

Indebtedness Patterns Among Roman Catholic Theological Students

Based on Research Data Collected by Anthony Ruger Reported in
"The Educational Debt of Theological and Rabbinical Students"

Commentary by Katarina Schuth, O.S.F.
Saint Paul Seminary School of Divinity
University of St. Thomas, St. Paul, MN

The cost of theological education and the consequent debt load of students is an area of growing interest in Roman Catholic circles. As tuition, housing, and living expenses mount, concerns about how to support theological education engage all those associated with it. Students, theological schools,¹ dioceses, and religious orders² all have a stake in the issue and they need to understand the implications of rising costs for themselves and their institutions. Sufficient student enrollment is, after all, the lifeblood of an institution, and the number of students is often linked to the bottom line cost to individuals or their sponsors.

In the Roman Catholic system, different categories of students are variously involved with issues related to indebtedness. First, diocesan seminarians are most often supported at least in part by their dioceses, but not all of them are debt-free upon entering the seminary, and many incur additional expenses during their M.Div. program. Dioceses, too, are paying more attention to the level of expenses they assume on behalf of seminarians.

The second group, men and women who are members of religious orders, have their educational expenses paid by the order, but these organizations are concerned about how much they can afford for education. The average age of members of orders, especially of women religious, is increasing rapidly, and therefore expenses for retirement are skyrocketing

¹The term "theological schools" refers to seminaries and theologates where students can pursue an M.Div. degree. In this paper, the term "schools" is used to refer to these institutions.

²The term "religious order" is used to designate societies, congregations, communities, etc., of men and women religious.

and funds available for education are diminishing. With rising costs, dioceses and religious orders are paying more for the education of future priests and religious, and as financial resources grow tighter, bishops and religious superiors are looking for ways to alleviate the burden and reduce or share the costs for tuition and living expenses.

Yet those most seriously affected by potential indebtedness are the third group, lay students. During the past ten to fifteen years many more students who do not expect to be ordained have enrolled in theological schools. Though these women and men usually are headed for church service positions, they are rarely supported during their studies by dioceses or religious orders. They depend on their own or family resources and whatever form of financial aid they can procure to finance their studies. With a diminishing number of seminarians, these lay students are often critical to the financial health of theological schools and now number over 2,500 full and part time. Students who are concerned about keeping their indebtedness to a minimum look for schools that can assist them financially.

As is evident from this profile, the circumstances, consequences, and disposition of student debt depend to a great extent on the future vocational status of an individual, be that religious or diocesan priest, lay man or woman, or religious sister or brother. The data provided through this research offer opportunities for analysis and interpretation of the varied indebtedness patterns. First, some considerations about the extent and limitations of the data must be acknowledged. A total of 266 Roman Catholic students who graduated from theological schools in 1991 responded to the survey. Of these students, 187 were enrolled in Roman Catholic schools. This sample represents approximately 20 percent of the graduates of Roman Catholic schools in 1991, thus making it a reasonable sample from which to draw conclusions. Furthermore, the data are supported by other research and confirmed by widely held beliefs about student indebtedness.

Nine schools, about one-fourth of the total eligible, completed forms for this survey. Six

of these are primarily diocesan and three are primarily religious order schools. Though they are diverse in location and type, larger schools are underrepresented. Information about how expenses are handled by dioceses is more extensive, with data for 91 dioceses reported, nearly 50 percent of the total number. Information was submitted for only 37 of several hundred religious orders, but the practices of orders are very similar, so the small number is likely to be representative of policies for religious in general. With these limitations in mind, I will draw as much information as possible from the data.

A. Who are the Roman Catholic students in the survey and how do they compare with their Protestant and Jewish counterparts in relation to levels of indebtedness?

The Roman Catholic students who responded to the survey represent widely differing circumstances. Of the 266 total, 187 (70 percent) attended Roman Catholic theologates and 79 (30 percent) attended other schools. They are divided between M.Div., 174 (55 percent), and Masters programs, 121 (45 percent). Men outnumber women by nearly two to one, 174 (65 percent) to 92 (35 percent). Gender is a significant factor in the type of school attended: 41 women (45 percent) and 146 men (84 percent) are in Roman Catholic schools. The following table illustrates the differences by degree being sought:

Type of School	Masters		M.Div.	
	Women	Men	Woman	Men
In Roman Catholic Schools	34	29	7	117
	48%	58%	33%	94%
In Non-Roman Catholic Schools	37	21	14	7
	52%	42%	67%	6%

The large proportion of men M.Div. students in Roman Catholic schools can be attributed to the fact that most are seminarians. Women enrolled in M.Div. programs may be attending non-Catholic schools in rather high proportion because a number of Roman Catholic schools do not accept women for the M.Div. degree. In places where they are accepted, the number of women enrolled may be so small as to deter other potential women enrollees.

Looking at the indebtedness of the various groups of Roman Catholics, we find only small variation in the proportion with debt: 38 percent of M.Div. women; 33 percent of M.Div. men; 35 percent of Masters women; and 44 percent of Masters men. Since the expenses of men religious are paid by religious orders and many diocesan seminarians are assisted by their dioceses, we can explain the small percent of borrowers in the men M.Div. category. Overall, 36 percent of Roman Catholics borrow, while among all students it is 44 percent.

We can also compare the amount of borrowing. Those with the highest average are Roman Catholic women M.Div. students. Those who borrow graduate with an average debt of \$19,011, and for all in that category the average is \$7,242. While the proportion who borrow is not exceptionally high (38 percent), the amount is. The reason for the higher debt may be that 67 percent of M.Div. women are enrolled in non-Catholic schools where tuition may be more and where they would not enjoy financial support since they are outside the system. For Roman Catholic men M.Div. students, the average debt for borrowers is \$11,043, exactly the same figure as for all M.Div. borrowers. However, the average of all Roman Catholic men in that category is lower, \$3,651 compared with \$5,267 for all, since the percent of borrowers (33) is lower. For Roman Catholic Masters students, the average indebtedness for borrowers is similar, \$11,717 for women and \$12,073 for men. Both are higher than the average of all Masters students, which is \$10,017.

What can we conclude from the data? One finding is striking and contrary to conventional wisdom: Roman Catholic women enrolled in non-Catholic schools are highly

indebted and are probably not attracted to the non-Catholic schools because of scholarships, as is often assumed. The question of why they do enroll in non-Catholic schools warrants investigation. Some would suggest that it is because of the overwhelming numbers of men in Roman Catholic M.Div. programs, or that the programs are not geared to their needs, or that they do not feel welcome in these programs. Perhaps there are other reasons to be explored.

The higher than average borrowing of Roman Catholic Masters students is of interest. Overall the rate is 34 percent, but for Roman Catholic men it is 44 percent and for women 35 percent. The difference may be explained by the fact that women religious would have their expenses paid by the order, but the men are most likely lay men with little access to funding. The survey does not identify lay or religious status, but we know from other sources that men enrolled in two-year Masters programs are generally lay, and women are a mix of lay and religious. This finding points to the urgent need of scholarships for lay students in Roman Catholic theological schools.

B. Financial Arrangements for Sponsored Students

One part of the survey concerns financial arrangements for tuition, room, and board for diocesan seminarians and religious men and women in theological schools. Questions were asked about how tuition is paid, who covers the costs of housing and living expenses, and how preexistent educational debt is handled.

Each segment has its own practices, but they all make available considerable financial support for students in these categories. Information about lay students was not included in this part of the survey since they are usually not sponsored and are largely responsible for their own expenses during theological education.

1. **Practices of Dioceses Concerning Financial Arrangements.** Reports about the practices of 91 archdioceses and dioceses were submitted by school officials, representing nearly half of

all U.S. dioceses and four other dioceses from outside the country with students studying in the U.S. Of these, 49 (53.8 percent) report that "tuition is paid in full by the diocese." Forty dioceses (44 percent) indicate that "tuition is paid by the diocese, but the student must repay the diocese if he is not ordained to the priesthood or if he leaves the priesthood." Another ten (11 percent) say that "tuition is partially paid by the diocese." Some of these responses overlap, but overall 93.5 percent of dioceses pay all or part of the tuition of seminarians. Other arrangements are in effect for six dioceses including five (5.5 percent) in which students are expected to pay their own tuition, seeking loans if necessary. Four of these five indicate that if the student is ordained, the diocese will repay loans. The sixth diocese is located outside the country and the school offers full scholarships to students from that diocese.

Similar but even more generous practices prevail for dealing with housing and living expenses. Sixty dioceses (65.9 percent) pay these expenses in full, while 12 (13.2 percent) make partial payment. Dioceses seem to be less concerned about recovering these payments, with only 22 (24.2 percent) of the dioceses expecting students to repay the costs if they are not ordained or leave the priesthood. As with tuition, six diocese have other practices, including four that will pay outstanding loans for those who are ordained, one which expects the student to pay, and the final diocese where fees are paid by the school and students assist with work study.

Fewer responses to questions about prior debt were submitted, with 46 (51.5 percent) not reporting the information. Of those that did respond, 31 said that the debt was the responsibility of the student, 13 said that the diocese assumes the debt after ordination, and one indicated that the student could apply for an interest free loan. Some dioceses expect students to pay off loans for up to five years and then the diocese will take on the remaining debt. In the past, many seminarians attended college seminaries where they were less likely to incur significant debt. As this pattern changes, it is conceivable that seminarians will in the future carry more undergraduate debt from other colleges. That trend is likely to be offset by

the fact that seminarians entering theology are now considerably older than in the past and often have paid off some of their educational debt while working.

What does the data tell us? In general, the expenses for theological education for diocesan seminarians are carried by the diocese (about 90 percent), with the understanding that if the man is ordained, most or all of the costs will be forgiven. While ongoing expenses are generally covered by the diocese, students are encouraged to obtain grants and scholarships and even loans from whatever sources possible before the diocese pays the remaining costs.

These responses comport well with the student-reported data in this survey. Of the Roman Catholic men M.Div. students, most of whom are seminarians, one-third indicate that they have debt averaging \$11,043. The debt may be a combination of preexisting educational costs, money owed to the diocese for theological education, or new loans that the student takes out for expenses not otherwise covered. While the average level of debt is the same for diocesan seminarians as for all other M.Div. graduates, a higher proportion of others (47.7 percent compared with 33 percent for seminarians) have incurred debt. Thus, in part because of diocesan support, nearly 15 percent fewer seminarians carry debt for their education. However, the potential for earning is also much less for ordained Roman Catholic clergy than for other ordained M.Div. graduates, and so the ability to carry debt is also less. In a survey done in 1991 of 1984 graduates, average income for ordained Roman Catholics was \$19,110 and the median was \$13,020. In contrast, the average income for ordained Protestants in the same year was \$38,815 and the median was \$35,000. The repayment of the average \$11,000 debt would require about 10 percent of the median Roman Catholic income, but only about 4 percent of the median Protestant income.

2. Practices of Religious Orders Concerning Financial Arrangements. Schools supplied information about 24 religious orders of men and 13 of women concerning financial

arrangements for theological studies. For the men, tuition is paid in full by the order, or, in one case, the school is run by the order and so no tuition is charged to their own students. Living expenses are covered by the order in all cases. The few schools that responded to questions about pre-existing debt, indicated that it is handled in a variety of ways. Most commonly, after final vows the order assumes the educational debt of its members. At such time the orders may continue to make monthly payments until the debt is retired, or they may pay it off entirely. In one instance, debts must be paid before the person can join the order. In all cases, if a man leaves his order before his educational debt is paid, he again assumes that responsibility. Unlike the practices of diocesan seminarians, men in religious orders do not take out additional loans nor do they assume any other new debt. Therefore, in considering the data, it is important to note that very few, if any, of those in religious orders are among the 33 percent of Roman Catholics with debt.

The practices of religious orders of women are similar to those of men, with 11 of the 13 saying that tuition and living expenses are paid by the order. In the other two cases the reports state that scholarships and grants were applied for and received. Certainly any religious order would welcome such support to reduce educational expenses, but the policies of theological schools do not always provide the opportunity for religious to receive financial assistance. Concerning pre-existing debt, three reports state that debt must be paid prior to joining the order; one states that after a certain number of years the order will pay off the remaining debt; and one other order assumes the debt upon entrance. Although it is not specifically stated in all responses, if members leave their order, remaining debt is almost certainly the responsibility of the individual. As is true for men religious, women religious are not likely to be among those identified in this report as carrying educational debt.

C. Financial Arrangements for Lay Students.

Generally, lay students enrolled in theological schools are not sponsored by a diocese or religious order, so they are dependent upon their own resources and scholarships or loans offered by schools to assist them with their expenses. Earlier we noted some of the differences in the proportion and levels of indebtedness for lay students: more are borrowers, and the amount they borrow is higher than for seminarians. This information is well-known by administrators of Roman Catholic schools, and most are seeking sources for scholarships for these students. Raising money for lay scholarship endowment is still more difficult than for seminarians. The realization of the importance of lay ministers in the Roman Catholic community is not yet universal, and so development offices regularly report problems in encouraging donors to contribute to lay scholarship funds. However, they do see the beginning of a change in attitude that augurs well for the future.

D. Concluding Remarks

This useful study of indebtedness adds new information in some areas and, in others, confirms the impressions of many experienced observers of Roman Catholic theological education. Most seminarians have considerable support from dioceses and religious orders. The question for this group might be how long these expenses can be sustained by the sponsors. In case of necessity, many families (41.2 percent) would be willing and able to pick up the debt of seminarians. For now, some seminarians are left with sizeable educational debt that is difficult to retire because of relatively low income once ordained, and a few report serious problems with debt that may affect their continuation in the program. These deserve special attention.

For lay students, the current situation is more difficult since few of them are sponsored by dioceses or religious orders. They depend on theological schools to offer tuition reduction, and they seek outside grants from a few sources that support lay ministry. They also continue

to work more hours at paying jobs during their studies than their seminarian counterparts, and they take out more loans. Repaying these loans is not easy since salaries are generally low in the ministry positions they will assume. The cost of theological education combined with low potential for earning may deter many from considering a career in lay ministry, but we have only anecdotal information to support that view. Meanwhile, many schools are working diligently to establish scholarship funds for lay students, since their own viability and vitality often depend on the enrollment of a substantial number of lay students. Only a few Roman Catholic theologates depend solely on the enrollment of seminarians. At present a school's policies and practices affect lay student access to theological education more than anything else. The church has not yet initiated widespread support for the education of lay ministers, but as the need for their services grows, support is also likely to increase.

As the costs of theological education rise concerns about indebtedness are certain grow even more acute in the years ahead. Both the theological schools and the church have much at stake. For the schools, their ability to persist will depend in large part on enrollment, and without financial assistance, students in adequate number will not be able to attend. For the church, even more is at stake, since the quality of ministry depends decisively on the quality of theological education made available to those who will serve in the future.

REDUCING STUDENT INDEBTEDNESS: WHOSE RESPONSIBILITY IS IT?

Judith E. Smith

The indebtedness of seminary graduates has caused a great deal of concern in my denomination in recent years. Tuition, living costs, and other expenses related to seminary education have increased dramatically while denominational support for the seminaries has proportionately declined. In 1972, support from The United Methodist Church made up approximately 33 % of the operating budgets of the thirteen United Methodist seminaries. This year it will provide only about 20 % of those budgets. Consequently, the schools have had to find other sources of income. One of those sources is, of course, tuition and fees from students. With the decline of other monies, the schools have had to rely more heavily on those funds.

The study recently completed by the Auburn Center for the Study of Theological Education, "The Educational Debt of Theological and Rabbinical Students," gives us significant new data to help deal with the future financing of theological education. On the one hand, the findings are encouraging. The number of students leaving with theological school debt is smaller than some of us had supposed. Anecdotal stories that we hear tend to make us think that the number of students with heavy debt is quite high. This study gives us a helpful look at reality. It is not true that everyone who attends theological school will graduate with heavy debt. The majority will not. That is good news for all of us.

On the other hand, the study calls us to attention in two ways. First, it puts a face on the students who are struggling most with debt. Single students incur greater debt than married students, even those with children. And single students with dependents (most of whom are women) tend to borrow more often than either of the other categories. More African American students borrow larger amounts. African American students also tend to work longer hours for pay than white students do.

This information sounds a cautionary note. We must take care not to sacrifice diversity in our attempts to reduce the level of borrowing. Policies that might reduce indebtedness must be carefully analyzed to ensure that they do not lead to the exclusion of women and racial ethnic minority students. These are the students who traditionally have less social and cultural support for attending theological school. In our denomination, some of those who appoint clergy to

congregations assume that both women and racial ethnic minority persons will be more difficult to place. Consequently they often receive less encouragement from the 'church establishment' than while males do.

Many African Americans have great personal support from their local church and from the African American community, but they often have received less wholehearted support from institutional structures. And women, in spite of their increasing numbers, are still not as clearly in the 'mainstream' of professional ministry even in those denominations that have ordained them for decades. For denominations such as my own that advocate an inclusive Christian community and seek diversity in future leadership, the call is clear. We must explore new and different ways of supporting our commitments by providing alternate funding sources during the educational process.

In addition to the financial stresses during seminary, both women and racial ethnic minority graduates often find themselves placed in smaller congregations with lower-paying jobs due to the systemic racism and sexism that still exist in the church and the culture. Not only are they deeper in debt, but they have more difficulty paying off that debt. In one of our annual conferences, several recent seminary graduates serving in local congregations discovered that they qualify for food stamps. If the church is truly committed to an inclusive future, then this study can help identify those students most likely to borrow heavily and support efforts to provide additional financial assistance for them.

The second way that the study calls us to attention is by indicating that, of all the potential factors -- marital status, race, age, sex, etc. -- the most significant factor affecting indebtedness is the school which a student attends. But even more startling was the discovery that size, financial strength, church and university relationships, denomination, and size of endowment of an institution does not enable one to predict the level of indebtedness of its graduates. Even factors such as higher tuition and cost of living or the size of financial grants were not always dependable predictors. Apparently what both the theological schools and the denominations need to scrutinize most carefully is the way in which student aid is secured and managed.

The study looked at the whole spectrum, from schools that do not participate in federal loan programs at all to schools that require students to borrow before they are eligible to receive a financial aid grant. The ways in which schools administer their financial aid vary greatly from institution to institution. And in-depth look at the various financial aid practices of our

seminaries would help to identify those schools that most successfully limit the debt of their students. But even if we can identify and change financial aid practices to reduce the level of student indebtedness, we still must replace the borrowed money with funds from other sources.

In our denomination during recent years we have seen a significant decline in the number of 'traditional age' students and an increase in second career students. The latter have been a great gift to the church, bringing with them maturity and experience that have enriched our common life. But the decline of younger students is still of great concern. While the causes of this decline are unclear, I do believe that institutional and cultural changes have had an influence. In my own experience, the sense of responsibility that congregations once felt for calling forth the next generation of bright and capable young people for ministry seems to have declined significantly. This may be due in part to the changing nature of congregations, now made up of many persons with no United Methodist background and far less denominational loyalty than in previous times.

Parishioners who do not think of themselves as connected with other United Methodist congregations across the church feel less responsibility for calling forth future leaders for those congregations. In additional congregations who have not played a role in articulating the call to ministry to others will not have a high investment in their future and will be less inclined to help them financially.

Changing educational requirements for ministry have also affected the congregation's role. Until 1940 it was the responsibility of local church to license pastors. The normative way to enter the ordained ministry was not to attend a theological school but to take the Course of Study. An individual who chose to attend theological school was required to complete the Course of Study in addition. In 1940, a seminary education became the preferred educational route to ordained ministry. In the current candidacy process the congregations's only role is to give their approval to an individual as the first step. Once that approval is given, decisions about the person's qualifications are made by district and annual conference structures, not by the local church. When these changes occurred, the critical role of the local church in determining future leadership lessened significantly. A congregation that does not participate in the licensing of pastors may feel less obligated to provide financial support to students. In addition, when it became normative to complete a theological degree instead of the Course of Study, the cost of entering ordained ministry rose significantly.

Under the current system, many who are concerned about the competency

and effectiveness of clergy tend to place blame on the seminary. Annual conferences and local congregations want the theological schools to guarantee that their graduates will be effective pastors and congregational leaders. Too often they believe that the whole responsibility for effectiveness lies with the seminary. Without ongoing congregational involvement the seminary too often becomes the most important evaluator. But the seminary responds primarily -- and appropriately -- with information about the student's academic performance. The church then comes to believe that if the seminary would only teach more courses or different courses, the students would be more effective pastors.

It is easy to see the impact of our culture in all these issues.

Contemporary American society increasingly has moved in an individualistic direction. We see it in business practices, in family relationships, and in educational systems at every level. It is also evident in our attitude toward education for ministry. In recent years we have come to understand ordained ministry as a 'profession' rather than a vocation. An individual chooses that profession and then bears the responsibility for paying for the education necessary to enter the 'guild.' Even when there is a strong understanding of call and confirmation by the church, the education needed to fulfill that call is seen as the responsibility of the individual. That person looks at potential theological schools, decides where he or she wishes to go, applies, seeks funding, and then moves through the process of becoming an official candidate and seeking approval. It is a highly individualistic enterprise, as is the acquiring of professional credentials in many other fields.

At the same time that my own denomination has moved in this direction in its understanding of ministry, it also has sought to speak a prophetic word to the culture on behalf of an understanding of community responsibility in and for all of life. We have emphasized our connection with one another as children of the one Creator and our responsibility for the well-being of all the earth. For many of us, the corporate nature of our life is fundamental to the understanding of our faith. Our denomination and other others like it have spoken repeatedly on issues of responsibility to the whole community. Congregations everywhere are involved in care for the poor, the hungry, and the homeless. We seek community solutions to social justice issues and call for corporate responsibility in all aspects of our lives. We confront acts that separate us from our fellow human beings and we call on each other to live responsibly, caring for one another in ways that are often counter-cultural. Yet the task of calling forth persons for ministry and

providing their education seems to have moved in precisely the other direction -- toward a highly individualized understanding. Frequently students choose a seminary based on geography, convenience, schedule and other very individual concerns. The result is that often their choices are limited and they may not attend one of their denomination's own schools. The reasons for their decisions are often financial ones.

This phenomenon has caused significant concern among denominational leaders. Because we believe that we have a distinctive theological and cultural heritage, we are convinced that there are advantages to having our pastors educated in United Methodist theological schools. While it would not be practical or even effective to require students to attend denominational seminaries, both the schools and the denomination are constantly seeking financial resources that will make it possible for all students to have that choice.

I have suggested that the lack of responsibility that local congregations feel to call persons to ministry may be closely connected with the lack of responsibility that they feel to financially support both students and seminaries. The National Study of Theological Student Indebtedness will contribute significantly to our ability to analyze and address these issues. We seem to have separated our sense of responsibility into discreet categories. The individual is responsible for discerning God's call to ministry; the theological school is responsible for educating that person for effective ministry; the student is responsible for paying for his or her education with some help from the educational institution; and the church then receives the educated minister into the congregation when the educational process is complete.

To effectively address the issue of student indebtedness we must broaden our understanding of responsibility. What if the congregation felt responsible for articulating God's call to ministry to bright and capable persons, for discerning and testing that call with the individual, and then for financially and personally supporting that student? What if the theological schools felt responsible with the student for the management of debt accumulated during seminary training and therefore administered student aid in such a way that every graduating student knew that she or he could handle whatever debt had accumulated during seminary training and therefore administered student aid in such a way that every graduating student knew that she or he could handle whatever debt had accumulated? What if large congregations believed they were responsible for calling forth and educating future leaders for small congregations with few

resources and intentionally set out to do that? What if denominational agencies and theological schools saw themselves as mutually responsible for finding alternatives to heavy borrowing for students whose individual circumstances made it difficult for them? What if annual conferences and local congregations felt responsible for providing salaries for graduating students that enabled them to adequately pay off the debt they had accumulated?

Of course there are congregations and seminaries and annual conferences and individuals and denominational agencies who do feel responsible in all these ways. But I do not believe that there is a widespread common affirmation of this shared responsibility. To achieve it would take both courage and a willingness to be vulnerable. Theological schools would need to be forthright about their financial aid practices in order to seek more effective ways to limit debt. Local congregations would have to make financial sacrifices to support seminary students and to raise entering salaries. Denominations and annual conferences would have to make difficult decisions about allocation of resources. I am not naive enough to think that this would be easy, but I am convinced that it is critically important. I am acquainted with many theological schools and many annual conferences and local congregations. I believe that most of them are deeply concerned about the future of the church. And I am hopeful that his concern can lead us all to a new commitment to our common responsibility of calling forth, supporting, educating, and sending our a new generation of leaders in the Body of Christ.

**SOME REFLECTIONS ON THE
AUBURN STUDENT INDEBTEDNESS STUDY (1995)**

Jackson W. Carroll

It is not an easy time to be a seminary administrator. Perhaps it never was. Here's a partial list of current worries: (1) those having to do with the character and quality of the education being offered, including often shrill complaints that arise from various publics about such matters; (2) worries about the changing characteristics of students--for example, increasing numbers of older and often part-time students--and how their educational needs can best be met; (3) worries about enrollments, including whether student quality may be declining; (4) pressures from an increased number of self-conscious constituents who claim, often justifiably, about underrepresentation in faculties, student bodies or curricula offerings; (5) worries that stem from rising costs and efforts to contain them while increasing revenues; and (6) worries about mounting student educational indebtedness. It is this latter worry that the Auburn study of student educational indebtedness addresses directly with timely, useful information. Indirectly, the study also addresses several of the other worries facing the schools.

Perhaps the most important and surprising finding of the research, at least for this reader, is the relatively low amount of indebtedness that the data reveal. To be sure many students do find it necessary to borrow for their education, and for some the debt load is staggering. Yet, I was genuinely surprised that so many students have no educational debt at all, and that the average debt of those that do borrow is as low as it is. Over the past few years, many of us have heard horror stories of large student indebtedness and have worried about whether they will be able to manage repayment on their income as clergy. With this study, we have the first accurate information about the size and distribution of student indebtedness and some of its correlates. As a result, both students and financial aid officers will now have a much more realistic picture of what to expect.

Of course, the study does not--and could not--answer everything about the financial pressures facing seminary students today; nevertheless, it has stimulated my reflection on a number of issues that are directly or indirectly related to a seminarian's educational indebtedness. Some of these have to do more directly with student life and the seminary experience; others concern ministry leadership more generally.

I.

Consider first the effects of increasing financial pressures on students and their appropriation of what a theological school has to offer. The seminary experience, to be sure, finds its primary focus in the various courses that make up the curriculum. But it also includes participation in corporate worship with faculty and fellow students, immersion in the school's library and a chance to reflect at some leisure on what one is reading, and interaction and discussion with peers at meals and other informal occasions. As several colleagues and I who have been studying the cultures of two Protestant seminaries have discovered, these experiences outside the more formal classroom time are extremely important aspects of a theological education.¹ The whole culture educates. Through engagement in sustained and significant interactions with various dimensions of the school, one participates in experiences and structures that render plausible and reinforce the school's normative and formative message. For this to happen, a student has to "be there." Casual contacts will not do.

We learned, however, that many students face such serious financial pressures that they aren't able to "be there" to engage in and be engaged by much of the seminary experience. Most frequently, the need to work long hours outside the school is the limiting factor. Thus, these students miss much of the informal give and take with faculty and other students as well as other aspects of life in the seminary community. They miss engagement in the school's corporate worship and other spiritually formative moments. At the extreme were several students whose on-campus involvement was so limited that they could name only the few faculty members whose courses they had taken and almost no fellow students. While such extreme cases are relatively exceptional, many students had outside work schedules occasioned by financial pressures that severely limited their involvement in broad aspects of seminary life. We

don't know whether they also had heavy educational indebtedness, though we suspect that this was also the case.

As schools have experienced a growth in the number of students who have heavy outside work schedules--whether in secular or church related jobs--some have tried to adjust their programs to accommodate the students. Examples include increases in evening classes, schedules that permit students to be on campus for no more than two or three days a week, weekend courses, and other forms of part-time, non-residential theological education. Such adjustments per se may not affect the quality of the instruction; they do, however, make it more likely that students' primary engagement with the school is the classroom and not with other significant dimensions of a school's culture.

To be sure, such a result may not be directly related to student indebtedness. Some students may borrow money to avoid having to engage in outside work so that they can participate more fully in the life of the school, while others may work in order not to incur debt. Many, however, may both borrow for their education and find it necessary to work outside. Whatever the case, "being there" is important, and financial pressures that result in working long hours in outside jobs and/or borrowing make it less likely that the full benefits of theological education may be realized. A hint of this result is in the study's finding that borrowers were more likely to report inadequate time for study.

Would that there were a magic wand that would make this situation go away! Short of magic, what can be done? One obvious answer comes to mind: find additional sources of revenue--perhaps through endowments for financial aid, perhaps through making local churches and denominations more cognizant that providing financial aid to students preparing for ordination is in their self-interest. Churches plead for better trained pastors and criticize seminaries for failing to provide them. Making it possible for students to be less financially strapped and more able to participate fully in seminary life will not guarantee that their plea will be met. It will, however, at least make it more likely that students will have greater opportunity to experience the formative power of the school's culture. This study of student indebtedness should be very helpful in making the case with the churches.

A less satisfactory, but perhaps necessary, response is that of finding ways to enrich the more limited contacts that part-time, working students have with the school's culture and to give these students a chance to help shape the school's culture as they participate in it. Simply showing up for classes--whether they are offered week nights, weekends or in other accommodating patterns--will not do the job. Schools that resort to alternative forms of educational delivery must find ways of enriching the cultural life of their programs, else they risk becoming little more than trade schools with a limited formative impact.

II.

As I was surprised and encouraged by the relatively low level of educational indebtedness, I was likewise encouraged that the majority of borrowers were able to repay their loans over time without too much of an adverse effect on their careers. As the study notes, however, some respondents report that they have been negatively affected by their debt load, even to the point of opting out of church-related employment. Whether they are negatively affected or not, all who borrow to finance their theological education are more likely than many in other professions who borrow to finance their professional education, to face quite low starting salaries and to find, therefore, their repayment of the debt more difficult. For clergy, as the author of the study notes, having to use six to eight percent of one's disposable income for debt service may create serious financial strains during the early years of one's career. This is true for all clergy--Protestant, Catholic or Jewish. Let me, however, illustrate the Protestant case, the situation that I know best.

Respondents in this study (from all faith traditions) reported a median family income of \$19,500 in their first position in 1984. Other, more recent data on Protestant clergy salaries alone (excluding spousal or other family income) suggest that the situation is not much different. Assuming that the majority of graduates begin by serving in churches with relatively small memberships, the data suggest that they can expect an annual, before-tax clergy salary (excluding housing and benefits) of approximately \$18,000 to \$20,000. Housing and benefits might add an additional \$8,000 to \$10,000 to the value of the compensation package.ⁱⁱ Often, because of the

small size of many entry level churches, the starting salaries would be less were there not a denominational subsidy. Taking six to eight percent of the disposable income remaining in a salary of this magnitude to service an educational debt places a heavy burden on a pastor and her or his family--unless there is supplemental income from other family members or some form of "moonlighting."

Furthermore, unlike other comparably educated professionals, most Protestant clergy cannot expect that their future earning potential will compensate for the low entry level salaries they receive or for strains experienced from debt repayment. While clergy compensation studies show that pastors of large congregations--for example those with an average weekly attendance of 300 or more--have an average compensation package (including housing and other allowances) in the neighborhood of \$45,000 to \$50,000, the number of such church positions is considerably smaller than the pool of clergy aspirants. There simply aren't enough positions in larger congregations to go around. For example, in five southeastern Annual Conferences of the United Methodist Church, 61 percent of the 5312 congregations had an average attendance at worship of 75 or less; 30 percent averaged from 76 to 200 at worship; eight percent averaged between 201 and 500; and less than one percent averaged more than 500 at worship. These figures are quite typical of other Protestant traditions, not only for United Methodists. Thus the clear implication is that most clergy will experience a low ceiling on upward mobility, measured both in size of parish and correlatively in level of income. This is in sharp contrast to aspirants in many other occupations that require substantial years of education but also offer significant career rewards.

Does this less-than-promising financial future possibly affect the quality of entrants into the ministry? One might argue, justifiably, that most who aspire to ordained ministry do not make expected monetary rewards a major determinant of their decision. I would concur. They are responding instead to a call that makes calculation of financial promise secondary. Also, clergy often receive many psychic, social and spiritual rewards that cannot be measured in dollars. Nonetheless, it is unlikely that financial considerations are completely excluded. Especially when it comes to those whom we might call marginal decision-makers, those who are not entirely

convinced of a special call to ordained ministry, my guess is that some sort of financial calculus is operative. Some potential ministry candidates, perhaps ones whose abilities make them able to move in any of several directions, may thus choose a different career path, particularly if borrowing for one's education is likely to be necessary. In fact, some research suggests that the cohort of persons born since 1955 (the younger segment of the Baby Boom generation) takes a much more cautious, calculating approach to life, including religion, than was true for earlier cohorts.ⁱⁱⁱ Such persons are more likely than members of predecessor cohorts to weigh the potential costs and benefits of major decisions, such as the choice of a career.

In summary, the low entry level salaries and the relatively lower ceiling on upward mobility that the ordained ministry offers to most entrants create problems at two levels. They create problems for those whose educational debts are substantial, especially in the first few years of service; and, they may be a discouraging factor when able potential candidates for ordained ministry struggle with a vocational choice.

Such problems are obviously not entirely new; although I believe that the growth of student indebtedness is fairly recent and has exacerbated the situation both in terms of salaries and recruitment. When these problems are further complicated by the growing financial difficulties that many denominations and their congregations are presently experiencing, then are not we not being forced to consider a widespread adoption of new or alternative patterns of ministry leadership? We simply cannot continue to provide full-time, ordained, seminary educated pastors for the large majority of churches with small memberships. Heretofore, we have done this by various yoking or clustering arrangements, often coupled with denominational subsidies to provide a minimum salary. Yoking and clustering will no doubt continue to be one solution to providing leadership, though it is highly unlikely that denominational salary supplements will much longer be possible. Without the latter, many small parishes, even yoked ones, may have to turn to alternative patterns of leadership.

Such patterns already exist: for example, bi-vocational or "tent-making" patterns; part- or full-time pastors who do not have seminary training; retired pastors who require little or no salary support; commissioned (non-ordained) lay ministers; lay-clergy staff teams (often used in

Catholic parishes). Some of these may be stop-gap; others may provide long-term solutions. Yet others may still be in the process of being conceived.

Whatever the case, I believe that we are at a critical juncture when it comes to leadership for this majority of Protestant churches. While larger congregations will continue to require full-time seminary educated leaders, many (perhaps most) small churches can no longer afford them. From the perspective of clergy deployment systems, the result is loss of a large number of entry level positions that many new seminary graduates heretofore have filled.

If this situation comes to pass, as I believe is already the case, it has enormous implications for seminaries, denominations and congregations. Do we really need to prepare so many persons for ordained parish ministry, especially when the costs of doing so are so high (necessitating borrowing) and the opportunities for financially viable parish positions are shrinking? Will we be honest with aspiring candidates and prospective seminary students about their employment possibilities? Can seminaries, working with the denominations, provide quality educational alternatives to M.Div. programs for persons who may serve in non-stipendiary or part-time parish leadership positions? What would it mean for seminaries to reconceive their educational mission in terms other than the paradigm of full-time, ordained ministry, while still providing education for those who are needed to serve those congregations that do require full-time, ordained clergy? In short, will seminary faculties work with denominational leaders and laity to discover new paradigms for congregational leadership that are both faithful to the Gospel and effective in meeting new needs? Will congregations be willing to engage in the necessary experimentation and change?

These questions have no easy answers. While they range considerably beyond the more limited set of issues on which the student indebtedness study focuses, they grow out of the study's findings. It is my hope that those who read the study will be led, as I have been, to ponder both explicit implications of the findings for student life and the quality of the educational experience, and their more implicit significance for us as we are called to reshape the character church's ministry in light of current and emerging circumstances.

NOTES

- i. I refer to a study of "Seminary Cultures and Characteristics" made possible by a grant from the Pew Charitable Trusts to Hartford Seminary. My colleagues in the research, which is nearing completion, include Daniel Aleshire, Penny Long Marler, and Barbara G. Wheeler.
- ii. These estimates come from several sources: Dean Hoge, Jackson W. Carroll, and Francis K Scheets, Patterns of Parish Leadership, Kansas City: Sheed and Ward, 1988; James D. Berkley, "What Leaders Are Paid," Leadership (Spring Quarter, 1992): 84-38; and annual report data from United Methodist churches in five southeastern Annual Conferences (Holston, North Carolina, Western North Carolina, South Carolina and Virginia).
3. See Douglas A. Walrath, Frameworks, Patterns for Living and Believing Today (New York: Pilgrim Press, 1987). Walrath refers to this cohort as "Calculators" and gives a rationale for their particular approach to life.

Author's Note: Jackson W. Carroll is the Ruth W. and A. Morris Williams, Jr. Professor of Religion and Society and Director of the J. M. Ormond Center for Research, Planning and Development in the Divinity School of Duke University.

STUDY ON THE EDUCATIONAL DEBT OF THEOLOGICAL AND RABBINICAL STUDENTS

Carol S. Robb

Studies of this nature are so important because they clarify for the reader what the reader's assumptions have been and throw some daylight on the empirical situation. This study did that for me. I began the reading of this study with the assumption that debt is a bad thing, and that theological students are accruing too much debt in the course of theological education today. I had these assumptions when I was in graduate school also, and worked many part-time jobs, even beginning a long stint as a campus minister, to make tuition, book, and living expenses. Sometimes I had fellowships and scholarships; sometimes I didn't. I finished an M.A. and Ph.D. track in ten years, with no debt. I was free to continue low-paying campus ministry for several years until I knew I was ready to shift gears into full time teaching. I was clear at all times that I wanted to teach theological social ethics as some point, and the only question was when. In this way I lived out the strategy of avoiding debt in order to avoid financial pressure after graduating.

My friend, Ruth, was doing an M.Div. or an M.T.S. while I was doing doctoral studies. She moved directly into a doctoral program when she finished her masters, and did not work part-time jobs, but took student loans to supplement what fellowships or awards she had. She was always a full-time student, in the sense that she had no other priorities pulling at her time or conscience. She was not building her career at the same time she was writing a dissertation -- she was going to the library. She finished her Masters-Doctoral track in seven years, had accumulated some student debt, and began full-time teaching immediately. She was explicit about the pressure to get a job to begin to pay back debt. But she accrued the debt in order to do what she in fact did after she graduated -- teach. While she was teaching, she paid back the debt.

Ruth and I were both single women, Caucasian, with no dependents. We came from roughly the same social stratum. We chose very different economic strategies to finance our graduate studies, and I am not able to say that either was better. She finished in fewer years and was always concentrating on her comprehensive exams or her dissertation. I developed professionally while working on my dissertation, and finished with no debt. My statistic probably

would have made the financial aid officer feel better, but Ruth had more of a student experience. On the face of it, student borrowing seemed to be a wise strategy for her. This anecdote serves to make the point that student debt is not necessarily a bad thing, and may in fact be a piece of a good life plan.

The study makes the point that student debt is not significant for the majority of theological students. More than half of M.Div. and two-year Masters degree graduates incur no debt during their academic programs. That is wonderful news, on the face of it; though we would also want to be mindful of any educational opportunities lost in staying debt-free. Does it mean that at least half of the student body is running from class to work and appearing at class again unprepared? If so, the student is avoiding one kind of financial pressure, but at the expense of a focused academic experience.

If you add to these no-debt students those who borrowed up to \$10,000 but not over, that's 77% of the M.Div. students accounted for, and 85% of the two-year Masters students. This is where I would draw the line about where to have concern. But it is not a rigid line. There may be a snob premium purchased at the mainline nondenominational schools. Because the tuition is higher in those institutions there is correspondingly more student debt; and in exchange the student has a degree from a school with a higher snob quotient that may, not necessarily will, result in higher pay than she or he could have expected from a mainline denominational or an evangelical school.¹ That is an empirical question, and is either true or false. We do not have the data to confirm that suspicion, but it serves to highlight why there can be no rigid line demarcating what is an acceptable level of student debt.

I was not surprised to find that single students, with or without dependents, appear to borrow more than married students, with or without dependents. It is sometimes the case that in married couples, both are students. It seems to me that the majority of instances finds one spouse working while the other goes to school. Tony Ruger was not sure why married students borrow less, but cites common sense, which concurs with my assumption, that the non-students spouse provides wage income, there are more parents to contribute to the couple, and there is possibly twice the savings from which to draw. (p. 11) If one assumes that student indebtedness is to be avoided, then marriage appears a positive

¹I am very aware that some evangelical schools have clear access to high-paying pulpits, higher-paying than the pulpits filled by students from mainline, nondenominational schools.

factor. I want to spend a moment questioning that assumption again.

I am aware that some students enter theological education as a second life direction, and leave behind a vocation that could have paid more than ministry or church-related work is likely to pay. These students notwithstanding, theological education is a piece of an economic strategy as well as an arena to explore a call. When the student is married to a non-student, there are some dynamics likely to emerge that we could do more to sound an alert for. Married couples seem to share some faulty assumptions that get exposed during the course of theological education. One is that professional school credentialing of the spouse will result in economic growth for the couple and that economic growth is gender blind; both men and women will benefit equally from it. A second is that individuals within families have common interests and work toward common goals. A third is that within households, the burdens and benefits of poverty and wealth will be distributed equally regardless of gender.² Unfortunately, none of these assumptions is true, because of gender bias in marriage and the economy. People in certain relationships may work hard to make them true in their instance. But I would advise any women non-student spouse, who asked me, not to put their husbands through school. They do not ask me; they make up their own minds before they even meet me. But I have seen too many marriages take a dive when the male student begins to see his spouse as a dumb drudge, because she does not share his learning and the stimulation of his colleagues. She has been his ticket to graduate education, and she gets dumped.

On the basis of this admittedly casual impression, I would advocate that women enter graduate degree programs at the same time as their spouses, which would no doubt mean incurring more debt. But if the marriage does not survive the strain of theological education, she at least has not sacrificed her personal goals for his, and she will be in a better place to fend for herself. This is another illustration of why lower borrowing rates are not necessarily something to celebrate.

An interesting question to pursue is whether a woman earning income to help defray the costs of theological education for her male spouse runs a higher risk of separation or divorce than a male earning income for a female student spouse. My guess is that the phenomenon does not apply so clearly to male non-

²Jodi L. Jacobson, *Gender Bias: Roadblock to Sustainable Development*: Worldwatch Paper 110 (Worldwatch Institute, 1776 Massachusetts Avenue, N.W., Washington, D.C.: September, 1992), pp. 9-19.

student spouses, and if that's so, why? I am so aware of the numbers of women who have been recently separated or divorced entering theological education, and who therefore do not have the support of a spouse. Are they separated because they had to choose between maintaining a marriage or seeking theological education, a choice the male students seem not have to make? Or are they seeking theological education as a piece of a new plan for themselves to enter the job market? Isn't it interesting how one study leads to the need for another?

Evidence that student borrowing is to be limited more carefully is present in the study however. I think it was a good idea to ask students who had borrowed in graduate school whether they made the right decision in doing so. There are two indications that student borrowing may need to be subjected to more careful accountability standards. About half the respondents, Figure Q, say their loan debt influenced their standard and style of living substantially, presumably negatively. Half didn't, but the half that did indicates that student borrowing is as likely to be unsuccessful as it is successful as a financial strategy.

In one other indicator, graduates say their financial strategy was as likely as not to be successful. When asked whether they wished they had borrowed fewer dollars, half said they did. Very few indicated they wished they had borrowed more dollars. If this is a repeatable finding, this in conjunction with the finding above indicates more attention may be warranted to who the regretters are, and whether lower loan caps might be called for.

But in most other respects, student loans appear to have been viewed as a worthwhile strategy for getting through theological education. I will add another piece of anecdotal illustration of this general thesis, that educational loans are a valuable financial strategy for most students, who choose them relatively wisely: Those of us on the faculty who know students well enough to be invited into their personal lives have had some surprise at the numbers of new cars purchased on student loan money. The interest rates are favorable, of course, and the financial aid officer is not charged with tracking how loan money is spent, though the purchase of new cars is not the purpose of student loans.

There are three findings that deserve more attention, and to give more attention may require more study. Single students with dependents are the heaviest borrowers. (See pp. 10-11) This finding should be no surprise, and it may not be a cause for alarm since it's fairly clear a single parent will have more financial responsibilities than a single person with no dependents or married students with or without dependents. Single parents who are engaged in

professional credentialing should be encouraged in general terms, though the form that support might take will vary from campus to campus. On our campus we have an excellent support system for pre-school children, which then relieves student parents from a certain proportion of guilt and anxiety about leaving their children in substitute care while they are in class, studying, or in internship. We fail the elementary school children, however, and in that way add to the stress of theological education of single parent and married parent students. It's not entirely clear that the responsibility for this child-care belongs primarily to the seminary. Support for the children and therefore the parent may take the form of more clarity during the admissions process that child care is going to curtail the students' involvements and even slow their rate of graduation. Doing so is a way of privatizing the child care, but socializing the expectation that parents have multiple responsibilities of equal or greater weight to their academic progress. What also needs to be socialized is the value of honoring parenting, to check the tendency to shame students who do not progress on schedule because of their obligations to nourishing their children. This form of support to single parent students will no doubt result in even higher levels of borrowing, as it may well mean taking five years instead of four, four instead of three, to finish the Master of Divinity.

Another form of support to single parent students is to explore in a proactive manner the possibility of getting voluntary or coerced financial support for the children from the absent parent. As of January, 1994 federal law requires virtually all new child-support awards to be withheld from the paychecks of absent parents. Some states will be prepared to conform with this legislation sooner than other states, and Massachusetts and California, where many of the theological schools are, are resisting the implementation of the new federal legislation. In addition, this program will not be helpful to some students who are attempting to protect their children from any contact with the absent parent. But as withholding becomes a part of the expectation of separated or divorced parents, it may decrease the financial need of single parent students. This is a way of privatizing the child care to parents who may have not been totally responsible about financial well-being of their off-spring, thus increasing to two the number of parents who are financially involved in child care. The socializing of support would come in the form of theological schools' staff support in encouraging the single parent to use the withholding program when relevant. Of course, it will be irrelevant to children who were not awarded child-support by the

court in the first place.

I would prefer to see a number of measures in place for single parents, not necessarily for the purpose of decreasing debt, but for the health of themselves and their children while in theological education. I would add to the above forms of support another, having to do with community child care by professionals in accredited circumstances. If the physical plant is in place for such care, I know the budget for such care can be covered by a combination of student fees and somewhat higher community parents' fees. But for many theological schools, providing the physical plant seems to require more effort than anyone on staff can afford to give, and the climate is chilly to such ideas due to decreased giving to the annual funds. Nevertheless, theological schools are work places for students, faculty and staff; and communities in varying degrees for faculty, staff, and students. In all probability, we will never again see the day when the main constituency for theological education is single white males, and faculties are composed primarily of men who are the sole source of support for their families. The amount of time it takes theological schools to get their heads around how to provide good quality pre-school and after-school care for children is the amount of unnecessary stress single parents and married parents have to endure while associated with the school. Parents are more than willing to pay for such care, even if it means going into debt, as we see in the study. Again, the higher level of borrowing is not in itself a negative phenomenon to be avoided.

Another very obvious finding that deserves more exploration is that African American M.Div. graduates have the highest average borrowing, by a considerable margin over Caucasian, Asian, and Hispanic graduates. (pp. 12-13) We need to know why. Are their living expenses higher? Do they enter theological education with a higher level of debt than the other racial ethnic groups? Do they have less access to scholarships and fellowships? Do their home churches support their theological education less? Perhaps their final year in theological education requires the same level of borrowing as the first two because their work is not as remunerative as Caucasian, Asian, or Hispanic students' work? All these factors probably play some role. In addition, I played around with the notion that there is a disproportionate representation of single parents in this racial group. While the percentage of African American students who are single parents is ten percent, compared to five percent of the Caucasian group, that difference is not significant enough to account for the disparity in borrowing rates. This finding is worth exploring. It is not a simple indication of

the racialized class structure in the U.S. as Hispanic students occupy approximately the same position in the class-race pyramid as African Americans, and their debt level is quite low. We need to know more about the meaning of the figures.

And third, it would be worth exploring why women M.Div. students borrow at higher rates and larger amounts than men, and why this difference is greatest in non-denominational schools, whether mainline or evangelical. (pp. 14-16) To reflect on this finding I cannot help recall the comment of one student only a month ago who was reporting something in the nature of a "finding:" that women entering theological education tend to have a harder time committing themselves to a vocation in the pastorate. They seem to have a more complicated vocational identity with respect to the churches than men tend to have, are more ambivalent about the pastoral role, and more oriented to specialized ministries than men are. Women's ambivalence is clearly warranted, given the ambivalence of the Christian tradition toward women. But one consequence of that more complicated relationship to the churches is that denominational districts and local churches may be less likely to see them as worthy of scholarships, thus increasing the likelihood they will borrow. This "finding" of hers, if true, would have a bearing on why women tend to be heavier borrowers than men. Considering the uneven possibilities that women face upon graduation, it clearly is not advisable to encourage heavy borrowing as a financial plan for women, though borrowing would be preferable to dropping out.³

In a conversation with the financial aid officer on the campus where I work, I learned that such officers generally perceive student loans as necessary for most students who seek them to satisfy their basic needs. With a few exceptions, the general trends reported in this study do not seem to warrant concern about the level of student borrowing. However there are some students who misuse loan funds and the opportunity to borrow. It could be that financial aid officers could use some support in identifying misusers and limiting their privileges. On the basis of these findings, however, I see as also interesting the possibility that, if

³I'm actually not clear that staying in theological education is a winning strategy for many women. This is an on-going question. Clearly the culture and the churches would benefit from the experiences and perspectives of a pastor who is female, powerful, and beneficent. But theological education should be much more responsible in following women pastors' careers, networking on their behalf, and preparing them for the power dynamics involved in working with male pastors as colleagues. Without this follow-up care, theological schools run the risk of being irresponsible to their women graduates.

explored, we might confirm several opportunities for feedback to the churches and to the students: concerning the need for more support for African American students, for more tolerance of the varieties of vocations in the churches for women, and for more acceptance of the role of children in single parents' lives. Such feedback may result in a change in borrowing patterns, or may not. I remain of the opinion that debt should not be incurred lightly, and with a minimum of encouragement students may find ways of stretching loan dollars further, thus avoiding that fifty-fifty chance of regretting the borrowing after graduation. But on the whole, student loans seem to be avoided by most students, and treated very conservatively by those who use them.

REFLECTION ON THE STUDY OF EDUCATIONAL DEBT AMONG THEOLOGICAL AND RABBINICAL STUDENTS

Ronald Sider

I'm not sure why. But writing a reflection on the study on the educational debt of theological and rabbinical students has not been an easy task. Maybe partly because I came through my studies with very little debt, thanks to my spouse's support. Maybe partly because seminary professors even at smaller schools receive at least modestly respectable salaries. Certainly partly because I found it difficult to identify relevant ethical principles that yield anything more than rather general conclusions with reference to the data.

General principles of course are rather easy. In a number of places I have argued that the 'preferential option for the poor' is one central component of biblical faith.¹ One can debate exactly how to define this claim, but any serious biblical analysis certainly demonstrates that God (and God's faithful people) have a special concern for the poor, marginalized and oppressed. That surely must mean something about poor theological students' educational debts.

So too must the Christian commitment to equality or equity -- if we can define those terms. I have argued that at a minimum, biblical faith points to an understanding of equality that demands equality of economic opportunity at least to the point that all have access to the resources (land, capital, knowledge or whatever) that enable them to earn a decent living and function as dignified participating members of their community.² I would argue that in an information society like ours, that principle demands free education through high school plus grants (not loans) for those who have the interest and ability to complete college if they or their parents cannot pay for it.

It is not so clear, that the same conclusion holds for graduate (including theological) education. You do not need a graduate degree to earn a decent living in our society. Those who want the special benefits (including extra income) that come with masters degrees and doctoral degrees should probably be

¹See my *Rich Christians in an Age of Hunger* (3rd ed.; Dallas: Word, 1990) Chap. 3; and my "An Evangelical Theology of Liberation," in Kenneth S. Kantzer and Stanley N. Gundy, *Perspectives on Evangelical Theology* (Grand Rapids: Baker, 1979), Ch. 10.

²"Toward a Biblical Perspective on Equality," *Interpretation*, April, 1989, pp. 156-169.

appropriate for graduate theological students who need some form of assistance.

That does not mean that all is well in the financial aid offices of our seminaries. Dialogue with the people who struggle in that area at Eastern Baptist Theological Seminary where I teach makes it clear that there are problems. Some students -- at least a few -- borrow more than they should.

Seminaries have a moral obligation to discourage students from borrowing more than they can reasonably be expected to repay without major financial and/or psychological pressures. Defining that line, of course, is abominably difficult. But simply raising the question helps. Some students, Eastern Baptist officials say, have never really thought carefully about the fact that a minister's salary will not permit them to repay the kinds of loans a doctor or lawyer can easily handle. When our students reach \$25,000 in loans, we automatically request a conference to discuss their loans and ask of they have thought carefully about how they will repay them.

Such a situation, of course, has obvious problems. Precisely the student who has exceeded the desired limit is most likely to feel that without future loans, she cannot finish the degree and therefore will be even less likely to be able to repay even the loans she has already taken. Finally, the student needs to have a lot of freedom to decide for herself. But communication and awareness at least can and should be nurtured by the seminary.

What should be done with students who have solid potential for ministry and yet have reached the level beyond which loans are not advisable and they cannot themselves pay to complete their theological education?

It is too easy (or difficult) to say that the school should find more scholarship assistance. We are all trying to do that.

It would be possible to raise everyone's tuition and use more of those funds for scholarships. But that would probably rather quickly encourage paying students to fee called to study at other seminaries. An analogous transfer would probably happen if faculty salaries were cut to provide substantial scholarships.

I think that a better route would be for seminaries to work out closer connections with the churches who are sending the students and will use them in ministry after graduation. This could have the side effect of correcting one of the most serious weaknesses of North American theological education -- namely its relative detachment from the church. If the churches are not willing to cover a good deal of the cost of the theological education for the people they have discerned to have the gifts of pastoral ministry and therefore the people they

hope soon to hire, then the churches probably consider what we do in seminary more or less irrelevant to their needs. If seminaries had to depend more fully on the churches for students' tuition, they would have to work in closer partnership with those churches and be more accountable to what those churches believe they need. The resulting dialogue would undoubtedly be painful and cause numerous shake-ups. But the risk would be worthwhile and the results, on balance, desirable.

The study clearly showed that African American students borrow more than white students. Given the Christian doctrines of repentance and restitution, and the long history of racism in the United States, I think a very good case could be made for raising special scholarship funds (especially from white churches) for African American students.

But do all the categories of students who borrow the most deserve special scholarships? Probably not.

Single students apparently borrow more than do married students -- probably because spouses provide financial assistance. Presumably we ought to encourage rather than penalize that kind of marital partnership. It would be absurd to give special scholarships to single students and thus develop a structural bias against marriage.

There may be a special case to be made for extra assistance for single persons with children whose spouse has died. But the same is certainly not true for divorcees. It would be absurd to offer special theological subsidies to reward one of the great moral evils of our society.

The study also pointed out that the school one attends determines more than anything else the level of debt one incurs. There is no particular moral reason why the church at large should try to do anything about that. A major factor, at least, is that prestigious, non-denominational schools charge high tuition. If theological students yearn for the prestige of an M.Div. from Yale or Princeton, they should pay for it.

Finally, a brief comment on international students. Obviously we should not expect that the U.S. government would offer loans to international theological students. Nor is it realistic to suppose that students from Two-Thirds World countries will be able to earn hard currency to repay U.S. loans after they return home.

The one world-wide body of Christ, however, does have an obligation to nurture quality theological education for Christian leaders everywhere. That of

course does not mean more foreign students should come to North American theological schools. The percentage of international theological students who finally return to their countries is abysmally low. Most of the Two-Thirds World students should study in their own context.

But there is a place for some foreign theological students in North American seminaries. In my own experience, one good model for providing financial assistance in those cases is for an individual congregation here to sponsor the student (and family). In two cases I know, the congregation provided housing, living expenses, a car and some help with tuition. The student's family participated in the life of the local church.

In this kind of situation, where the student becomes immersed in a local congregation, the student learns a great deal more than is normally the case about North American church life. The student also impacts the congregation by sharing experiences from his homeland. The intimate personal friendships that develop result in vastly greater cross-cultural learning by the North American congregation than is the case if the congregation merely contributes to a foreign scholarship fund. If the process includes good communication with the foreign student's home congregation (or ministry) before, during, and after the study abroad, the foreign student is far more likely to return home. And the result can be lasting intercontinental partnership between congregations. I think more seminaries ought to seek specific local congregations who are willing to take on the sponsorship of an international theological student (and his or her family) for the period of their study here.

Notes on the Authors in this Issue

Jackson W. Carroll is the Ruth W. and A. Morris Williams, Jr. Professor of Religion and Society and Director of the J. M. Ormond Center for Research, Planning and Development in the Divinity School of Duke University.

Carol S. Robb is an associate professor of Christian social ethics at San Francisco Theological Seminary.

Katarina Schuth, O.S.F. holds the chair for the Scientific Study of Religion at Saint Paul Seminary School of Divinity at the University of St. Thomas in St. Paul, MN.

Ronald Sider is the Professor of Theology and Culture at the Eastern Baptist Theological Seminary in Wynnewood, PA.

Judith E. Smith is an ordained minister and the Associate General Secretary of the Board of Higher Education and Ministry of The United Methodist Church.

Gary A. Tobin is the director of the Maurice and Marilyn Cohen Center for Modern Jewish Studies at Brandeis University.

Paul J. Wadell is an associate professor of ethics at the Catholic Theological Union in Chicago.

THE CONSEQUENCES OF THEOLOGICAL AND RABBINICAL STUDENT DEBT: SOME ETHICAL CONSIDERATIONS

Gary A. Tobin

As with most good research, Anthony Ruger's "The Educational Debt of Theological and Rabbinical Students," addresses some important issues and suggests areas for further inquiry. The baseline data on the levels of debt of theological and rabbinical students and how this debt affects career choice, and the personal quality of life of graduates is a vitally important piece of research. It raises certain moral and ethical questions and also suggests some policy directions, primarily at the national denominational level.

The data do not indicate what proportion of graduates find their way into parish or congregational careers. It should be assumed, however, that most of those sampled assume careers in congregations as opposed to denominational offices, universities, or other institutions. It would be, of course, interesting to distinguish responses and analyze the data for those who ended up in congregational versus non-congregational careers. Career tracking may occur due to debt accumulation. But for the purposes of this essay the moral and ethical implications and the policy discussion are concerned with graduates who enter congregational careers.

Ruger asks a series of questions that examine graduates' perceptions of how managing debt has affected their lives. This series of questions is very revealing. Respondents were asked to strongly disagree, disagree, agree, or strongly agree with a set of statements that included, "I now wish I had borrowed more dollars," and a separate statement that said: "I now wish I had borrowed fewer dollars." It is interesting to note that the highest level of strong disagreement was with the statement, "I now wish I had borrowed more dollars." Only a few percent of the sample wished that they had borrowed more money, while the vast majority strongly disagreed. On the other hand, almost half of those sampled agreed that they wished they had borrowed fewer dollars. Clearly, debt management is of concern to the graduates. This is substantiated by the statement, "Loan debt influenced my standard and style of living substantially." About half of the respondents also agreed with this statement. "Substantially" is a key word.

Looking at both the desire of so many to have borrowed less money and

the strong reaction against the idea of borrowing more money, coupled with the feeling that life style had been affected substantially, it can be interpreted that debt is something of a psychological burden. Of course, it may be argued that debt is a psychological burden for a high proportion of Americans in general. Nevertheless, one cannot ignore the implications on clergy attitudes and behaviors as congregational level given this psychological burden. Some of the specific effects of debt management such as purchasing a used car or use of other transport as opposed to the purchase of a new car, seem less important than the fact that loan debt caused about a third of the respondents or their spouses to moonlight, (to make ends meet one should assume) or that an almost equal number said that they had to postpone health care because of their debt. Furthermore, slightly more than a quarter of the respondents said that loan debt inhibited their ability to purchase a house. Working extra jobs, not being able to afford health care, and the inability to own a home are serious negative consequences for a substantial minority of the graduates.

Such consequences must be considered in the light of overall societal expectations and norms. The majority of middle-class Americans own their own homes, and it is certainly at the top of the national agenda that health care should be affordable for all. At least health care has been accessible for most middle-class Americans. On the other hand, many professionals, such as teachers, are now forced to hold second and third jobs, both husband and wife, in order to maintain a reasonable standard of living. Therefore, if clergy are classified as professionals, they might have in common the need to moonlight to make ends meet. But the inability to own a home or to have health care certainly do not fit within the norms of most middle-class or upper-middle-class professionals.

The reality raises serious moral questions. While few would argue that the choice to serve in the role of the clergy entitles one to a 'fancy' or 'rich' life style, few would argue that in modern American society the decision to enter the clergy should relegate one to an inadequate standard of living. The question of debt is part of a more general discussion of fair and reasonable financial compensation and overall demands that we make on the clergy. This is not a trivial issue since it affects not only the clergy's individual quality of life, but also affects lay/clergy relations at the congregational level.

The issue is enormously complex. Most clergy have families. Entering congregational life should not condemn that family to an inadequate or lower standard of living, nor should debt management add to the already complicated

and often difficult lives of the clergy. Congregations demand much from their clergy. They are expected to be spiritual leaders, teachers, counselors, community organizers, organizational managers, friends, leaders, therapists, and a host of other roles. In some sense, congregational clergy are 'on call' to a greater extent and with greater demands than most physicians, for example. The role of the congregational clergy is psychologically, emotionally, and physically demanding, challenging, and often fatiguing. This life can put a tremendous strain on spouses and children. While financial reward cannot be the primary incentive for this career choice, neither should congregational clergy be financially punished for their career choice.

The debt management data by Ruger indicate some level of such financial punishment. If so many wish that they had borrowed less money, and a sizeable proportion find that the debt management impinges negatively on their life style, it puts them at a serious disadvantage in their ability to perform in the most effective ways as clergy. The tasks are difficult enough without the burden of financial strain that such debt management indicates. If the clergy are forced to moonlight in order to manage debt, then those hours and days are taken away from serving the congregation, or being with their family, or personal recreation and nurturing. If a cleric cannot own his or her own home because of debt management, and the quality of family life is negatively affected, this impacts on the ability of the cleric to perform in a maximum way. If a clergyman is worried about whether or not he can afford to send his children to a doctor because of debt management then it can also negatively affect the performance at the congregational level.

Aside from the effect on 'job performance,' it is wrong for the clergy to be in this position. It is immoral for the church to be a partner in such a system. Clergy should not have to enter congregational life at such a personal disadvantage. If the congregation is providing a moral and ethical framework for everyday life, then it is unconscionable for an institution that is supposed to build positive family values, for example, to have its spiritual leader to talk about the need for all human beings to have adequate health care, for example, and not provide for that individual to have adequate health care himself? The idea of such sacrifice on the part of the clergy is inappropriate in contemporary American society, although some of the laity still believe that the clergy must 'suffer' in their devotion to God. Certainly sacrifice can come in the realm of long hours, hard work, education, and so on. By definition the contemporary roles of clergy

require that they make major sacrifices, both personal and familial, in order to fulfill their professional and spiritual duties. The physical and psychological burdens of congregational life can be very heavy. Therefore, financial sacrifice, at least to the point of inability to own a home or have health care, is totally unacceptable on top of the other types of sacrifice the clergy must make anyway. In poor congregations, many congregants may not have access to health care or their own homes. The clergy do not have to be poor also in order to provide spiritual guidance.

One of the areas that was not explored in the study because of the nature of the sample is how the prospect of the cost of education and the prospect of accumulating debt affects individual decisions to enter this career line. Perhaps qualified, inspired, and inspiring individuals avoid a possible career in the clergy because they are frightened or deterred completely by the prospect of accumulating major debt upon graduation. What a tragedy it would be if hundreds or thousands of potential theological students choose not to enter the career because the prospects of debt accumulation are too daunting at the outset.

Conclusion

Huge debt accumulation may also negatively affect lay/clergy relationships. Financially vulnerable clergy may be less secure and confident in their position, and therefore reluctant to be forceful in their moral leadership. Or the clergy may receive less respect because they are necessary or desirable. On the other hand, they may still be subject to the overall societal norms that place financial wealth above most other characteristics or virtues. Some of the laity may admire financial sacrifice in principle, but consciously or subconsciously, scorn those who are less wealthy.

It is clear from the data that the debt burden is shifting from the institution to the student. This will ultimately have long-term, negative effects that are revealed in the attitudinal data provided by Ruger. Denominations at the national level must be responsible for providing adequate funds for the education of theological and rabbinical students. It must be one of their primary missions. Endowment funds need to be created that provide outright fellowships for the education of all students. No student should exit their training with a debt that will negatively influence their lives. Having major endowments available for the education of clergy may serve as an excellent incentive to recruit the best

and most interested individual into the field. The commitment to serve is challenging enough for prospective without the specter of tens of thousands of dollars in debt as a disincentive. Major endowments for the purpose of educating those who wish to enter the clergy could go a long way to reinvigorating the professional ranks. Such funds could also be linked to programs to place clergy in congregations. Indeed, individual congregations could participate in the program by offering to help defray the cost of education in exchange for a number of years of service at that particular congregation. These kinds of programs are already in place in certain areas and could be expanded in cooperation with national endowments.

The negative consequences of debt management should be eliminated. Spiritual leadership and inspiration should not be coupled with economic hardship and negative impacts on family life. If we expect the clergy to be full functioning members of the community and congregations, we should not shackle them at the beginning of their careers because they have chosen to serve God and their community.

THE EDUCATIONAL DEBT OF THEOLOGICAL AND RABBINICAL STUDENTS: AN ETHICAL REFLECTION

Paul J. Wadell

Introduction

Before offering an interpretation of the document "The Educational debt of Theological and Rabbinical Students," it would be good to highlight certain findings of the report which provide a context for our reflections. First, it is striking that right now there are relatively few theological students who are faced with significant educational debts. The report indicates that a slight majority of all graduate students of theology do not require loans for their education and thus are not faced with debts; however, a small minority have assumed burdensome educational debts. In general, the level of debt facing graduate students in theology is moderate and acceptable. This is important to note because it indicates that the churches and denomination are not faced with a crisis situation. There is no glaring injustice to overcome in the issue of educational debt, but it is a question the churches must consider.

Second, even though the amount of educational debt is currently moderate, the report also indicates that certain segments of the student population in schools of theology are much more likely to be faced with educational debts. This is particularly true of single students, even more so for single students with dependents, and still higher for single women with dependents. In general, the report concludes, women borrow money for their education more than men, and among ethnic groups, African American students are faced with the highest debts. These facts must be stressed in order to appreciate that the burdens of debts fall more heavily on some segments of the student population than others. Even though in general the amount of debt incurred for theological students is moderate, some groups of students share a disproportionate burden of debt. From an ethical perspective, justice requires that we take these individual factors into account and not look at students of theology as a homogenous group. Given the growing number of women entering theology schools, and an increasing number of students from minority groups, the fact that they are more likely to require financial assistance poses a special challenge of justice to the churches.

Third, any ethical analysis of the report must take into account the fact

that repayment of educational debts after graduation can cause financial strain on ministers and their families. This is exacerbated by the fact that the salary for most ministry positions is relatively low, not allowing ministers and their families the disposable income necessary for debt repayment. In general, the percentage of income devoted to debt repayment, the report suggests, is moderate and acceptable; however, in some cases it consumes a disproportionate amount of the minister's income, forcing him or her to sacrifice other important needs, such as adequate health care, or, in some cases, even pressuring them to leave the ministry for a more lucrative career. Although currently this seems to happen to relatively few ministers, it must be noted as a concern to churches which want to attract gifted and well-trained professionals. In short, the overall good of the church can only be sustained when those who have a vocation to the ministry are not deterred because of high debts or inadequate salaries. From an ethical perspective, it is a question both of justice to ministers and their families, and of the common good of the church.

Fourth, the report emphasizes the responsibility in justice for theological schools to do whatever possible to assist students in meeting educational costs. Thus, a high priority of the schools must be development of adequate scholarship funds and other financial aid, including participation in federal loan programs, and ample opportunity for student employment. Similarly, schools must be sensitive to how financial decisions in other areas of the institution can impact student debt; for instance, it is impossible to separate the question of faculty salary increases from possible increased costs to students through higher tuition rates. From an ethical perspective, justice requires that the increased costs of theological education not be solved by inequitable financial burdens on students; in short, the first response to growing expenses should not be a commensurate increase in tuition, but alternate sources for funding.

Finally, in assessing the document and considering possible responses, it is important to keep in mind that the key value to be protected is not primarily financial. What ultimately should be normative is the overall spiritual well-being of the churches and denominations. This cannot overlook or neglect financial concerns, but it puts them in perspective by reminding us that the church exists for the sake of the gospel. If this is true, financial policies must be created that enable the churches to welcome gifted ministers and professionals, to offer them the education and training they require at just cost and without undue burdens, and which provide salaries adequate for their families' well-being.

Ethical Reflections

There are many ways to interpret "The Educational Debt of Theological and Rabbinical Students" from an ethical perspective, but one promising approach suggests focusing on three themes: 1. our understanding of the church; 2. our understanding of the economy; and 3. our understanding of justice and the common good.

First, it is important to note that the church is not primarily a social organization or another voluntary society, but a distinctive community with a special function. The church is constituted by those reborn in baptism and committed to learning and following a new way of life given us in Christ. Christians are identified thorough baptism and their life in Christ. This means that our primary citizenship comes through the church, the people of God, and that our primary responsibility is to live and proclaim the gospel.

Ecclesiology is relevant to the question of educational debt because it reminds us that practical issues such as the cost and burdens of theological education are not concerns only for those individuals most directly affected by them, but for the Christian community as a whole. It is an issue with which all members of the community must grapple because it impacts the life and well-being of the church. In other words, if the church is the community entrusted with the gospel and summoned to live the ways of Christ in the world, this means every baptized Christian shares in the mission and ministry of the church and every baptized Christian has a responsibility to further that mission and ministry. Some do this more directly and explicitly by being called to the ministry as their special vocation; however, others share in the mission and ministry of the church by their financial support and contributions. All members of the body of Christ work together so that the ministry of the church may continue.

The question of educational debt, therefore, cannot be rightly approached or understood if it is seen to be independent or separate from the overall nature and mission of the church. It is essentially an *ecclesial* question, a dimension of the life of the church and its ministry for which everyone bears some responsibility. Viewing the issue of educational costs in this context works against an overly individualistic understanding of the church. The church is a community in which the needs of some are the responsibility of others. A renewed understanding of stewardship would be relevant here.

Secondly, while it is true that the issue of educational debts for students of theology is an economic matter, it is important that Christians understand what

precisely this means for members of the church. Put bluntly, Christians take their bearing from the economy of God and the economy of God operates according to values and principles quite different from the economic order of our society. In the capitalist economic order of our society it is not natural to help others because in this system human beings are viewed not as friends, but as competitors or adversaries. Under the influence of Thomas Hobbes and Adam Smith, our modern economy has become a discourse of power, but it is power understood as domination, wealth, and control, not mercy, justice, and compassion. In this economic order, benevolence has no place because it can be neither risked nor afforded. Despite our cultural myths, capitalism works on the assumption of scarcity, not abundance, which means that in the competitive atmosphere of the marketplace someone may come out ahead, but only on the condition that someone else is denied.

But the economy of God to which the churches are called is different. The economy of God embraces the language of abundance and absolute liberality, not scarcity. Rooted in God's unlimited graciousness, in the economy of God everyone finds life, no one is denied. Here the language of gaining and losing makes no sense because God is perfectly generous. In the economy of God, human beings are viewed not as natural competitors or potential enemies, but as friends, and as friends their relationships are to be marked not by distrust or conflict or injustice, but by mutual benevolence. In the economy of God we are to look after the needs of one another and be mindful of one another's well-being. In the economy of God it is natural to help others and to sacrifice what we have for their sake because this is an economy of abundance and largesse. Obviously, in the economy of God power is not a matter of coercion, domination, or control, but of justice, mercy, generosity, and sharing.

This shapes the Christian understanding of wealth and economic resources. In the Christian community, property and possessions are viewed communally more than privately. Material wealth is essentially social, something that not only is to be shared in order to meet the needs of others, but which also, in a certain sense, belongs to the community for the good of the community; in this respect, the economy of God is a direct (and quite threatening) challenge to the individualistic assumptions of western capitalism. In the economy of God, which the church is called to embrace, money and resources are not sought for their own sake, but for the sake of the overall good of the community. Wealth is not an end in itself, but a means of insuring that the different needs of the community

can be met. Contrary to the economic order of society, in the Christian community wealth is not something to be grasped but to be shared; in other words, financial resources are oriented to the community and its needs, not the individual. Obviously, this puts the question of educational debt in a much different context because it makes the financial burdens of individuals a communal concern and obligation.

Third, an ethical interpretation of "The Educational Debt of Theological and Rabbinical Students" demands reflection on the meaning and certainty of justice, as well as the common good. Justice is the virtue of human relationships. It is based in the fact that other people matter and their needs matter, they have a claim on us, and we have a responsibility towards them. Through the virtue of justice, we live in a way that respects the relationship we have with others and our responsibility to them. The power of justice is to keep us in right relationship with others by insuring that we are mindful of them and attentive to their well-being.

Educational debts for people studying for the ministry is essentially a matter of justice because it is a concrete instance of the responsibility we have to watch out for others and fulfill our obligations to them. It challenges us to extend the scope of justice beyond those most closely situation to us (spouses, family, friends), to those we often overlook, but who are members of our community. Justice is pertinent to all those with whom we live in relationship, but sometimes we fail to acknowledge those relationships because we draw the boundaries of justice too narrowly.

However, as an ecclesial question, the issue of educational debt summons us to reconsider our understanding of justice and all those to whom we owe something in justice. The educational costs of those studying for ministry have a claim on all members of the church because they are directly relevant to the life of the church and the common good of the community. For members of the church to ignore this question or dismiss it as not immediately relevant to their lives is to misunderstand what justice means in the community of faith. We are summoned in justice to address this question communally precisely because those studying for the ministry are not strangers to us, but sisters and brothers in Christ. It is because of the relationship we share with them in Christ through baptism that we have a moral obligation in justice to work on their behalf when confronting the costs of theological education.