

Catholic Priests

Retirement plans for the 33,000 diocesan Catholic priests in the United States vary among the 26 archdioceses and 112 dioceses. In 1960 more than half of the jurisdictions had an organization with a title such as Infirm Priests' Fund or Priests' Mutual Benefit Society. These provide medical care and, in some dioceses, a pension plan. Correspondence with a sample of the larger archdioceses reporting such funds or societies suggests that pension plans were available to about 10 percent of all diocesan priests. In other dioceses a priest is promised a salary or sustenance payment for life. There is ordinarily no fixed retirement age; the priest retires at his request and with permission of his bishop, but usually only when he feels he is no longer able to perform his duties. Some of the plans were funded, but not fully, and a few were insured. Whether there is a partially funded plan or just an agreement to support the priests for life, the payments required from the general funds of the diocese or from its parishes are proving very expensive these days, and some dioceses are looking into funding arrangements. The plans on which we have information generally provide a flat-sum benefit of \$50 or \$100 a month. Since no provision is made for dependents and few priests ask to be retired, the funds would be expected to be proportionately less than those for Protestant and industrial plans.

Rabbis

Over 3,000 ordained rabbis were active in religious work in the United States in 1960, and almost half of them belonged to three major rabbinical associations which reported insured pension plans. Coverage was estimated at almost 60 percent for this group. Information was not available for the remaining rabbis, some of whom belong to two other major associations or to minor groups, but their pension coverage is estimated to be low. The high proportion of rabbis who had elected social security coverage (92 percent in 1958) suggests a future increase in their pension funds.

Clergy of Other Religious Bodies

Other religious groups in the United States probably had around 2,000 ministers. Pension information is not available, but the largest group—Eastern Orthodox, with about 80 percent of total ministers—had 71 percent social security coverage in 1957, and may, therefore, have some pension coverage.

Lay Employees of All Religious Bodies

There were approximately 190,000 lay employees of religious bodies in 1960. Almost 60 percent were employed by Protestant churches and almost 40 percent by Catholic churches. Probably a large proportion only worked part time, and some were retired from jobs in industry or Government. Beginning in the 1930's, members of the Church Pensions Conference started to set up plans for lay employees. In a few denominations lay workers may join ministerial pension plans, but in the majority of the denominations the same board administers separate though similar plans for the two groups. In general, the lay Protestant plans are included in table II-2 among noninsured funds for religious bodies. In 1960 coverage was probably less than 3 percent for lay em-