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by Peter Daly

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"Welcome to the real world." That's what a priest friend of mine said to me as he welcomed me to the ranks of retired priests.

"What does he mean?" I wondered. Doesn't he realize that parish ministry is the "real world"? Surely he knows that modern pastors deal with all the problems of modern life.

But, on reflection, I am beginning to understand what he meant. Life outside of a rectory is much more like the lives of the average lay person than life inside the protective cocoon of church institutions. One priest friend of mine, who had entered the seminary when he was 14 years old, told when he retired after 50 years as a priest, "I have been institutionalized all my life. This is the first time I have lived on my own outside of the seminary or a parish."

So how is retirement the real world in a ways that parish life was not?

For one thing, retired priests have to worry about money, just like lay people.

The day I retired, my income was cut in half and my expenses more than doubled.

In the parish I never worried about the cost of things when I went to the supermarket. I just bought what I needed. I wasn't extravagant, but I never really worried about prices. The parish shopping cart also included little perks, like laundry detergent, light bulbs and shampoo. All the household products were paid for on the parish credit card. In retirement, my trips to the store are much more cautious. If I don't need it now, I don't buy it.

When I was a pastor, the parish also paid for my meals when I ate out. I never abused the privilege and never charged the parish for meals when I was traveling. But if I grabbed lunch at Starbucks, I charged it to the parish. Now, Starbucks is a luxury.

My pension is \$1,660 per month.

The median rent for a one bedroom apartment in the Washington, D.C., area is over \$2,000 per month. (Washington, D.C., is the fourth most expensive big city in the U.S., after San Francisco, New York and Boston.)

Eventually I will get Social Security, of course, which will be around \$1,200 per month. Right now I am putting off taking Social Security because I intend to return to work after Christmas to help pay my rent.

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I help out in parishes and do funerals at Arlington National Cemetery, which brings in another \$600 to \$700 per month. But that additional \$7,000 to \$8,000 per year is still not enough to pay the rent on my two-bedroom apartment.

I could, of course, live in a rectory. But there are problems with that. First, in our diocese we still have to pay rent to live in the rectory. Second, you aren't really retired. You become the low-cost "substitute" for the pastor. Third, we are sort of "guests" in the pastor's house.

A second way that retirement is the "real world" is that we no longer have the help of the parish staff.

For most of my 31 years in parish life, I never had a housekeeper or a cook. But I did have a secretary and the parish maintenance staff. If something was broken, I called the maintenance guys. If I needed something run off or needed to get a letter or cards out, I gave them to the secretary. Now I am on my own.

I was confronted with this the first day in my new apartment. The men of the parish had helped move my stuff to the new place, but they had just put it inside the door in the living room. I had to get the furniture to the right room, which meant moving it up and down stairs by myself. It took me two weeks to get everything into place. Broken light fixtures and door locks — my problem if the landlord won't fix them.

But the biggest difference and the most important way that retired life is the "real world" is the loneliness. It gets harder to make friends as you get older. But in the parish I was always surrounded by many people and was constantly busy. Every night I had a meeting, every day I had a long list of things to do. I don't miss some things like finance council or Knights of Columbus meetings. I got tired of the pre-school Christmas plays and the Eagle Scout ceremonies, but in the parish I was never alone and seldom lonely.

However, a feature of retired in life in particular and elderly life in general, is that old people are more lonely. I go home to an apartment where I live alone (except for my 19-pound cat, Russell. Thank God for Russell.) While I often ate alone in the rectory, now I am nearly alone.

However, just as I am writing this column, two Mormon missionaries rang my doorbell. That didn't happen often in the rectory. I do have nice neighbors. And I see my old law school classmates more often. I can have a conversation with people without having to be the priest.

Do I regret retiring? The jury is still out.

In some ways life is harder. But one good thing is that I have the chance to just be myself and discover who Peter Daly is after 35 years of seminary and parish life.

It is not a bad thing to have solitude. I read and pray more.

It is not a bad thing to have to live more simply; it makes me value the little things.

It is not so bad to occasionally sleep in more often and read the paper all the way through.

If this is the real world, I think I can get used to it.

[Fr. Peter Daly is the former pastor of St. John Vianney Parish in Prince Frederick, Maryland.]

**Editor's note:** We can send you an email alert every time Fr. Peter Daly's column, "Parish Diary," is posted to [NCRonline.org](http://NCRonline.org). Go to this page and follow directions: [Email alert sign-up](#).