole.

The shift in prophetic calls is nothing new in the long term. “It’s been going on for 2,000 years,” Sr. Do said. “Communities sprout up, they exist for a few years or a few centuries, and they disappear.”

“This is not the end,” Sr. Maya said. “Something else is going to happen.”

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#### NOTES

1. Thu T. Do, LHC, and Thomas Gaunt, SJ, “Women’s Religious Institutes Successfully Planning and Funding Members’ Elderly Care,” Center for Applied Research in the Apostolate, June 2023, <https://static1.squarespace.com/static/629c7d00b33f845b6435b6ab/t/64baa32d9f664238023f4aa5/1689953077434/specialrepsum2023.pdf>.
2. “National Religious Retirement Office: 2023 Annual Report Supplement,” National Religious Retirement Office, 2023, [https://retiredreligious.org/wp-content/uploads/2024/09/rfr24\\_2023\\_supplement.pdf](https://retiredreligious.org/wp-content/uploads/2024/09/rfr24_2023_supplement.pdf).
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4. “Nun Study: Alzheimer’s Study Demonstrates SSND Commitment to Educating in Broadest Sense,” School Sisters of Notre Dame, [https://ssnd.org/ministries/nun\\_study/](https://ssnd.org/ministries/nun_study/).



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