

Graduating Student Questionnaire reveals fewer students taking out loans and other insights

By JO ANN DEASY

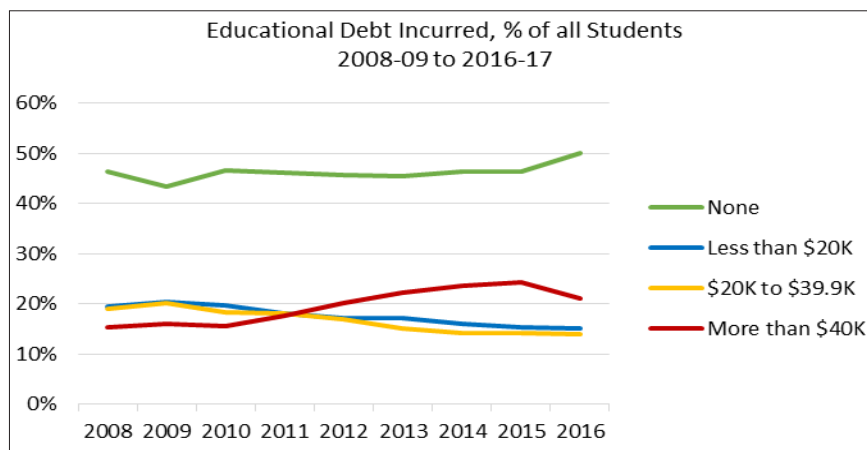
The Graduating Student Questionnaire, created by The Association of Theological Schools (ATS), provides insights into the educational experiences and vocational goals of graduates at ATS institutions. In 2016–17, more than 6,000 graduates (41% of total graduates) from 180 different schools (66% of ATS membership) completed the questionnaire, providing important feedback about their paths through seminary, their perceptions of the effectiveness of their education, and their plans following graduation. Below are a few highlights.



Educational Debt

For the first time in almost a decade, the percentage of students borrowing dropped in 2016–17 from 54% to 50%. And, after almost a decade of increase, the percentage of students borrowing at the highest levels (more than \$40,000) also dropped from 24% to 21% between 2015–16 and 2016–17.

This shift in borrowing meant a significant drop in the average amount of debt among ATS graduates from \$19,714 in 2015–16 to \$17,842 in 2016–17. The average debt among borrowers also dropped from \$36,807 to \$35,625. Average debt levels were higher for MDiv and PhD graduates and lower among MA Professional and MA Academic graduates. Black/Non-Hispanic



graduates continue to be the most impacted by educational debt, with 76% of Black/Non-Hispanic graduates borrowing. The average debt incurred for all Black/Non-Hispanic graduates in 2016–17 was \$36,212 and for borrowers only was \$45,034. The average debt among Black/Non-Hispanic graduates did show a similar decrease from 2015–16 to 2016–17 as that of other graduates.

Degree Program	Average Debt Incurred in Seminary (All Students)
MDiv	\$21,845
PhD	\$21,332
MA Professional	\$16,056
MA Academic	\$14,854

The average educational debt brought to seminary remained fairly steady at \$13,000 in 2016–17, much lower than the national average undergraduate debt of \$30,100. However, the average among borrowers increased from \$30,750 in 2015–16 to \$31,350 in

	Average Debt	Average Debt: Borrowers Only
20s	\$16,850	\$32,170
30s	\$18,450	\$36,000
40s	\$18,050	\$37,750
50s	\$18,226	\$38,029

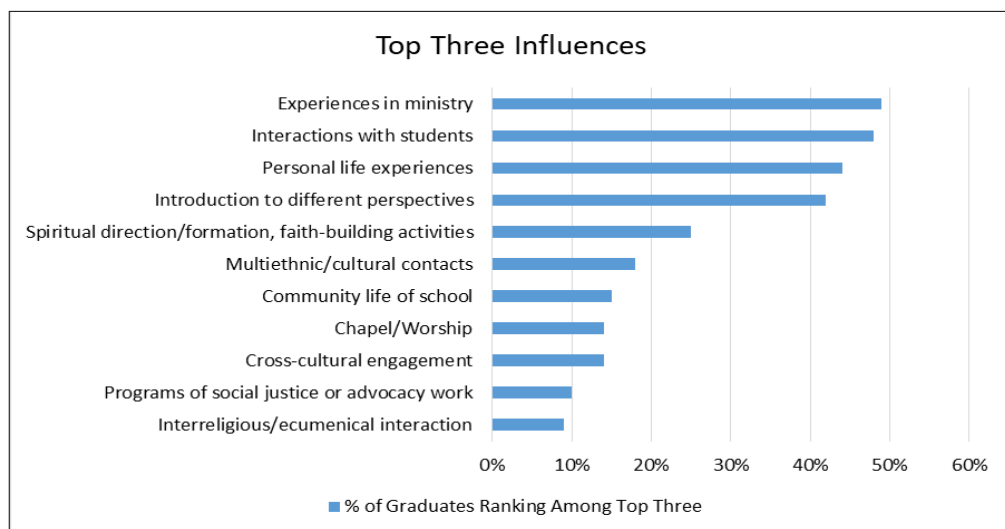
2016–17. Older students are less likely to bring debt with them to seminary, but their average debt is higher than their younger counterparts.

Educational Effectiveness

Graduates continue to perceive their theological education as being most effective (i.e., “effective” or “very effective”) in facilitating their abilities to think theologically, to use and interpret scripture, and to relate social issues to faith. Graduates also continue to perceive their theological education as less effective (i.e., “somewhat effective” to “effective”) in facilitating their abilities to administer a parish, in integrating science or ecology into their theology and ministry, and in their knowledge of church polity/canon law. When asked to list the three most important influences on their theological education other than faculty and coursework, almost 50% of students listed “Experiences in ministry” and “Interactions with students.” Black/Non-Hispanic and Visa/Non-resident graduates and graduates 50 years or older perceive theological education as more effective in virtually every skill area or area of personal growth listed in the questionnaire. Graduates in their 20s perceive their theological education as less effective than do older students in almost every area except empathy for the poor and oppressed, concern about social justice, and insight into the troubles of others.

Vocational Goals and Placement

A majority of MDiv graduates (53%) are planning on pursuing pastoral ministry (pastor, associate or assistant pastor, priest, or minister) after graduation. Almost 60% intend to pursue pastoral/associate pastoral ministry within five years of graduation.



MA Academic and MA Professional graduates have much more varied vocational goals. The top vocational goal for both degrees was pastor/associate pastor, but this group comprised only 19% of each degree. MA Professional graduates (16%) were most unsure or undecided about their vocational plans after graduation compared to 14% of MA Academic and 11% of MDiv graduates.

MA Professional graduates from Canadian institutions have different vocational goals than do their counterparts from the United States. More than 39% of Canadian MA Professional graduates plan to teach in primary or secondary education compared to 2% of US graduates. Canadian MA Professional graduates are also less unsure or undecided (8%) about their vocational goals than are graduates from US institutions (17%).

When asked whether they plan on serving, are currently serving, or do not plan on serving in a congregation or parish after graduation, female graduates were more likely not to plan on serving in a congregation—this was especially true of younger female graduates. Female students are also more likely to be seeking placement at graduation (39% compared to 29% of male graduates). Approximately 30% of graduates are planning on serving in bi-vocational ministry. Most likely to be planning on bi-vocational ministry? Black/Non-Hispanic graduates (57%), Hispanic/Latino(a) graduates (41%), and Native North American/First Nation graduates (34%).



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