

Fall 2021 entering students offer insights on navigating education, finances, and calling

By JO ANN DEASY

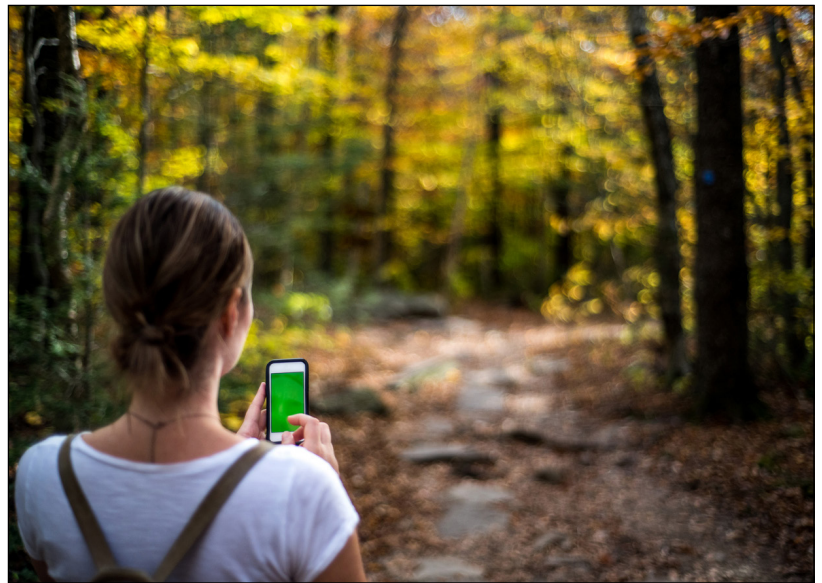
In fall 2021, more than 4,700 entering students at 122 ATS member schools completed the ATS Entering Student Questionnaire. Their responses continue to shed light on why students choose to attend graduate theology schools and how they are navigating the complex relationships among education, finances, and calling. They provide insights that can help shape how we recruit, educate, and support this generation of graduate theological students.

Why do students go to theological school?

The 2021 Entering Student Questionnaire asked students to rate the importance of various influences on their decisions to pursue theological education. The highest rated influences show that students pursue theological education because of three factors: a desire to serve others or make a difference in the world, an intellectual interest in or desire to study religious/theological questions, and the experience of a call from God.

Why do they choose your particular schools? Entering students rated curriculum, academic reputation, quality of faculty, and comfort with a school's doctrine or theological perspective as the most important reasons.

What factors do students cite for attending your institution? How do their motivations shape how you recruit



new students? Do they provide potential new pathways for students? Are there ways to create programs that would draw in those who are intellectually curious about their faith? Those who want to be better equipped to serve others? Those who are discerning a call from God?

When did they first consider going to theological school?

In fall 2021, just under half of the entering students reported that they first considered attending theological school before or during college. For female students, that number was only 39%. Most entering students did not think about theological school until after working for two or more years, and that percentage seems to be increasing especially among MA Professional and MA Academic students. In the last 15 years, the percentage of MA students considering theological school after two or more years of work increased by 18%.

The delay in considering theological education sometimes means that students are not prepared academically for their programs. This is evident in the fact that only

40% of entering students brought with them undergraduate degrees in theology, religious studies, or philosophy. The largest group of students brought degrees in social/behavioral sciences (23%) and in humanities (19%).

It also makes recruiting much more difficult. Admissions officers can no longer rely on feeder schools or undergraduate career fairs to reach potential students. They cannot tap into the many programs that help young people discern vocation. Instead, they must reach out to places where adults

are being formed, often partnering with pastors and congregational leaders to create cultures

where theological education is an option to deepen discipleship or explore a new vocation.

This is reflected in the fact that the most frequently cited person or thing that compelled a student to find out more about a particular school was a pastor or a religious leader (23%). This was followed closely by an alum or a current student (18%) and a school's website (14%). Students are relying on a combination of high touch and high tech to gain more information about theological schools. Almost 80% of entering students reported using the school's website to gain more information, and more than half gained more information by communicating directly with school staff.

What experiences do students bring with them to theological school?

Most students are involved in a faith community before attending theological school. When asked about the location and size of the faith communities they attended, entering students reported a wide range of settings. Equal numbers of students (38%) reported coming from suburban and urban settings while 20% reported coming from small towns, and 4% from rural settings. The location of the faith community is significantly impacted by the race/ethnicity and/or citizenship of the student. In 2021, White/Caucasian and Native North American/First Nation/Indigenous students were more likely to have

attended suburban congregations, while Black/African American/African Canadian, Asian-descent/Pacific Islander, Hispanic/Latino(a)/Latin@ students were more likely to have attended urban faith communities. International students were also more likely to come from urban settings, while domestic students were more equally divided between urban and suburban settings.

While the location of faith communities attended by students has remained steady since 1998, there has

been an increase in students who came directly from smaller congregations with an attendance of 100

or fewer. In 2021, one-quarter of students came from smaller faith communities. Approximately one-quarter also came from communities of 500 or more.

The location and the size of faith communities attended by students has a direct impact on theological education. Smaller communities are more likely to send people to theological schools, but often less able to support them financially. Schools need to consider whether their faculty come from similar settings to their students. If not, how does the school help students translate what they are learning into their own ministry contexts? Schools also need to consider whether their constituents, including their boards and networks of placement post-graduation, match the experiences of their students. Will administrative leadership understand the needs of students? Will students be able to build networks of support and find placement after graduation if they come from or are headed to different work or ministry contexts?

Entering students are not just attending congregations—they are serving as leadership in churches, religious organizations, schools, and other settings. More than 80% of entering students reported serving in leadership in the five years before starting theological education. Younger students were more likely to serve as leaders in college organizations, and Black/African American/African Canadian students were most likely to serve as leaders

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in their local churches. Many of those serving in local churches also reported that they were currently engaged in ministerial work. Among master's degree students, MA Professional students were most likely to be currently engaged in ministerial work (56%) and MA Academic students were least likely (42%). About 80% of students engaged in ministerial work when they entered theological school were planning to continue in ministerial work while completing their programs. These students bring a wealth of experience with them into their programs. How can theological schools leverage that experience in ways that increase the school's educational effectiveness?

Debt and work plans of entering students

One of the benefits of coming to theological school after working several years is the ability to pay down student loans. Sixty percent of entering students come to theological education without student debt. That number increases to 70% for entering students who are 50 or older. While older students are less likely to bring debt with them, when they do have debt it is much higher than their younger colleagues.

Age of entering students	% who bring educational debt	Average debt of borrowers
29 years or younger	46%	\$28,700
30 to 39 years	44%	\$36,200
40 to 49 years	35%	\$37,800
50 years or older	30%	\$42,200

Debt brought to theological school is also significantly impacted by race/ethnicity. Black/African American/African Canadian students are most likely to bring debt with them (70%) and bring the highest average debt (\$51,400). This group brings on average almost \$15,000 more in debt than their fellow entering students. Educational debt among Black students is part of larger systemic issues of financial injustice that impact not just these students, but their families and the communities they serve. It has the potential to limit the ability of these students to access theological education and to follow their calls to ministry and/or service. Such inequity requires us to move beyond individual and

tuition-focused responses to consider how to strengthen the financial ecology of this community.

The impact of educational debt along with the number of students who are already serving in ministry when they start theological school means that most students (more than 80%) plan to work while completing their degrees. Most (more than 40%) plan to work full-time (31 hours or more). Surprisingly, almost one-quarter of entering students indicated plans to work 40 hours or more while in their programs. For many, this means enrolling part-time. However, 80% of students enrolled full-time also plan to work and almost 30% plan to work 31 hours or more. From 2010 to 2020, the percentage of full-time students planning to work 21 hours or more increased from 25% to 40%.

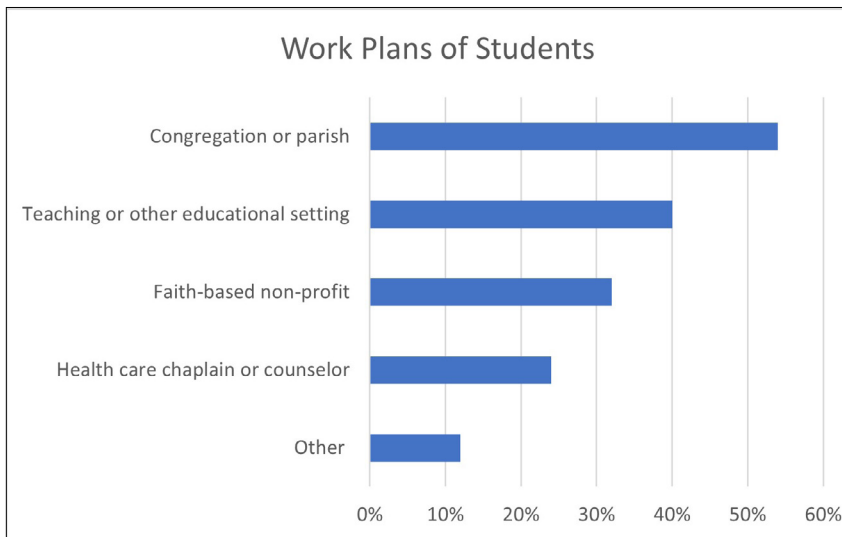
Are these unrealistic expectations? Most likely. Does it mean that these students are not prioritizing their theological education? Perhaps. Perhaps they don't understand what graduate theological education will require of them. However, many students are trying to make good

financial decisions. Part-time salaries have not kept up with inflation, requiring students to work more hours to pay for basic living expenses. Job markets are unstable, and students don't

want to leave a good paying job with no guarantee of a job with a living wage after they complete their degrees. Theological schools need to wrestle with the choices their students are trying to make among multiple vocations, which may include serving in ministry or in another vocation, attending to their coursework, and supporting their families. How do theological schools help students not just prioritize, but meet their obligations and fulfill their callings?

Where are students planning to serve?

Entering students who responded to the ATS questionnaire were planning to work in a wide variety of settings



**This was a multiple-choice question. Students may have chosen multiple work settings. Data from the Fall 2021 ATS Entering Student Questionnaire*

after graduation. A majority (53%) were planning to work in a congregation or in a parish setting.

Among entering MDiv students, 45% were planning to serve as a pastor, priest, or minister in a solo, lead, associate, or assistant position. This percentage has remained steady for the last eight years. An even higher percentage of MDiv students (68%) are planning on or are already ordained. Many are also planning on pursuing other ministry (38%) or professional credentials (29%) such as teaching or counseling licenses. For those completing the questionnaire and coming from a Roman Catholic tradition, a third were planning on serving as diocesan or religious order priests, a third were lay people not in ministry, and the remaining third were planning on serving as deacons, permanent deacons, religious brothers or sisters, or lay ecclesial ministers.

Many of these students plan to work in multiple positions after graduation. The percentage is highest among Black/African American/African Canadian students (50%) followed by Hispanic/Latino(a)/Latin@ and Asian-descent/

Pacific Islander students (40% each). White/Caucasian students were least likely to plan on serving in multiple positions after graduation (25%). Many master's students were also planning to volunteer in some type of ministry (22%) following graduation. For some of these students, multi-vocationality is a way to pay off debt or serve communities that are not able to pay them a living wage. It is a financial decision. For these students, theological schools may need to think about how they can help strengthen the financial ecology of their students. For some, this may mean increasing their skills in the areas of personal or congregational finances and community development. For

many, though, it will mean leveraging the financial and missional ecology of the institution for the benefit of the students and their ministries as they live out their callings and embody the mission of the institution.

Conclusion

It is important for theological schools to listen to their students. Entering students, in particular, help us understand the motivations for attending our institutions and the realities students are trying to navigate as they seek to pursue graduate degrees. Data from the fall 2021 questionnaires suggest that students are struggling to navigate current financial realities and competing callings while pursuing graduate theological degrees. Rather than asking students to prioritize their education over all other callings and responsibilities, how can institutions come alongside students to create pathways into and through graduate programs that are financially healthy, educationally effective, and honor the mission and calling of both the students and the institution?



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