

AUBURN STUDIES



# MANNA FROM HEAVEN?

THEOLOGICAL AND RABBINICAL STUDENT DEBT

BY ANTHONY RUGER AND BARBARA G. WHEELER APRIL 1995

## About this Issue

This article outlines the findings and recommendations of the National Study of Theological Student Indebtedness, conducted between 1990 and 1994 by the Auburn Center for the Study of Theological Education. We intend this report for those who must make decisions about the financing of theological education: administrators, faculty and trustees of theological and rabbinical schools; leaders of religious bodies that support such schools and their students; and present and prospective students. Those who seek a *brief summary* of the findings will find it in the italicized paragraphs that conclude each section of this article. A *detailed report* on the research and its findings will be available at cost from the Auburn Center in mid-1995.

As part of this study, the Auburn Center commissioned essays that addressed the question of "who should pay" for a theological education from historical, theological and ethical perspectives. An essay on the technical determination of manageable debt levels was also commissioned. These essays are available as Center Background Reports, and they may be ordered at cost from the Auburn Center.

Single copies of this issue of *Auburn Studies* are free. Multiple copies will be provided for a modest fee. To be placed on the mailing list of the Center, to request copies of this issue or back issue #2, or to order the items mentioned above, write to: Darla Fjeld, The Auburn Center, 3041 Broadway, New York, NY 10027.

## About the Authors

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**A** *lthough indebtedness is still not a major problem for most theological and rabbinical students, levels of indebtedness have risen steeply in recent years. These increases are usually the indirect and cumulative result of decisions made by theological and rabbinical schools.*

Poll any group of clergy who graduated from theological school twenty or more years ago. Their reports and opinions on most issues will range widely, but on one matter there is likely to be consensus: attending seminary or rabbinical school was financially feasible. Many older clergy cannot even remember how their theological education was financed. Very few experienced major financial strain during their seminary training or graduated with educational bills unpaid.

By sharp contrast, in 1990, when the Director of Auburn Seminary's newly

established Center for the Study of Theological Education asked seminary and church leaders to identify pressing issues for the Center to investigate, the financial burdens on students and especially the load of debt they are accumulating headed the list of suggestions. Both presidents of theological schools and denominational leaders strongly urged the Center to study how extensive and severe the problem of debt had become. Often they illustrated their proposals with case histories of students whose debts are so high that their professional futures are clouded: graduates whose debts were so heavy that they had to choose their ministerial assignment based on financial considerations alone;

the Auburn Center owed nearly \$33,000,000 in educational loans.<sup>4</sup>

Not all types of theological schools participated at the same rate, of course. One major denomination resisted the trend. The schools associated with the Southern Baptist Convention, standing on the principle of the separation of church and state, declined to participate in the federally sponsored loan programs. Instead, they increased denominational subsidies of their theological schools and kept the fees to

**To hard-pressed seminary students and administrators, the large loan funds that suddenly appeared were like manna from heaven.**

students extremely low.<sup>5</sup> And Roman Catholic seminaries have been slow to enroll in federal loan programs. The order or diocese sponsoring the student generally takes financial responsibility for the member or candidate, asking for repayment of educational costs only if the student fails to take vows or qualify for ordination. Recently, however, some schools and dioceses are turning to federal loans for both their lay students and candidates for priesthood.

With these exceptions, however, the participation of theological and rabbinical schools in federal loan programs is almost universal. There are no signs that participation is likely to decrease. The supply of loan funds continues to grow, as Congress has raised federal loan limits and eased the conditions for eligibility. Under new Stafford guidelines, rabbinical and theological graduate students may now borrow up

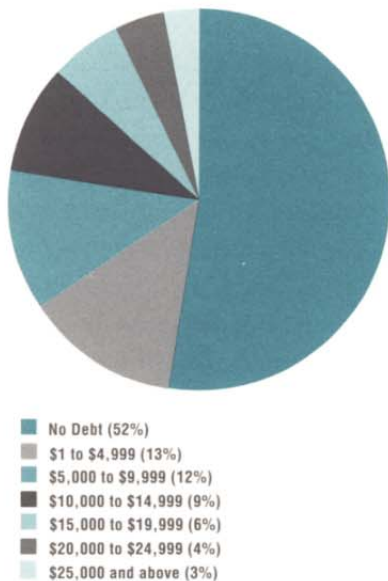
to \$18,500 per year.<sup>6</sup> Therefore the questions of presidents and religious leaders are as relevant now as when they were first posed: How prevalent is educational debt among theological students? Are the amounts borrowed reasonable or too high? How dependent are schools on funds that students obtain through loans? What effects does debt have on graduates and their careers? And, if continued and increased student borrowing is not the solution to the problems of rising costs, who should pay for a theological education?

To address these questions, the Auburn Center, aided by a grant from Lilly Endowment Inc., conducted research over a three-year period. Project staff gathered information from schools about the educational loans of 1991 graduates<sup>7</sup> and surveyed directly all theological and rabbinical school graduates from 1984 and 1989. Additional data about theological school applicants and students were obtained from the Graduate and Professional School Financial Aid Service (GAPSFAS), a service that computes the level of need for students who are applying for loans. Financial aid officers were asked about their schools' aid policies; finally, a number of theologians, ethicists and denominational leaders were asked to reflect on the implications of the project's empirical findings. The major conclusions of this research are summarized in this

report, along with strategies that students, schools and religious bodies can use to deal with the problem of student debt.

*In summary, it is evident that the availability of increasing amounts of federal educational loan funds, combined with sharply rising educational costs, especially during the high-inflation decade of the 1970s, led to increased student borrowing by theological and rabbinical students. In the early 1990s, the extent and severity of the debt load that graduates carry were not known. Because the tendency to borrow seems to be increasing, with higher limits for educational debt recently authorized, the Auburn Center studied the situation, surveying both schools and graduates and drawing information from student aid databases. Findings and recommendations are summarized in this report.*

**FIGURE 1: Percentages of Theological School Educational Debt for 1991 Master of Divinity Degree Graduates by Level of Theological School Debt.**



## The prevalence of debt

Educational debt is indeed common among candidates for first-level theological degrees. Many first-degree theological students incur educational debts during their theological education; a small percentage acquire heavy debt loads. But indebtedness is not as prevalent as the anecdotal evidence suggests. Among the 5,500 students who graduated with Master of Divinity and two-year masters degrees in 1991 and whose schools provided information, the median debt incurred during theological schooling was zero. In other words, a slight majority (fifty-two percent of 1991 Master of Divinity graduates and sixty-six percent of two-year masters degree graduates) got through theological school without borrowing.<sup>8</sup>

Table 1 presents the average theological and rabbinical debt for all 1991 graduates, including non-borrowers, and also the averages for borrowers only. The table shows that debt level is related in part to program length. Rabbinical debt is substantially higher because the average program takes five or six years to complete. But even though the Master of Divinity program is at least three years in length, the borrowers in the two-year masters degree programs borrow nearly as much on average: \$10,017 for the two-year masters degrees, compared to \$11,043 for the Master of Divinity, a difference of \$1,026. This similarity in the level of borrowers' debt is in part due to timing: most Protestant and Catholic theological students seem to incur their



**TABLE 1: Average Educational Indebtedness Incurred by 1991 Theological and Rabbinical School Graduates, by Degree Program.**

Program	All Graduates		Borrowers	
	Average	Cases	Average	Cases
Master of Divinity	\$ 5,267	3,550	\$11,043	1,693
Masters Degrees	\$ 3,397	1,424	\$10,017	483
Rabbinical programs	\$19,563	67	\$24,273	54

debt in the first and second year of study. By the third year, Master of Divinity students seem to get by with less borrowing, perhaps through more term-time employment.

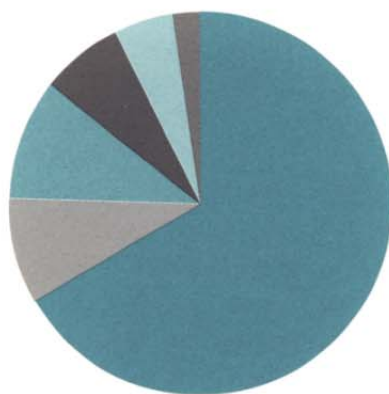
Because averages condense the spread of debt into a single number, we need another table to show how indebted different groups of students are. Table 2 lists the level of indebtedness by percentiles.<sup>9</sup> It illustrates the distribution of debt and shows clearly that the very

high levels of debt that are the focus of many anecdotes are concentrated in a small segment of the nation's Master of Divinity or two-year masters degree graduates. This is not the case for rabbinical students: over eighty percent of them have some debt, and the average debt of all 1991 rabbinical graduates was \$19,564. For borrowers alone, the average figure is even higher: \$24,273; indeed, most rabbinical student borrowers tend to borrow \$20,000 to \$35,000 to get their degrees.

Length of program is not the only difference between theological and rabbinical students. Rabbinical students are younger and thus enter with more undergraduate debt than theological students. Not surprisingly, rabbinical students are more likely to indicate that loans were essential to enable them to attend school. Fortunately, the larger debt load of rabbis is offset by higher compensation than that received by most theological school graduates.

Financial aid officers report that the increasing costs of undergraduate education cause students to bring educational debt with them. One-third of the 1991 graduates brought some from their undergraduate years. The average

**FIGURE 2: Percentages of Theological School Educational Debt for 1991 "Other" Masters Degree Graduates by Level of Theological School Debt.**



- No debt (66%)
- \$1 to \$4,999 (9%)
- \$5,000 to \$9,999 (10%)
- \$10,000 to \$14,999 (7%)
- \$15,000 to \$19,999 (5%)
- \$20,000 and above (2%)

amount for all students (including the two-thirds who have no undergraduate debt) is \$1,978. Undergraduate debt displayed by percentiles is shown in Table 3.

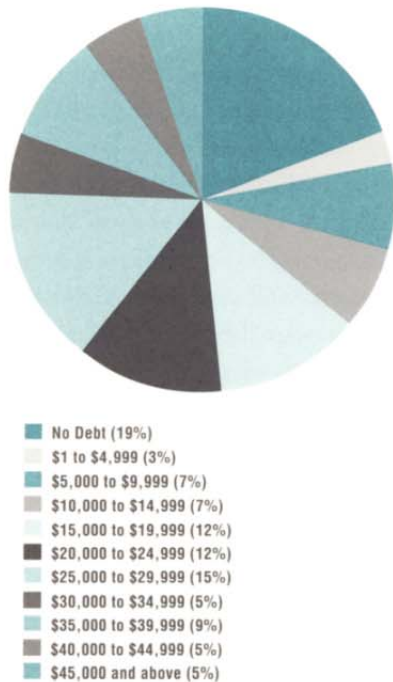
Undergraduate debt carried over into theological school was modest and not as widespread as often supposed. (A very few students—less than four percent—enter theological and rabbinical school with educational debt from other

graduate schooling.) But those students who bring undergraduate educational debt with them are highly likely to add to that debt in theological school: of these, eighty-eight percent of Master of Divinity graduates and eighty-four percent of two-year masters degree graduates borrow additional amounts while in theological school.

When total measurable educational debt—the sum of undergraduate debt, other graduate educational debt, and debt incurred in theological school or rabbinical school<sup>10</sup>—is computed, median debt is no longer zero. As Table 4 shows, the median Master of Divinity graduate of 1991 had a total educational debt of \$1,000; ten percent had educational debts of \$21,000 or more, and five percent had borrowed \$25,968 or more, in total, for their education. The single most indebted individual graduated with \$57,000 in educational loans.

*In summary, the general picture in theological schools is a mixed one. Borrowing is widespread but far from universal. It cannot be characterized as extensive among all graduates. A slim majority of Master of Divinity students avoid taking loans for theological school, and just under half graduate without any formal educational debt. Thus it can be said that theological debt, though more prevalent than it used to be, is not the extensive problem some believe. At the same time, however, a minority of graduates carries a burdensome level of outstanding loans. Focusing on this end of the spectrum, we asked two questions: Who are the indebted students, and how much debt does it take for debt to become a burdensome problem?*

**FIGURE 3: Percentages of Rabbinical School Educational Debt for 1991 Rabbinical school Graduates by Level of Rabbinic Debt.**



**TABLE 2: Theological and Rabbinical School Graduates of 1991:  
Reported Theological/Rabbinical School Indebtedness by Percentile.**

<i>Percentile</i>	<i>Master of Divinity</i>	<i>Other Masters</i>	<i>Rabbinical</i>
0 to 15th	\$ 0	\$ 0	\$ 0
20th	0	0	1,845
25th	0	0	5,000
30th	0	0	9,280
35th	0	0	12,620
40th	0	0	15,230
45th	0	0	17,050
50th	0	0	20,750
55th	1,200	0	22,500
60th	2,832	0	23,127
65th	4,976	0	26,540
70th	6,893	2,178	28,560
75th	8,500	5,000	29,926
80th	11,218	7,500	33,038
85th	14,147	10,000	35,990
90th	17,795	13,500	39,814
95th	22,500	17,075	44,550
maximum	57,000	38,492	51,943

**TABLE 3: Theological and Rabbinical School Graduates of 1991:  
Reported Undergraduate Indebtedness-Selected Percentiles.**

<i>Percentile</i>	<i>Undergraduate Debt</i>
0 to 65th	\$ 0
70th	1,434
75th	2,500
80th	4,000
85th	5,553
90th	7,500
95th	10,000
maximum	34,000

*Valid cases: 3,635; Missing cases: 1,867*



**TABLE 4: Theological School Graduates of 1991:  
Reported Total Educational Indebtedness by Percentiles.**

<i>Percentile</i>	<i>Master of Divinity</i>	<i>Other Masters</i>
0 to 45th	\$ 0	\$ 0
50th	1,000	0
55th	2,515	0
60th	4,943	0
65th	7,000	1,000
70th	8,910	3,000
75th	11,218	5,959
80th	14,000	8,328
85th	16,817	12,000
90th	21,000	15,000
95th	25,968	21,026
maximum	57,000	48,282

### Who is indebted?

We found that certain groups tended to incur more or less debt than others.

Married students tended to borrow less than single students, even when there were children present, no doubt because working spouses put the students through school. Not surprisingly, single students with dependents (the majority of whom are women) had the highest average borrowing when compared with other configurations of marital status and number of dependents.

Single parents suffer economically in two ways: they have the financial burden of supporting dependent children, and the children's need for parental care may prevent the single parent/student from obtaining additional employment.

Among Master of Divinity students, African Americans borrow more than whites. This finding is true with respect to the extent (fifty-eight percent of African Americans borrow compared with forty-eight percent of whites) and average amount borrowed (an average

theological debt of \$14,257 among African American Master of Divinity graduates who borrow, compared with \$10,785 for whites). Among the 1984 and 1989 graduates, African Americans worked longer hours for pay than whites during their senior year. The relatively weaker economic status of African Americans in American society is thus mirrored in our finding that they work longer hours and borrow more money to meet their financial needs during their years in seminary.

We see some evidence that women borrow more than men, but only in particular subgroups of students. The finding here is considerably murkier than the clear difference by race. Part of the male/female difference is due to the considerable numbers of low-debt male seminarians who are associated with Protestant denominations that do not

encourage women to enroll in seminary. These men lower the men's average borrowing, making the women's average appear higher. The women's average is raised both by the predominance of women among single parents, and by the fact that a higher proportion of men students are married. Much of the time we observe that women and men with similar marital circumstances and the same denomination borrow at similar levels.

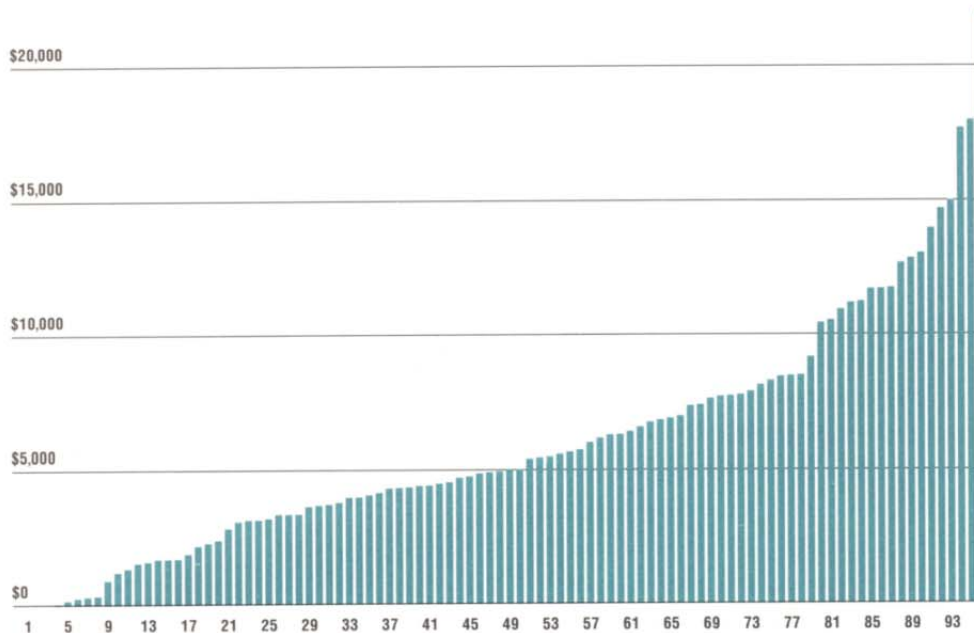
*In summary, we have found that debt is related to marital status, race and, much less clearly, to gender. African American students, women in denominations that do not encourage or permit their ordination, single students, and single parents especially*

*are more likely to be indebted than others. But even though some groups have stronger borrowing tendencies, the relationship between debt and demographic characteristics is not strong. In every demographic group, there are large segments of persons who carry no debt load and a minority that is heavily burdened.*

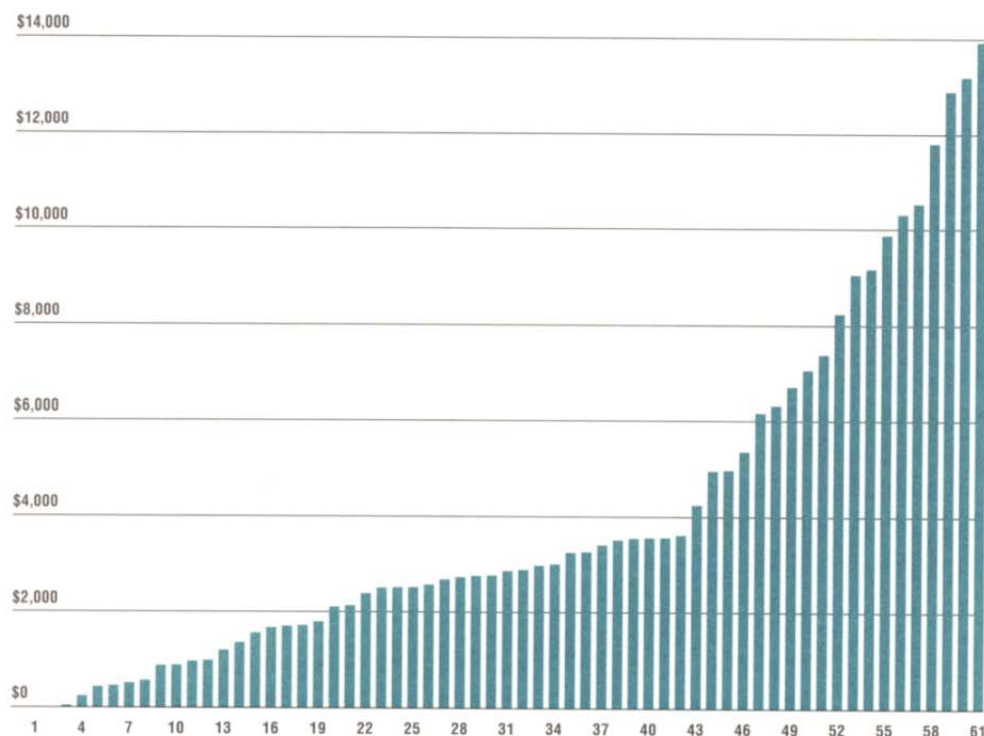
### Where are the indebted?

While demography, as just noted, is a weak predictor of debt, the particular school that a person chooses to attend is a strong predictor. In other words, demographic "twins"—persons of the same age, marital status, gender, race, economic circumstance, and denomination—who go to different schools are likely to have different debt profiles.

**FIGURE 4: Average Theological Debt for 1991 Master of Divinity Graduates, by School. Schools With Five or More Graduates.**



**FIGURE 5: Average Theological Debt for 1991 Two-Year Masters Degree Graduates, by School. Schools With five or More Graduates.**



Their debt will resemble that of others in their school rather than each other's.

Schools vary widely in the average level of debt of their graduates. Some schools, including but not limited to the Southern Baptist institutions mentioned earlier, report little or no educational debt incurred in theological school, while others report theological debt<sup>11</sup> for Master of Divinity graduates in 1991 averaging over \$15,000. (A comparable range exists for two-year masters degree graduates of theological schools: their per-school average debt varies from zero to more than \$13,000.) Figure 4 and Figure 5 present these findings graphically.<sup>12</sup> Students who choose schools at the low end of the range are likely to have low levels of

debt; those who attend high-debt institutions tend to become highly indebted themselves.

Because debt is so strongly linked to the school a student chooses to attend, we tried to discover what factors affect a school's debt level. We tested several hypotheses. Though we could think of reasons that debt level might be linked to such factors as the school's financial aid practices, the size of its endowment, or the ratio of financial aid grants to tuition charges and living costs, none of

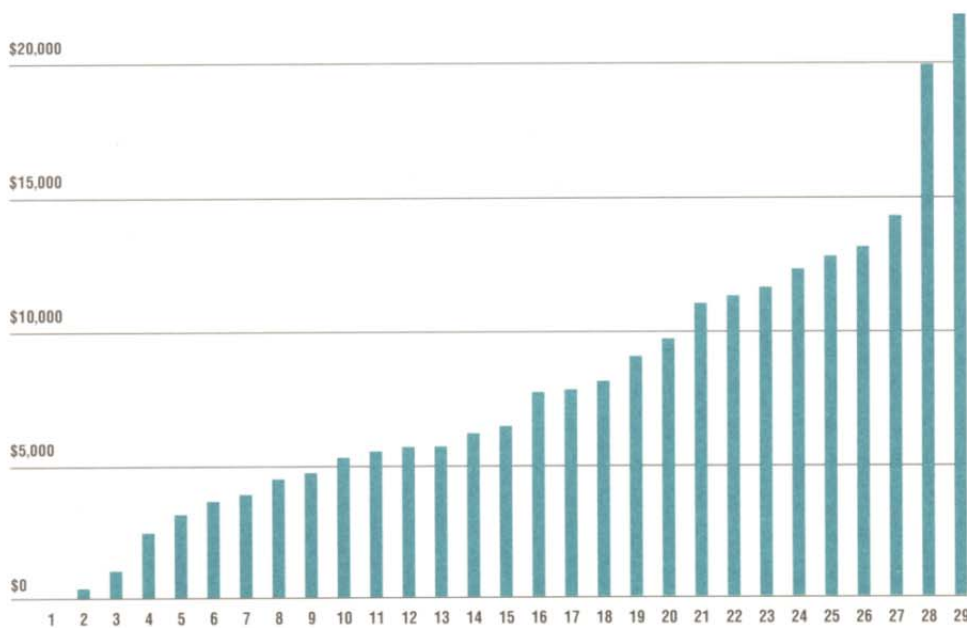


these turned out to predict a school's level of debt with any regularity.

Another hypothesis was that debt level is linked to the socioeconomic status of the students a school attracts. This hypothesis did not fully explain the data, however, because graduates' average debt level varies greatly from school to school among students with similar denominational and socioeconomic backgrounds. One can readily see this in Figure 6, which shows the wide differences in average theological debt among Methodist graduates of different theological schools; it seems unlikely that the personal wealth of students in that denomination would vary so much from school to school. One can see this wide difference again

in Figure 7, which shows the average indebtedness of African American Master of Divinity graduates of 1991 varying by more than \$20,000 across all the schools. Even the difference between the first and third quartile of is more than \$10,000. By contrast, we found that the average difference in theological debt between white and African American Master of Divinity graduates was approximately \$3,000.<sup>13</sup> This suggests a complex conclusion: the collective personal wealth of students (or lack of it) does affect the school's debt level, but still, because schools vary so much more widely than do demographic groups, this factor does not explain in any full way what makes a school a site of high debt.

**FIGURE 6: Average Theological Debt of 1991 Master of Divinity Graduates. Average Debt of Members of the United Methodist Church, by School. Schools With Five or More Graduates Comprising the Average.**



**TABLE 5: Average Theological Debt of 1991 Graduates by Type of School.**

<b>MASTER OF DIVINITY</b>	<i>All Graduates</i>		<i>Borrowers Only</i>	
	<i>Average debt</i>	<i>N</i>	<i>Average debt</i>	<i>N</i>
Mainline:				
Denominational	\$ 6,584	1,408	\$11,237	825
Independent	\$11,426	304	\$16,780	207
Evangelical:				
Denominational	\$ 2,279	230	\$ 7,765	361
Independent	\$ 6,092	391	\$10,730	222
Roman Catholic	\$ 2,946	126	\$10,310	36
Anabaptist	\$ 4,508	28	\$ 7,424	17
<b>TWO-YEAR MASTERS</b>	<i>All Graduates</i>		<i>Borrowers Only</i>	
	<i>Average debt</i>	<i>N</i>	<i>Average debt</i>	<i>N</i>
Mainline:				
Denominational	\$ 4,652	226	\$10,619	99
Independent	\$ 8,586	158	\$13,017	104
Evangelical:				
Denominational	\$ 1,768	602	\$ 8,314	128
Independent	\$ 3,462	320	\$ 8,935	124
Roman Catholic	\$ 1,510	70	\$ 8,808	12
Anabaptist	\$ 2,724	32	\$ 7,924	11

We also studied whether different types of schools have different levels of debt. Using a typology that links pattern of sponsorship (whether a school is related to a denomination or independent of denominations) and religious tradition, we analyzed divided Protestant and Roman Catholic schools into six categories: (1) mainline Protestant denominational schools, (2) mainline Protestant non-denominational schools, (3) evangelical Protestant denominational schools, (4) evangelical Protestant non-denominational schools, (5) Roman Catholic schools, and (6) schools linked to Anabaptist denominations. The average theological debt for these school types appears on Table 5.

There are some differences by type. Mainline schools have higher debt levels

than evangelical schools. Within both the evangelical and mainline categories, non-denominational schools show higher debt levels than denominational schools. Probably denominations' support of their schools permits those schools to keep charges low and scholarship support high; perhaps denominations and local churches also make more direct support to students who attend the denomination's "own" school, thus reducing the need to borrow.

We also found, however, that the schools within each category vary widely. In each group there are some schools

with high debt and others with low debt. The individual differences within each group are far larger than the average differences between groups. Yet again, then, debt proves difficult to predict by the characteristics of the school.

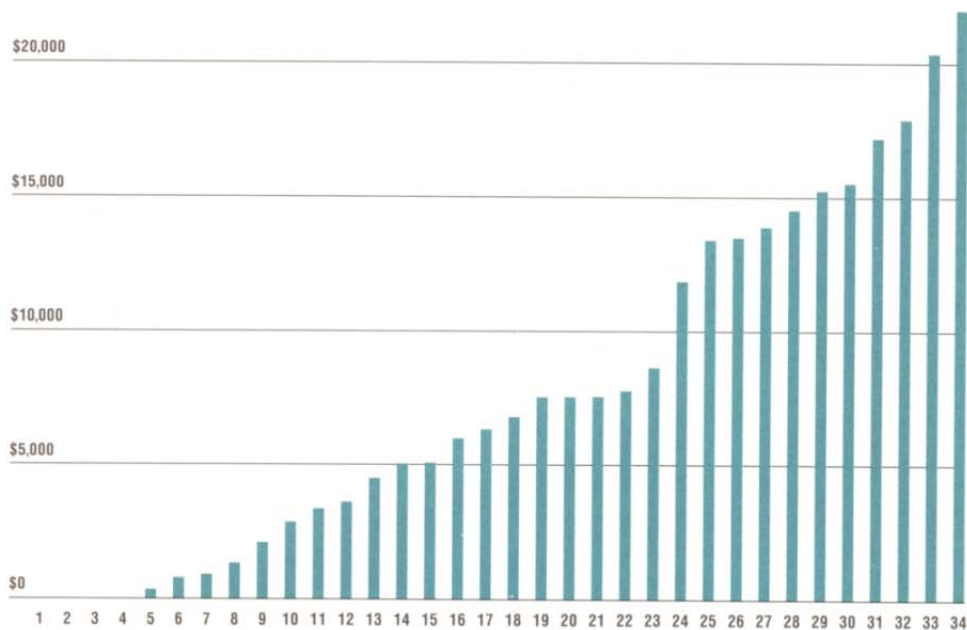
The strongest predictive factor we found was tuition cost. We found a correlation coefficient of  $+0.39$ , a fairly strong relationship, when we compared average debts of Master of Divinity graduates with tuition levels.<sup>14</sup> We found a slightly stronger correlation ( $+0.48$ ) between tuition and two-year masters degree graduates' average debt.

It makes sense: those who have to pay more are likely to have to borrow more.

The correlation of debt with cost underlies the debt difference between mainline and evangelical schools. As noted above, mainline non-denominational schools have the highest average indebtedness when compared with the other institutional types.<sup>16</sup> Table 6 shows the average tuition charges and single-student budgets for each institutional type. The mainline non-denominational schools have the highest average tuition and total cost, thus confirming our finding.

The correlation of debt with cost, though strong, is nevertheless far from perfect. Figure 8 and Figure 9 show scatterplots of tuition levels and average theological debt for Master of Divinity

**FIGURE 7: Average Theological Indebtedness of 1991 African American M.Div. Graduates by School; Schools with Three or More African American Graduates in 1991.**

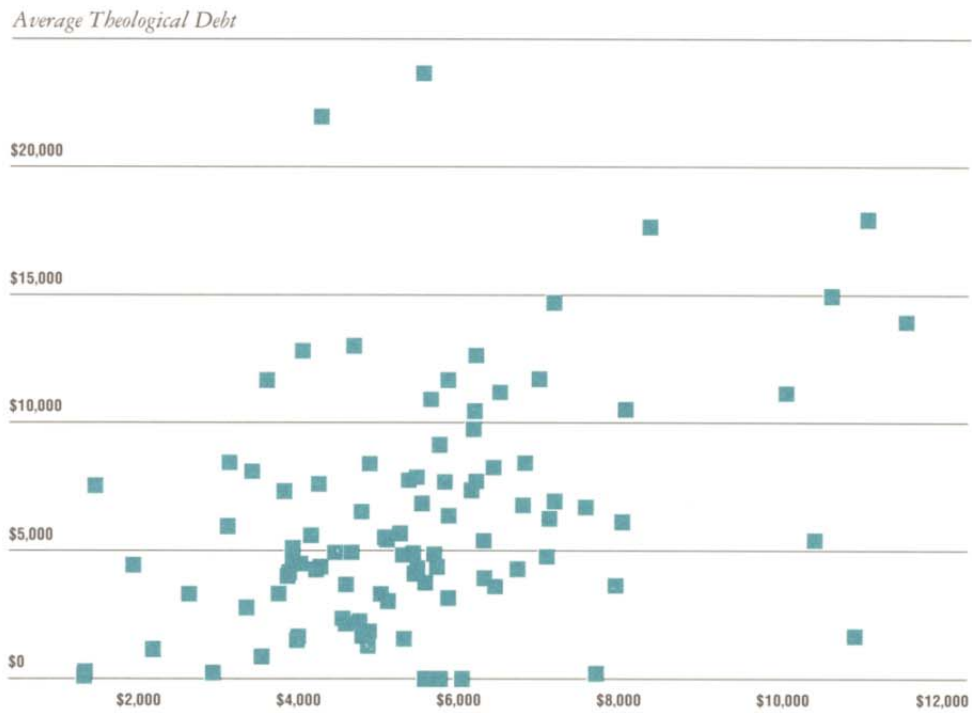




**TABLE 6: Average Tuition Charges and Single Student On-Campus Academic Year Budgets by Institutional Type, 1991.**

	<i>Average Tuition</i>	<i>Single student On-Campus Budget</i>
All schools	\$5,013	\$12,466
Mainline—denom	5,410	13,285
Mainline—nondenom	7,888	15,412
Evangelical—denom	3,432	10,605
Evangelical—nondenom	4,797	10,882
Roman Catholic	5,194	10,791
Anabaptist	3,200	9,124

**FIGURE 8: Tuition Rates and Mean 1991 M.Div. Theological Debt, by School.**



*Tuition*

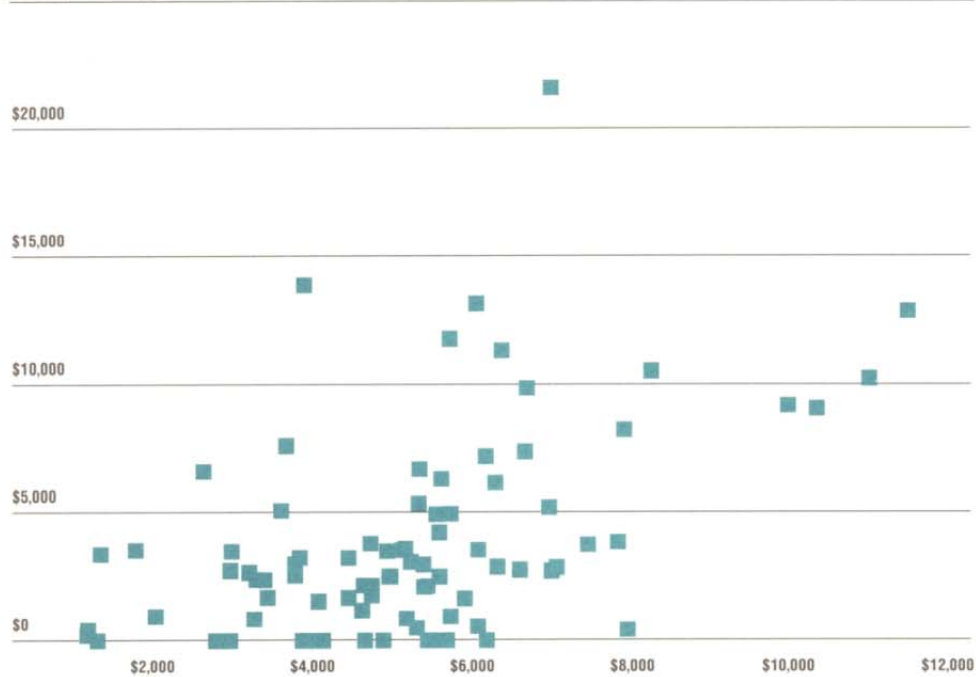
*Correlation coefficient equals +.39*

*Note on reading Figures 8 and 9: Each square on the scatterplot represents one school.*

*The height of the square indicates the average debt level of its graduates. The left-to-right position of the square shows the school's tuition*

**FIGURE 9: Tuition Rates and Mean 1991 Two-Year Masters Theological Debt, by School.**

*Average Theological Debt*



*Tuition*

*Correlation coefficient equals +.48*

graduates and two-year masters degree graduates, respectively. If average debt correlated perfectly with tuition levels, the dots on the scatterplots would form straight lines in a northeasterly direction; the data move in that direction (correlation coefficients of  $+.39$  and  $+.48$ ), but one can see considerable variation in individual cases.

In other words, though debt is directly related to the costs of schooling and living faced by the student, it is not determined by those costs, and we cannot with confidence predict debt levels from tuition. The variety of average

debt by schools at similar tuition levels suggests that additional factors are at work.

What are these factors? Some factors—such as a needy student body and a high level of tuition—predispose an institution to induce student borrowing. We also found that the administration of financial aid can encourage or discourage borrowing. But it appears to us that often the school's choices in financial matters make the decisive difference. An institution under financial pressure, for instance, may choose to raise tuition (without increasing student aid) rather than postpone staff and faculty salary increases or expensive new program development. Such a decision is likely to

raise the debt level of students. While few administrators consciously seek to balance the institution's budget by increasing student debt, increased debt often becomes the indirect and cumulative result of many financial, educational and community-life decisions.

*In summary, the school a student chooses to attend is more likely than any other factor to determine that student's level of debt. Further, though the debt level of a school is related to its tuition charges and other costs, and, less strongly, to the socioeconomic status of its students, the decisions that an institution makes about program expenditures, administrative policies, and how to generate revenue are what finally determine its students' level of debt. We conclude, then, that attempts to control the level of debt must begin with a review of the priorities of schools, especially in those whose level of debt is high.*

### **Is debt a problem?**

Before we turn to the question of what schools and the religious bodies that support them might do about debt, we should ask how serious a problem the debt levels that we have documented really are. Are graduates' quality of life and vocational choices being compromised by debt? Is it hurting the church and potentially depriving it of ministerial talent?

Our data show that highly indebted graduates (who are, as we have shown, a

minority) are under considerable financial pressure. Some of the strain is measurable. Of theological school alumni and alumnae with \$15,000 or more in theological debt, nearly half (forty-six percent) admitted on our questionnaire that they missed scheduled payments on their loans due to lack of funds.

Similarly, our research shows that those who borrowed \$15,000 or more in theological school are less likely to own homes than those who avoided loans or borrowed lesser amounts. Up to forty percent of theological school borrowers found themselves paying more than eight percent of their gross post-graduation compensation in debt repayment, thus exceeding the percentage that some secular lenders stipulate should be allotted for educational loan repayment (those who exceed the guidelines usually experience difficulty in obtaining mortgages and other consumer credit).<sup>16</sup>

Finally, we found a few heavy borrowers who now work in secular professions and who say that their educational debt affected their choice of career. Reasons for leaving a profession are almost always complex, but if all those who say they changed profession chiefly because of debt actually did so for that reason, we can conclude that high debt caused about two percent of all graduates to leave religious professions.

Our survey results, from which the conclusions above are derived, put anecdotes about individuals' experiences in context. But surveys do not convey the quality of those experiences. We called some of the most heavily indebted students on the telephone and heard expressions of anger and anguish. One



graduate told us that his theological debt may jeopardize his daughter's college education. Others tell of postponing further study for themselves or their spouses, or of leaving assignments that they like only because better pay

**About two percent of seminary graduates indicate that high debt caused them to leave religious professions.**

was available elsewhere. One pastor, for instance, left a rural post to which he felt deeply called because the congregation would not let him join the army reserve, the only option he thought he had for extra earnings. He became an associate pastor in a large church because it paid better and gave him the freedom to enlist. Our informants often expressed regret at the decision to borrow. One pastor said that she had initially been grateful when her school showed her how to borrow to meet a financial emergency. After graduation, when the difficulty of repayment on a pastor's salary became clear, she was angry that she had not been warned.<sup>17</sup> Her view of borrowing is reflected in our survey results: more than half the alumni and alumnae borrowers now wish they had borrowed less.<sup>18</sup>

*In summary, we conclude that debt is a problem for those who borrow heavily. At high levels, debt causes financial stress—missed payments and damaged credit ratings are common; it lowers the quality of life—opportunities for study and home ownership are diminished; it influences choice of ministerial assignment and, in a few cases, it may cause ministers and rabbis to leave their profession. Because, as we have shown, high debt tends to be concentrated in some schools, it is appropriate to ask how a school whose debt level is already high or is creeping upwards might address the issue.*

**How schools and denominations can manage debt.**

What can be done about debt? For schools—the institutions that, as we have shown, can have the most immediate impact on levels of debt—we recommend an escalating series of measures. How far up the ladder of solutions an institution may go depends on its circumstances. Schools whose debt level is very high and whose financial situation seems intractable should consider all the measures on this list; schools whose situations are less pressing will not have to go as far to find some relief. For religious bodies, we shall offer two suggestions. The first is complex, expensive and, we think, inadvisable. The second, although easier and likely to be effective, is very controversial.

EASIER MEASURES THAT  
SCHOOLS CAN TAKE:

**1. Keep track of debt.** Two-thirds of the schools responding to our questionnaire do not produce annual reports on the level of student indebtedness. Most schools would be helped by the basic step of regularly compiling data and tracking the borrowing trends among their students.

**2. Make loans harder to get.** Students are less likely to borrow if it is inconvenient to do so. One financial aid officer lessens the convenience of borrowing by simply making a second appointment with a student—thereby requiring the student to mull things over—before approving any loans. Other schools require students to project their future income, expenses, and debt payments before approving a loan. Although such homework assignments may not discourage most borrowing, they do provide the student with a heightened awareness of the future impact of loans.<sup>19</sup>

Experts always recommend financial planning and counseling, such as the future budget projection mentioned above, as the best way to control indebtedness. If the planning and counseling begin before the student enters the theological or rabbinical school, the student's finances can be projected through the entire course of study and beyond, into the first years of congregational service and loan repayment. The projections would include the total the

student and financial aid officer believe would need to be borrowed and managed. Such planning can anticipate career preferences, as the student's choice of service can affect her or his ability to repay loans. For instance, a student preparing for service at a subsistence salary, in impoverished communities, or in entrepreneurial ministries probably cannot afford any loans, while students hoping to serve upper-middle-class congregations might conclude that they can afford to borrow a considerable sum. In the absence of financial planning for all students, schools could institute "tripwires," i.e., they could engage in intense financial planning and counseling with those students who threaten to reach a predetermined level of educational indebtedness.

The necessary precondition of discouraging unwarranted borrowing through planning is a policy never to require a student to borrow. The few institutions that still require their students to accept a package of loans bundled with grants should cease this practice.

**3. Deny approval for loans to dangerously indebted students, and involve senior officials in those difficult decisions.**

Though federal policies have fluctuated in recent years with respect to a school's freedom to deny eligibility for a loan, current guidelines seem to permit well-grounded and documented decisions by school officers to deny the applications of students who are unlikely to be able to repay what they are borrowing.<sup>20</sup> Schools should establish criteria for

such denials and apply them where warranted.

Further, although the financial aid officer is a crucial player in loan counseling, the school that wishes to discourage loans should be prepared to enlist the dean and president in the effort. Such involvement need not take much time, and should be reserved for the most difficult cases. A president and dean, after reviewing cases that meet preexistent criteria for special attention, can recommend against loans to dangerously leveraged students. They can speak for the institution (and sometimes the denomination) with an authority and finality that the financial aid officer lacks.

#### HARDER MEASURES FOR SCHOOLS TO TAKE:

##### **4. Abandon need-blind admissions.**

Some schools have made the need for financial planning a requirement of admission, using the outcome as a criterion for admission. The school may, in other words, decline to admit a student whose financial profile and plans show that he or she could not graduate without incurring unmanageable levels of debt. While applicant-screening policies clearly protect the school and the student from excessive debt, they also result in canceling need-blind admission policies, an unacceptable move for many schools who believe that access to theological education should not depend on access to financial resources.

##### **5. Develop educational tracks for**

**working students.** Some schools have reduced the need for student loans by developing special curricular tracks and schedules for students who work at secular or church jobs full-time and study part-time. Although this arrangement keeps the students' financial profile healthy, some critics worry that part time study compromises the quality of a theological education since students are not immersed in the formative ethos of a school.

**6. Raise the level of student aid.** One palliative to debt is to improve the financial situations of students by replacing amounts borrowed with direct aid in the form of grants, lowered tuition, or subsidized services. This solution is elegant and effective but expensive: lowering the indebtedness of only one class of twenty students by \$5,000 each would cost \$100,000 annually; more than two million dollars in endowment funds would be required to generate that amount of annual income. Unfortunately, new funds in these ranges are often beyond the reach of theological schools or earmarked for other needs.

**7. Change the mission of the school.** An institution whose debt level is very high, which cannot find new funds for aid, which must maintain high tuition charges to meet its budget, and which cannot find students who can pay its costs without taking on crushing debts is failing in its mission. It should face squarely that it is subverting its own purposes by forcing its students to borrow at levels that puts their vocational goals at risk. Such institutions—and



some that are at the edge of if not already immersed in such a sea of troubles—should consider drastic measures: mergers with other institutions or new educational and program forms that both the school and an interested constituency can afford.

#### TWO STEPS FOR RELIGIOUS BODIES TO TAKE:

**1. Support students rather than schools.** Throughout this study we heard suggestions that the problem of debt would be solved if denominations were to give the funds that now support theological institutions directly to hard-pressed students. Such a change probably would have unfortunate side effects. First, schools might attempt to make up part of the lost denominational funds by expenditure cuts. Those cuts could damage the institution in ways unforeseen by the denomination. Second, the schools would be sorely tempted to raise tuition in an attempt to recover the denominational funds formerly received as unrestricted subsidies. Those tuition raises, of course, renew the need for student borrowing.

*Therefore, we think that this step—the shift of funding from schools to students—is inadvisable. We do not recommend it.*

**2. Publish debt levels.** A simple step that denominations could take would be to publish the average debt levels of the graduates of its related schools. Such publication would inform the consumer (the student) of the true price exacted by the school. Free marketeers believe that “the invisible hand of the market” would automatically reward the low-cost producers, that is, the schools who limit student debt. Whether or not this would happen (some argue that students’ commitment to the location or theological character of particular schools is strong enough to override market effects like this), the proposal

**An institution whose debt level is very high should face squarely that it is subverting its own purposes by forcing students to borrow at rates that put their vocational goals at risk.**

seems to us fair. Students should know the burden they are probably going to have to take on. For this measure to be fully equitable, of course, some mechanism would have to be found to provide information about debt at non-denominational schools, which, as we have shown, often have higher debt levels than their denominational counterparts. In the absence of a system of disclosure, prospective students should press the schools to which they are applying for information about the amount and extent of educational borrowing among their graduates.

*We strongly recommend that all theological schools take appropriate steps to limit the indebtedness of their students. As we have shown, educational indebtedness is not yet an epidemic among theological students, but the level seems to have risen quite steeply in recent years. The graduating classes of some Protestant and Roman Catholic institutions are well above the ceiling that commercial lenders would recommend for persons headed into a low-paying profession like ministry or teaching; and six of every seven rabbinical school graduates are indebted.*

*This is, therefore, an ideal time for action. The relatively small number of schools whose average student debt is already high can take initiative to make major decisions—about financing, program, and mission—before the difficulties in their situation overwhelm them and further limit their options. The majority of institutions is in a more favorable position. Their students are generally not highly indebted, so they can take relatively painless steps, such as tracking debt levels and counseling students before they borrow, that can prevent drift into a situation of too much debt. Most theological schools, said one observer at a presentation of our data to a group of seminary administrators, are not yet “addicted” to student loan funds as a revenue source. But they have, said another commentator, been increasing their intake. Schools should determine how much of their revenue can be drawn from this source without imperiling their students’ futures; then they should take steps to limit the debt load of their students to safe levels.*

## **Who should pay for theological or rabbinic education?**

Theological schools that have to decide whether or when to limit the debt levels of their students face some basic questions. Who should pay for the education of religious leaders? Should students shoulder a significant part of the financial responsibility? The prevalent view about higher education in general in the United States today says yes: higher education, and especially professional education, is “value-added” to the student, and thus it is appropriate that the student bear a substantial part of the cost. Does this perspective fit theological education, or are there special features of the life and leadership of religious communities that make the “educational consumer” model inappropriate?

This project commissioned theologians, ethicists, historians, and religious leaders from a wide range of traditions to reflect on these questions in light of the project’s empirical findings. As might be expected, these writers produced a wide range of comments.

Gary Zola, a specialist in Jewish history, demonstrates that the debate about who should pay is an ancient one.<sup>21</sup>

On the one hand, we have the teachings of Maimonides who admonishes a student of Torah to avoid relying on communal support at all costs. As difficult as it may be to earn a livelihood and study at the same time, Maimonides recommended privation over public welfare. Charity for the student of the Law, he taught, causes a profanation of the name of God and brings discredit on the Torah.<sup>22</sup>

On the other hand, Rabbi Samuel d'Abella, a preacher in Morocco, was upset when the leaders of his community decided to assess taxes from the students of Torah despite the fact that they were conventionally entitled to an exemption. Rabbi Samuel contended that the community itself was entirely responsible for the maintenance of Torah study, and not the students. By levying taxes on their students, the community leaders were not only shirking their duty to provide them with support, but they were in fact shifting the burden of cost to those least capable of bearing it. The unlearned exist only for the sake of the scholars, Rabbi Samuel decreed, and they are therefore the ones who must bear the cost of a rabbi's education.<sup>23</sup>

Rabbi Samuel's view has a long history among Roman Catholics and Protestants as well. Joseph M. White describes how the Council of Trent's 1563 decree enjoined each bishop at his cathedral to educate boys for future priestly service, directing that "the sons of the poor be given preference" in the assumption that the diocese would see to their material needs.<sup>24</sup> Sons of the wealthy and boys with wealthy patrons could study with theological faculties in universities; if they wished to attend the diocesan schools they had to pay and "manifest a zeal to serve God and the Church."<sup>25</sup> Thus centuries ago the Catholic Church established the financial responsibility of the church for educating those who were called to

serve but lacked the resources for their training.

Other writers pick up this theme and explore some theological reasons for placing responsibility on the religious community. Ethicist Paul Wadell argues that material wealth, as a sign of God's unlimited grace, is "essentially social," not individual.<sup>26</sup> His description of

### **Schools should determine how much of their revenue can be drawn from student loans without imperiling their student's future.**

God's economy sharply criticizes the market model that both governs the funding of many theological schools and promotes student borrowing. In his view church members, institutions, and agencies ought to be far more supportive of each other's burdens, so that no one would be financially stranded.

Judith E. Smith, a national officer in the ministry division of the United Methodist Church, affirms the responsibility of the whole church to educate clergy and deplores the present situation in which, she believes, another model has taken over by default. She writes:

We seem to have separated our sense of responsibility into discrete 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 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.<sup>27</sup>



If one assumes that the religious community should take financial responsibility, the practical questions remain. How much responsibility should the community take? How can it take responsibility fairly and effectively? One can make the argument that there is no system-wide crisis in the use of debt to finance theological or rabbinic education. We have established that about half of Master of Divinity students graduate without formal debt, and that most of those who incur new or additional debt for theological or rabbinical school show the capacity to repay the debt from their post-graduation compensation. Our survey data show that, at most, about two percent of theological school graduates leave church employment because of debt repayment and other financial pressures.

Given these conditions, should the religious community focus its support on the minority of students who have acute needs? Gary Tobin thinks not:

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.<sup>28</sup>

In this perspective, individuals should pay a significant portion of the cost of theological or rabbinic education, and they should be compensated at a level that makes it feasible for them to repay what they have to borrow. This solution to the problem of debt, which seems to confer more dignity and autonomy on

the future religious, was also favored by many respondents to our graduates' questionnaire. Their message to us was consistent: raise clergy compensation to more acceptable levels and debt service will not be a burden.

Others argue for the Maimonides option, which places substantial financial responsibility on the student, on the ground that such a system provides wider access to theological education. They point out that women in some denominations (and homosexuals in most) would very likely be excluded from arrangements dominated by church funding. In at least this one sense the market/consumer system in theological education accords with liberation and other theological perspectives that emphasize self-determination and the transformation of exclusive and oppressive structures.

Another argument for the consumer model is that it helps to preserve the academic freedom of theological schools. Religious groups that pay most of the bills for the training of their leaders often seek to control the training rather strictly. There are recent as well as historically remote instances of religious bodies that have sought to restrict faculty appointments, dictate curriculum, and limit the permissible range of theological opinions at schools that they underwrite heavily.

Even for those who see the virtues of the consumer model, however, there are troubling effects. Our data show that some categories of students borrow more on average than others: single parents, for instance, who are predominantly women, borrow more than any other family type. Carol S. Robb, a Protestant ethicist, reminds us that this

situation reflects the gender bias that pervades our society. She raises similar questions about the borrowing differences among racial groups.<sup>29</sup> The question “who should pay?” cannot, she argues, be answered by itself or in the abstract. One must also ask “who has greater need?” and “who bears a disproportionate burden?”

Jackson W. Carroll, a sociologist who conducts studies of ministry and

**There is no singular or certain answer to the question, “Who should pay for a theological education?”**

theological education, injects concerns about the educational effects of the consumer model. As financial pressures on students escalate, fewer students are able to study full-time and experience the rich, multidimensional, and often informal interactions that comprise much of the school’s culture and formative ethos. If the trend to part-time study continues, Carroll warns, theological schools could become little more than trade schools.<sup>30</sup>

*There is no singular or certain answer to the question “Who should pay for a theological education?” Models that place heavy responsibility on the whole religious community echo honored themes in Judaeo-Christian traditions: high esteem for wisdom and learning; the right of all creatures to share the good things God has created; the importance of bearing others’ burdens. But the consumer model also has theological merit, because it guards the freedom of both persons and school communities to take actions that may be controversial or unpopular in response to a call from God. Finally, every theological school, along with the religious communities that support it, must answer for itself the question of “who should pay?”, thinking as carefully and reverently as it can about the opportunities and challenges it faces and then arranging its patterns of life—including its finances—to accomplish the mission that God has given it.*

**Notes**

1. Later renamed National Direct Student Loans (NDSL), and currently known as Perkins Loans.
2. The Guaranteed Student Loans are now known as Stafford, SLS, and PLUS loans.
3. Anthony Ruger, “Lean Years, Fat Years: Changes in the Financial Support of Protestant Theological Education” *Auburn Studies*, No. 2 (December 1995): 7-8.
4. \$7,190,162 in undergraduate loans, \$792,104 in loans for other graduate study, and \$24,952,193 from theological and rabbinical school for a total of \$32,934,459.
5. Anthony Ruger, “Lean Years, Fat Years: Changes in the Financial Support of Protestant Theological Education” *Auburn Studies*, No. 2 (December 1994): 9, 15.
6. NASFAA *Encyclopedia of Financial Aid*, (NASFAA: Washington DC) July 1994 update, sections 6.14.1.5 and 6.14.1.6.

7. The research method asked financial aid officers to report the student's *educational* debt from his or her undergraduate work, other (non-seminary or non-rabbinical) graduate study, and theological or rabbinical study. Students have other, non-educational debts (such as mortgages, car payments, credit card debts, family loans, etc.) which are not included in the debts we are reporting in this article.

8. Our research could obtain accurate information only about loans that were acquired with the assistance of the financial aid services of the school. Therefore the loans we measured were explicitly for education. Some graduates may have borrowed from commercial sources or from private sources (such as family members) to finance their living or educational expenses; these debts are not reflected in this report.

9. Percentiles are values above and below which certain percentages of the cases fall. For instance, in Table 2 the seventy-fifth percentile of Master of Divinity theological indebtedness shows that seventy-five percent of the 1991 Master of Divinity graduates had theological debt of \$8,500 or less. Conversely, this percentile shows us that twenty-five percent of the Master of Divinity graduates had theological debt equal to or *more than* \$8,500. The median is the fiftieth percentile.

10. While financial aid officers usually had excellent records of the amounts borrowed in theological or rabbinical school, information about undergraduate debt and other graduate debt was, in many instances, not available. Thus the cumulative debt picture presented here may understate the actual indebtedness of students. Moreover, as previously noted, these figures do not include consumer debt that students may have additionally incurred.

11. We use the terms "theological debt" and "rabbinical debt" to refer to the educational loans a student incurs during theological or rabbinical school. In these terms we are not including educational debt incurred while an undergraduate, or educational debt incurred while attending a graduate school before enrolling in theological or rabbinical school.

Our research was limited by what the financial aid officers of the school could measure, i.e. federal loans, loans from denominations, and school loans. Many students were likely to borrow from family members during their studies; we could not measure this indebtedness, nor the indebtedness of the few students who relied upon commercial sources, such as credit cards.

12. The three rabbinical schools in our study are not included on this chart because to do so would breach the confidentiality that schools were promised in this study. The higher levels of rabbinical debt would make those schools recognizable.

13. Average theological indebtedness of the 263 African American Master of Divinity graduates in our data was \$8,240. The average for the 2,966 white graduates was \$5,253. The difference is \$2,987.

14. The correlation coefficient measures the degree to which two variables tend to correspond. It measures the strength and direction of a relationship. If the correlation coefficient is +1, the two variables are said to be perfectly correlated; if it is -1 the variables are said to be perfectly negatively correlated; and if the correlation coefficient is zero, the variables are uncorrelated. If a correlation coefficient is close to +1 or -1 the relationship is strong, and one variable may be used to predict the other. In the finding regarding tuition, a correlation of +.39 indicates some tendency for average indebtedness to rise as tuition rates rise.

15. Graduates of mainline independent schools also reported higher family compensation than graduates of the other types of schools.

16. Louis H. Tietje, "Models of Manageable Educational Debt Levels," paper prepared for the Auburn Center for the Study of Theological Education, National Study of Theological Student Indebtedness, 1993.

17. Federal guidelines require schools to disclose to student borrowers all of their repayment obligations; we have no evidence to suggest that theological or rabbinical schools fall short in this area. The experience of financial aid officers in higher education is that, despite the best efforts of financial aid officers, students occasionally do not fully understand their obligations until bills must be paid. See for instance Fred J. Galloway and Terry W. Hartle, "Student Borrowing: How Much is Too Much?" prepared for the American Council on Education's Symposium on Student Debt Burden, 1994.

18. Fifty-two percent of theological borrowers; fifty-three percent of rabbinical borrowers.

19. Personal financial planning need not be required of all students if the school has modest borrowing levels; the school might, in that case, impose future budgeting exercises only on students whose loans reach a particular level deemed large enough to warrant serious attention.

20. See the "Dear Colleague" letter of June 1991, GEN-91-19, from Michael J. Farrell, Deputy Assistant Secretary for Student Financial Assistance, United States Department of Education.



21. Gary Zola, "Funding Rabbinic Education: Retrospect and Prospect," paper prepared for the Auburn Center for the Study of Theological Education, National Study of Theological Student Indebtedness, 1994.
22. Chaim Wolf Reines, "Public Support of Rabbis, Scholars and Students in the Jewish Past," *YIVO Annual of Jewish Social Science*, Vol. 7, 1952, pp.84-109, cited in Zola, p. 22.
23. *Ibid.*, p. 109.
24. Henry J. Schroeder, ed., *The Canons and Decrees of the Council of Trent* (Rockford Ill.: Tan Books, 1978), p. 175 (reprint of the English portion of Latin-English version published by Horder in 1941), as quoted in Joseph M. White, "The Educational Debt of Theological and Rabbinical Students: Reflections from the Catholic Tradition," paper prepared for the Auburn Center for the Study of Theological Education, National Study of Theological Student Indebtedness, 1994.
25. *Ibid.*
26. Paul J. Wadell, "The Educational Debt of Theological and Rabbinical Students: An Ethical Reflection," paper prepared for the Auburn Center for the Study of Theological Education, National Study of Theological Student Indebtedness, 1993.
27. Judith E. Smith, "Reducing Student Indebtedness: Whose Responsibility Is It?," paper prepared for the Auburn Center for the Study of Theological Education, National Study of Theological Student Indebtedness (1994), pp. 8-9.
28. Gary A. Tobin, "Reflections on 'The Educational Debt of Theological and Rabbinical Students,'" paper prepared for the Auburn Center for the Study of Theological Education, National Study of Theological Student Indebtedness (1994), p. 2.
29. Carol S. Robb, "Study on the Educational Debt of Theological and Rabbinical Students," paper prepared for the Auburn Center for the Study of Theological Education, National Study of Theological Student Indebtedness, 1994.
30. Jackson W. Carroll, "Some Reflections on the Auburn Indebtedness Study," paper prepared for the Auburn Center for the Study of Theological Education, National Study of Theological Student Indebtedness (1994), pp 2-5.

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Anthony Ruger and  
Barbara Wheeler

## **Auburn Center Publications**

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### AUBURN STUDIES

The Auburn Center publishes its principal research reports in the Center's occasional research bulletin, *Auburn Studies*. Copies of this current issue and two back issues are available. The back issues are:

**"Reaching Out: Auburn Seminary Launches the Center for the Study of Theological Education,"** by Barbara G. Wheeler and Linda-Marie Delloff, *Bulletin No. 1* (Summer 1993). Announces the founding aims and purposes of the Auburn Center and provides a bibliography for research in theological education. Available as a photocopied reprint.

**"Lean Years, Fat Years: Changes in the Financial Support of Protestant Theological Education,"** by Anthony Ruger, *Bulletin No. 2* (December 1994). Reviews revenue sources for Protestant seminaries from 1970 through 1990. Multiple copies remain available in the original edition.

Forthcoming bulletins in 1995 will report on a historical study of the instability of urban ministry training programs and on a study of faculty at seminaries and divinity schools.

### CENTER BACKGROUND REPORTS

Detailed research reports and supporting essays that are produced in conjunction with the Center's principal research reports are available as *Center Background Reports*. An in depth **research report on the national study of theological and rabbinical student indebtedness** will be available in mid-1995. Other reports prepared as companions to this issue are:

**"Models of Manageable Educational Debt Levels,"** Louis H. Tietje describes the standards for determining acceptable debt levels for post-secondary students and discusses the assumptions behind these models.

**"Who Should Pay for a Theological or Rabbinical Education?"** A collection of brief reflections by theologians, ethicists, and religious leaders from various traditions.

**"Historical Perspectives on the Funding of Rabbinical and Theological Education."** Joseph M. White writes on the history of training Roman Catholic priests and Gary P. Zola writes on the history of training rabbis.

Also available as a Center Background Report:

**"Denominational Funding Patterns in Protestant Theological Education,"** by Joseph P. O'Neill. The essay describes the shift from block grants to funding formulas for the allocation of funds by denominations to their seminaries. The characteristics of the various formulas are assessed.

## Current Research at the Auburn Center

*Major projects underway include:*

**A Study of Theological Faculty.** The study is composed of the following projects:

*Faculty Survey.* A survey of a sample of faculty that gathered a wide-range of data to create a profile of faculty teaching at North American theological schools.

*Doctoral Student Survey.* A survey of the backgrounds, motivations, interests, and plans of those who constitute the principal pool of candidates for future theological faculty.

*Doctoral Programs Survey.* A compilation of detailed information about the programs in which the participants in the doctoral student survey are enrolled.

*Junior Faculty Development.* A three-year study of junior faculty at a university-related divinity school, a Roman Catholic seminary, and a Protestant denominational seminary.

*Case Studies of Theological Schools.* Case studies of four schools from diverse traditions that have created cohesive, productive faculties.

*Historical and Financial Studies.* A historical study of the changing role of theological faculty; and, a study of trends in theological faculty compensation.

*African American Faculty.* An exploration of how the numbers of African American theological faculty might be increased.

The results of the Faculty Study will be reported in 1995 and 1996 in successive issues of *Auburn Studies*.

**Seminary Cultures.** An ethnographic study of an evangelical seminary and a mainstream Protestant seminary, exploring the educational function of the non-curricular aspects of seminary life. The study, which is nearing completion, is conducted in conjunction with Hartford Seminary.

**Strategic Financial Information for Theological Schools.** This study will be conducted between 1995 and 1998 in conjunction with the Association of Theological Schools in the United States and Canada. It will develop a model for applying strategic indicators of financial health to theological schools.



## **About Auburn Theological Seminary**

Auburn Seminary was founded in 1818 by the presbyteries of central New York State. Progressive theological ideas and ecumenical sensibilities guided Auburn's original work of preparing ministers for frontier churches and foreign missions. After the seminary relocated from Auburn, New York, to the campus of Union Theological Seminary in New York City in 1939, Auburn ceased to grant degrees, but its commitment to progressive and ecumenical theological education remained firm.

As a free-standing seminary working in close cooperation with other institutions, Auburn found new forms for its educational mission: programs of serious, sustained theological education for laity and practicing clergy; a course of denominational studies for Presbyterians enrolled at Union; and research into the history, aims and purposes of theological education.

In 1991, building on its national reputation for research, Auburn established the Center for the Study of Theological Education to foster research on current issues on theological education, an enterprise that Auburn believes is critical to the well-being of religious communities and the world that they serve.

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