



# PC(USA) MINISTER SURVEY

Educational Debt Report

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**RESEARCH  
SERVICES**

# Why conduct a survey of all PC(USA) ministers? Why now?

Research Services regularly receives questions from members, congregational staff, mid councils, and PC(USA) leaders about ministers that cannot be answered with the data that available to us. As data was not available, I decided that a survey should be developed to answer many of these questions and asked Perry Chang, PhD to lead this work. This report is one portion of what has been learned, yet many new questions have been formed. New surveys will follow focusing on clergy of color, retirement, bi-vocational ministry, commissioned ruling elders, and “part-time” ministers.

The success of this first ever survey of Presbyterian Church (U.S.A.) minister would have been far less if not for the support our many partners. Here are just a few of them.

- Call to Health, the Board of Pensions’ wellness program that offered points toward the minister’s wellness goal for participation.
- Presbyterian Publishing Company offered a discount for a future purchase for all who completed the survey.
- Communication’s staff from the Office of the General Assembly, Mission Agency, and Presbyterian Foundation who wrote several stories that included the survey link.
- Office of the General Assembly Mid Council relations staff that regularly promoted the survey in its newsletters
- Several denomination-wide committees that shared the link with their constituencies.
- Members of the all-agency data group who regularly meet to discuss and improve data and data reporting for PC(USA) and open doors for new partnerships.

Throughout this process ministers expressed their gratitude that these questions were being asked and that they are long overdue.

### **Susan Barnett, PhD**

Director, Research Services  
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# Overview

The PC(USA) Minister Survey was a massive 110-question survey which fielded from September to November of 2019.\* Invitations were sent by postcard to all ministers for whom we had an address. In addition, an email invitation was sent to all PC(USA) congregations for whom we had an email. The survey was also one of the Board of Pensions' Call to Health challenge.

23% of the denomination's 19,243 ministers (n=4,507) responded to the survey.

Remember a survey is a slice in time, for that moment.

Included in the PC(USA) Minister Survey, ministers were asked a series of questions regarding educational debt. The questions inquired if the ministers had education debt for undergraduate, seminary, other graduate education, or for the education of children they support. Questions also included how much student loan debt they have, what type of help they received to pay for the cost of attending seminary, and how outstanding student loan balances affect specific aspects of their lives. Key points include:

- Nearly half (48%) of responding ministers have some level of concern about debt.
- 29% of responding ministers report having outstanding student loan balances for their seminary education, while 7% report having outstanding student loan balances for their undergraduate and 7% for other graduate education.
- 28% of responding ministers report securing loans for their seminary education.

# Overview

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# Definitions

The minister of Word and Sacrament is ordained and may work in many places of work.

These positions include pastors, but ministers are also ordained into other forms of specialized ministry such as mid council leadership, national agency leadership, chaplaincy, faculty/educators, or staff at a religious non-profit. In this report, we will be using these categories to examine differences in minister wellbeing. This report examines results by the following calls and employment status:

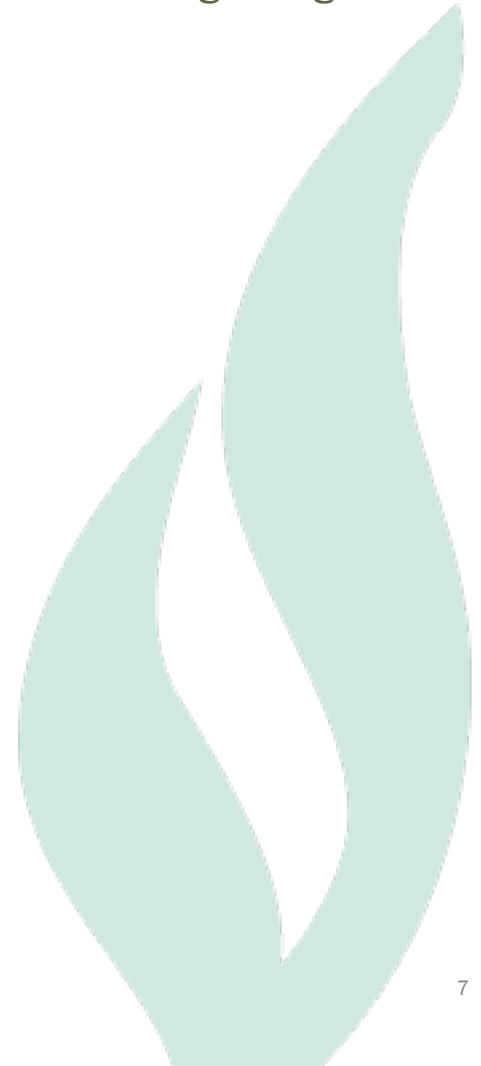
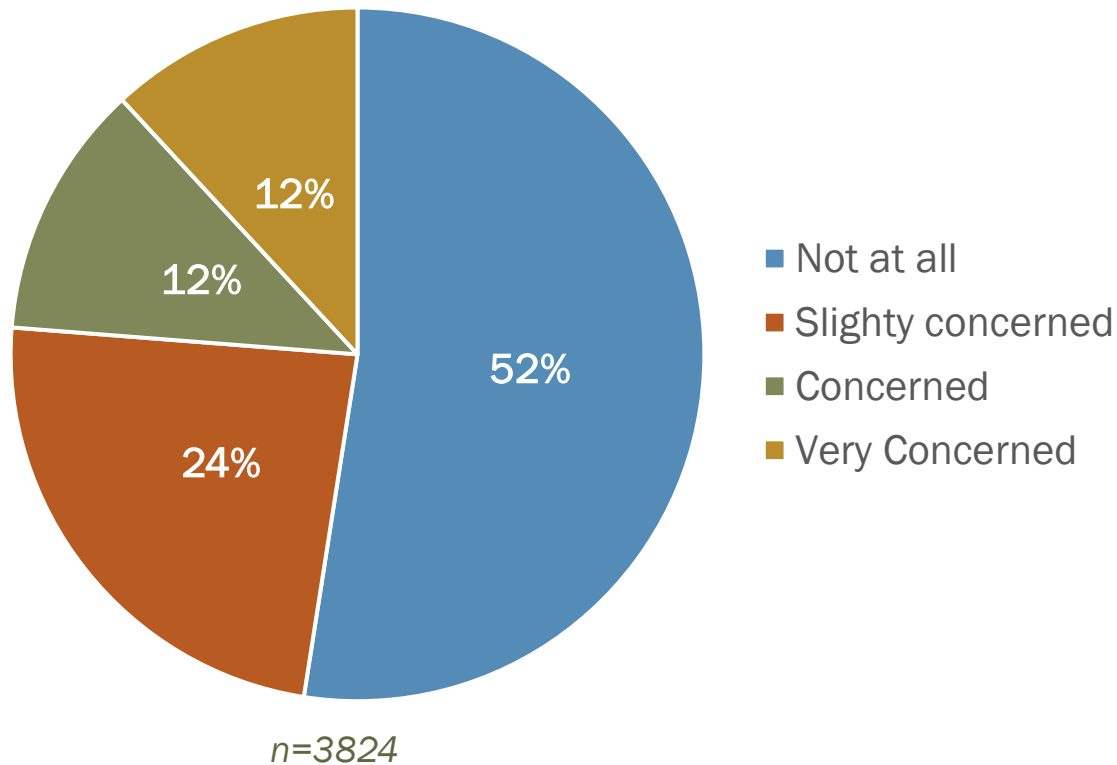
- **Ministers** – all ministers of the Word and Sacrament
- **Pastors** – installed pastors and co-pastors, as well as associate, interim, supply, and organizing pastors
- **Specialized ministers** – serving in another form of ministry other than leading a congregation, such as chaplaincy or pastoral counseling
- **Bi-vocational ministers** – those who are in a call while also holding a secular job
- **Honorably Retired** – those who report being an Honorably Retired member of their presbytery (and may or may not still be in a call)
- **Secular job** – those who are ordained to ministry but not currently in a call

# Debt Concern



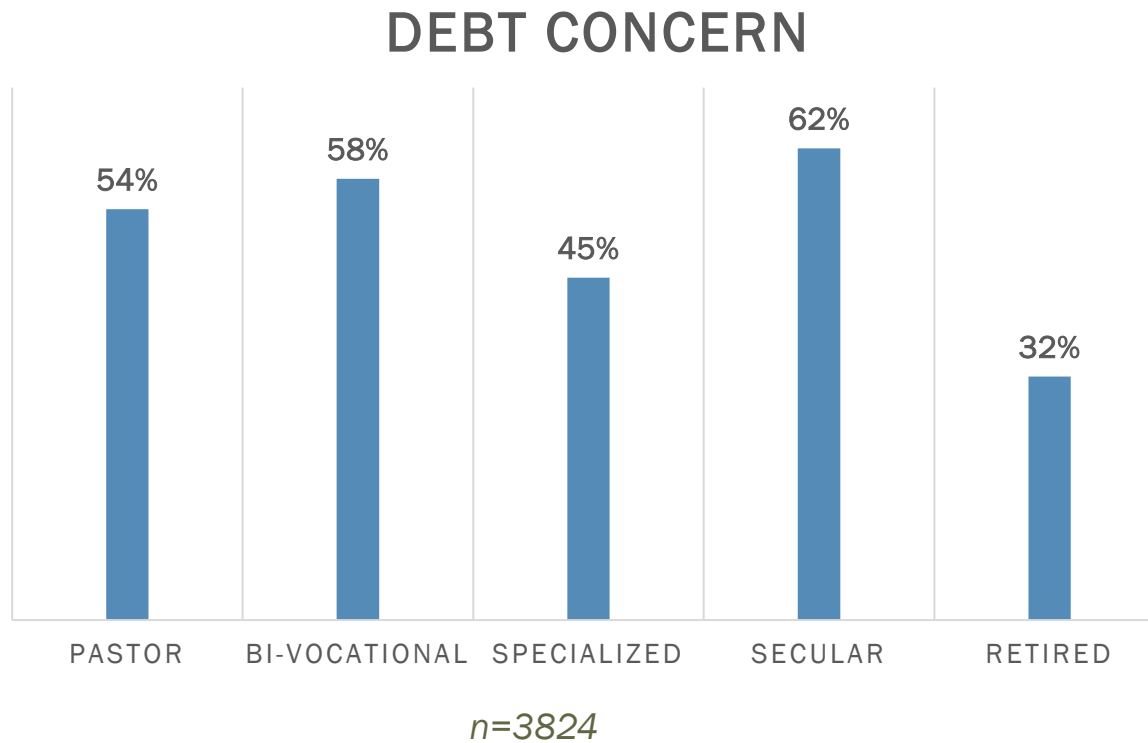
# How concerned are you about debt?

*Overall, nearly half (48%) of ministers report some level of concern regarding debt.*



## How does concern for debt vary by type of ministry

*On average, more than 50% of ministers are concerned about debt including their educational debt. Ministers working secular jobs report the most concern with debt.*





## Debt Concern by Age

*For most age groups, more than half are concerned about their debt. For those 65 and over, 39% are concerned with their debt.*

Age Groups	% Concerned	n =
20-29	55%	38
30-39	57%	380
40-49	62%	472
50-59	54%	698
60-64	48%	707
65 and over	39%	1341



# Outstanding Student Loan Debt



## Sources for all ministers' education debt

*It is not unusual for students to secure educational loans, including those planning careers in ministry. Ministers were asked when they acquired debt and the current status of that debt.*

*28% (1267) of all responding ministers report that they secured loans for their seminary education.*

*29% of ministers report having outstanding loan balances for their seminary education.*

*7% retain debt for undergraduate and other graduate education*

*More than half of the ministers did not secure loans for undergraduate or other graduate school.*

Do you have an outstanding loan balance?	Undergraduate n=3381	Seminary n=1267	Other graduate n=2282
Yes, I do	7%	29%	7%
No, I paid off the loans I took out for...	34%	64%	22%
No, I took out student loans, but they were forgiven	<1%	2%	<1%
No, I paid off some of them; the rest were forgiven	1%	4%	1%
No, I did not take out any student loans for...	57%	2%	70%

*Sums exceed 100% due to rounding.*

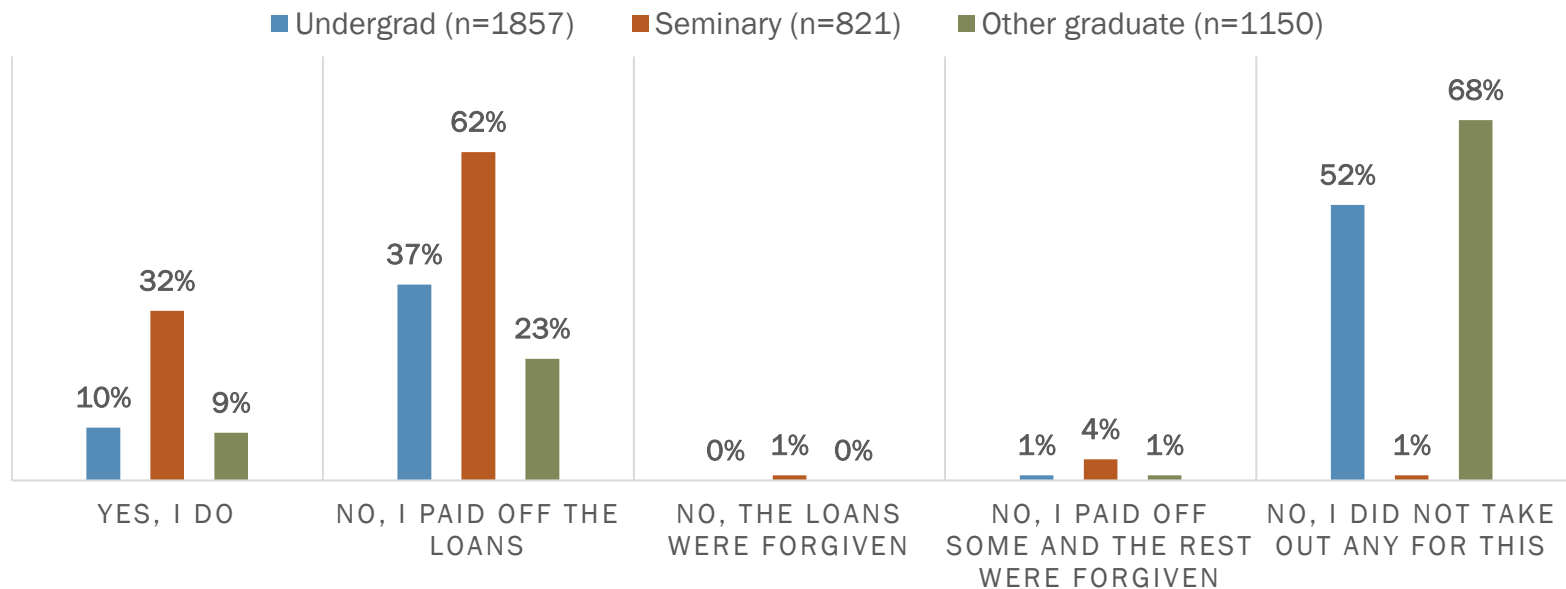
# Pastors' educational loan status

Pastors – installed pastors and co-pastors, as well as associate, interim, supply, and organizing pastors

Most pastors, those ministers serving congregations, have paid off their educational debt; however, 32% of pastors report having outstanding loan balances for their seminary education.

62% report paying off their seminary loans. Only 1% of responding pastors report not taking out loans for their seminary education. Another 1% report their seminary loans being forgiven.

## PASTOR



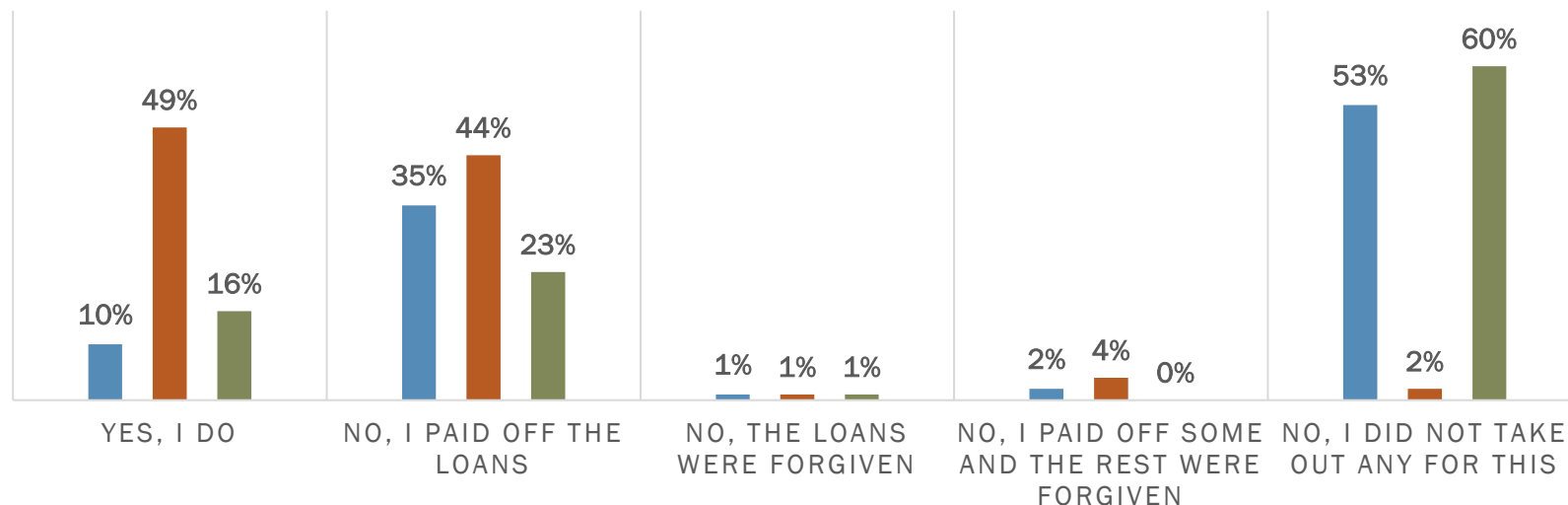
# Bi-vocational ministers educational loan status

Bi-vocational ministers – those who are in a call while also holding a secular job

49% of bi-vocational ministers report having outstanding loan balances for their seminary education, and 44% report paying off their seminary loans. 2% report not taking out loans for their seminary education. Only 1% report their seminary loans being forgiven.

### BI-VOCATIONAL

■ Undergrad (n=215) ■ Seminary (n=100) ■ Other graduate (n=150)

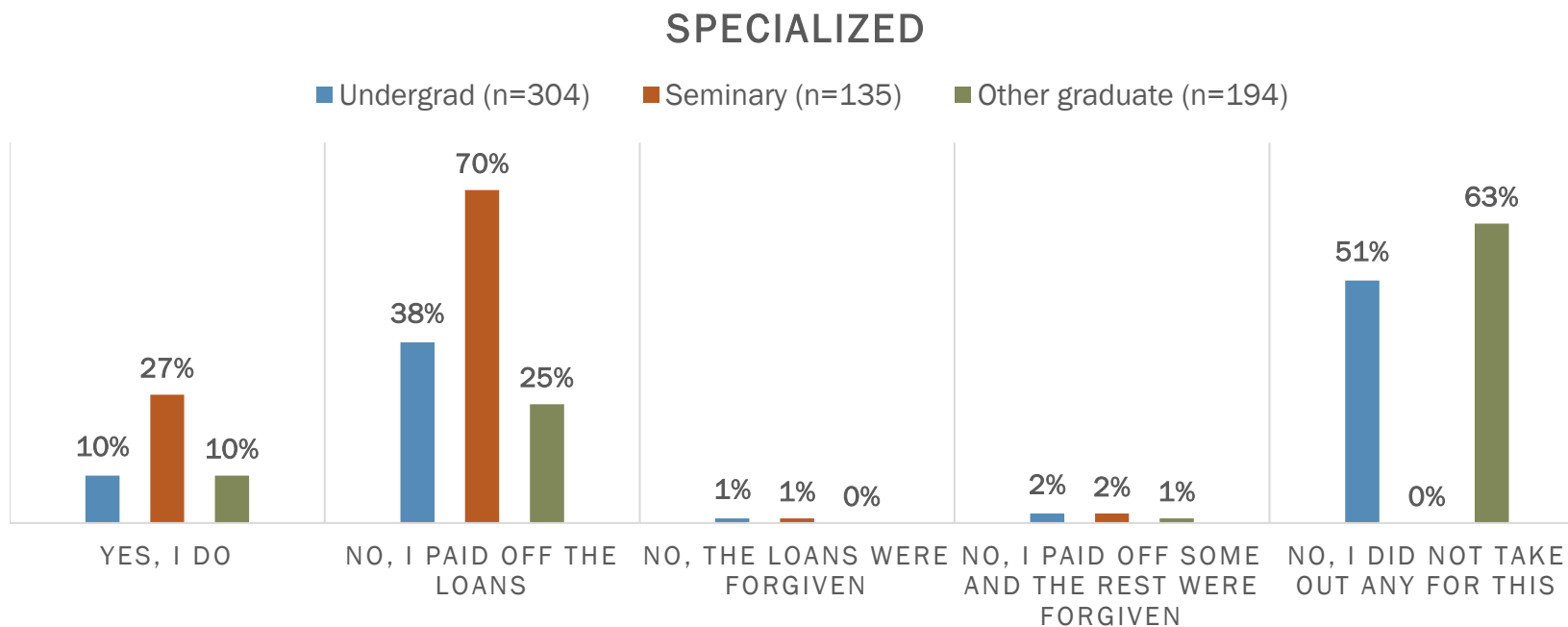


\*This survey does not answer why these ministers serve as bi-vocational ministers. We cannot answer if it is optional or out of necessity. We look to further explore this in future surveys.

# Specialized ministers educational loan status

Specialized ministers –serving in another form of ministry other than leading a congregation, such as chaplaincy or pastoral counseling

27% of specialized ministers report having outstanding loan balances for their seminary education, and 70% report paying off their seminary loans. All responding specialized ministers report taking out loans for their seminary education.

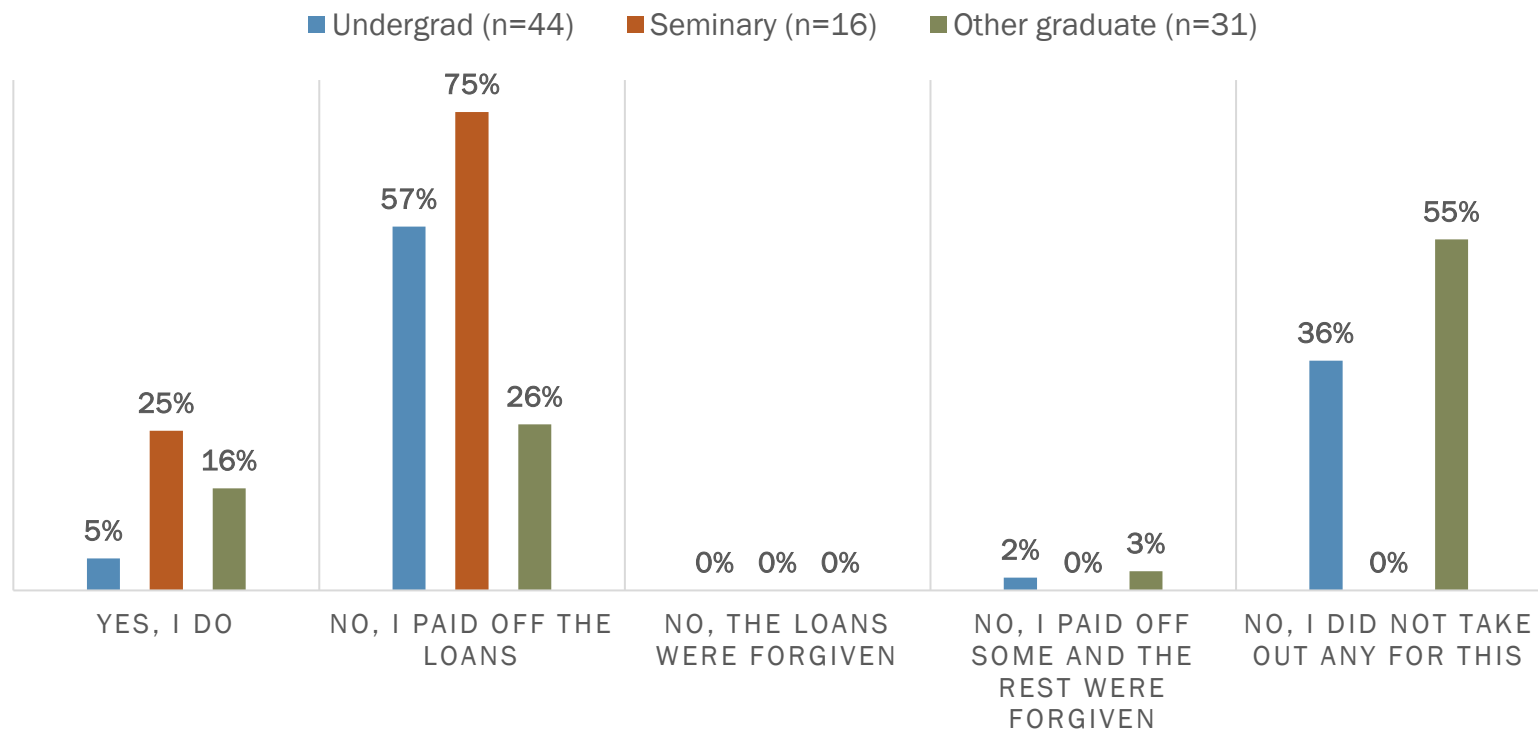


# Ministers working secular jobs educational loan status

Secular job – those who are ordained to ministry but not currently in a call

25% of ministers working secular jobs report having outstanding loan balances for their seminary education, and 75% report paying off their seminary loans (the most amongst non-retired ministers.) None report not taking out loans for their seminary education or their loans being forgiven.

### MINISTER WORKING SECULAR JOBS



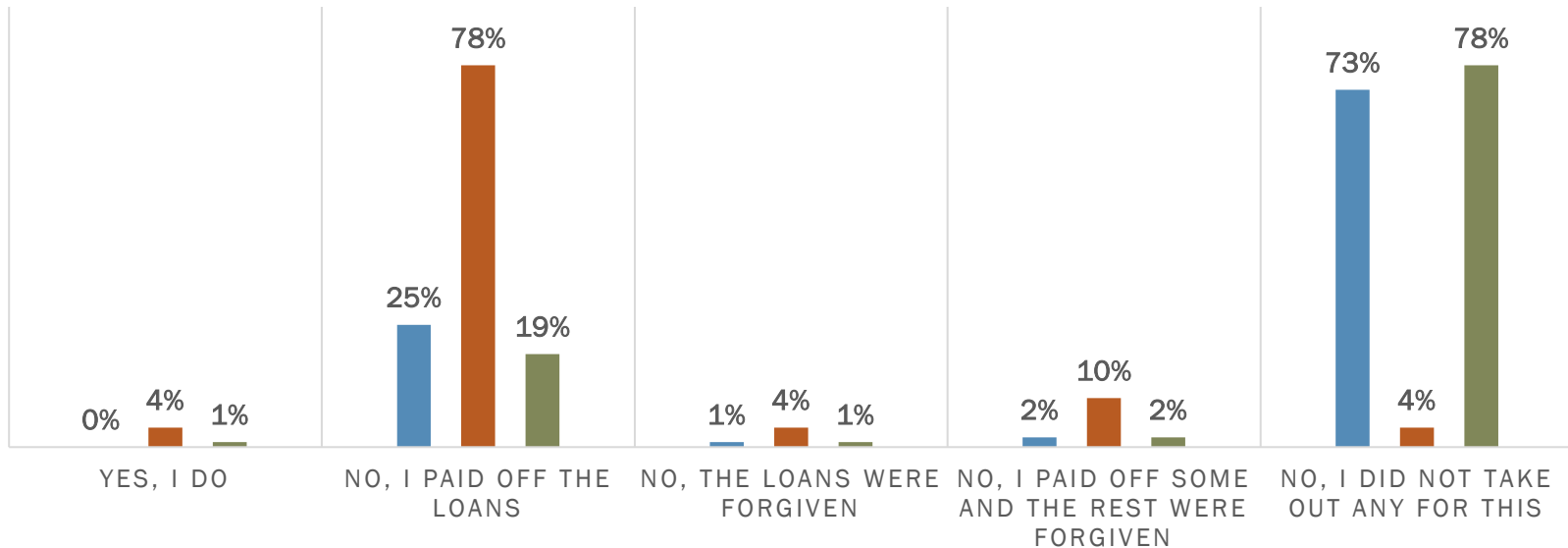
# Retired ministers educational loan status

Honorably Retired – those who report being an Honorably Retired member of their presbytery (and may or may not still be in a call)

4% of retired ministers report having outstanding loan balances for their seminary education, and 78% report paying off their seminary loans. Only 4% of responding pastors report not taking out loans for their seminary education. 4% report their loans being forgiven and 10% report paying off a portion of their loans and the remainder being forgiven.

## RETIRED MINISTERS

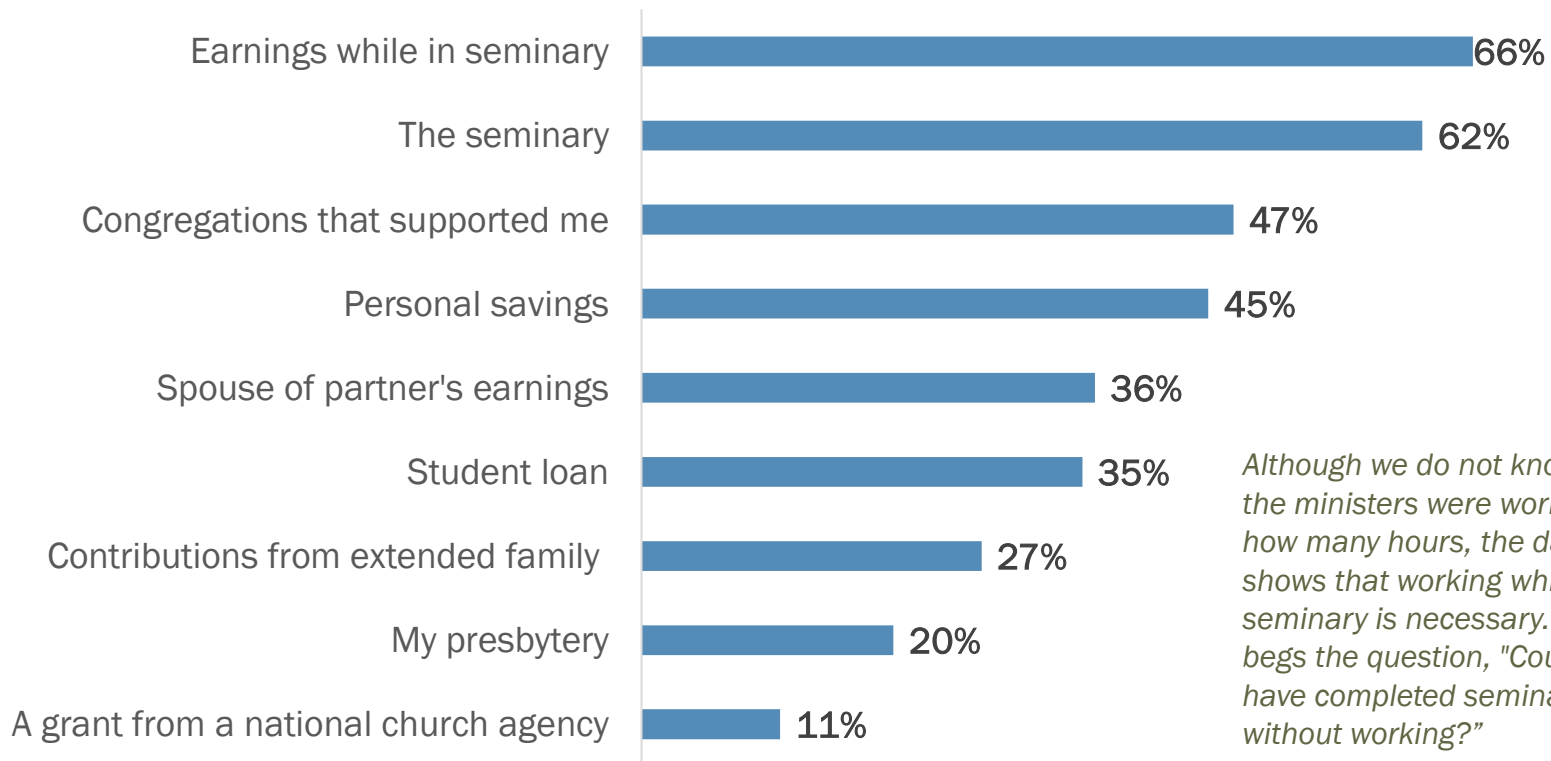
■ Undergrad (n=895) ■ Seminary (n=173) ■ Other graduate (n=712)





## Which of the following helped pay for your seminary expenses?

*Earnings while in seminary (66%) and aid from the seminary (62%) are the top two selected categories for help paying for the cost of seminary chosen by ministers. The cost of attending seminary includes but is not limited to tuition, books, room, board, and health insurance.*



n=3844

*Although we do not know where the ministers were working or how many hours, the data shows that working while in seminary is necessary. This begs the question, "Could they have completed seminary without working?"*

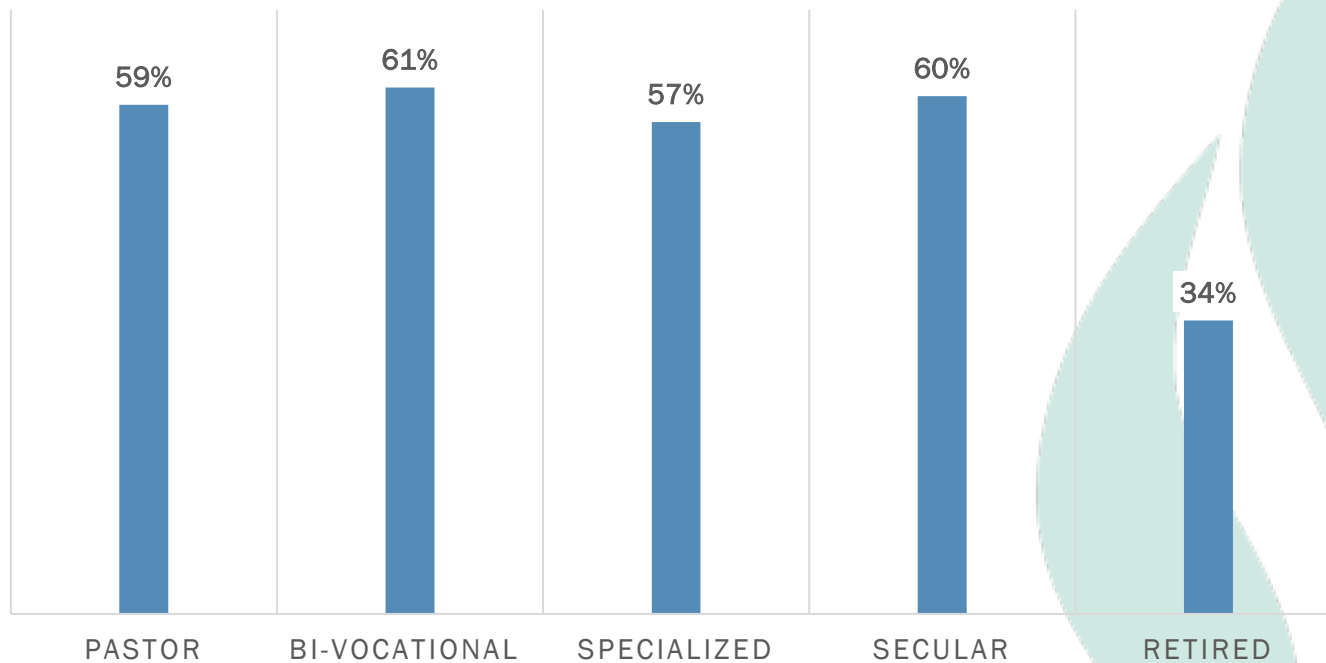
# Educating Children



## How concerned are you about the cost of educating your children?

*Over half of all responding ministers, with the exception of retired ministers, report concern about the cost of education the children they support.*

*34% of retired ministers report some level of concern. What is not known is the number of children that retired ministers support and for how long (undergraduate, postgraduate degrees).*

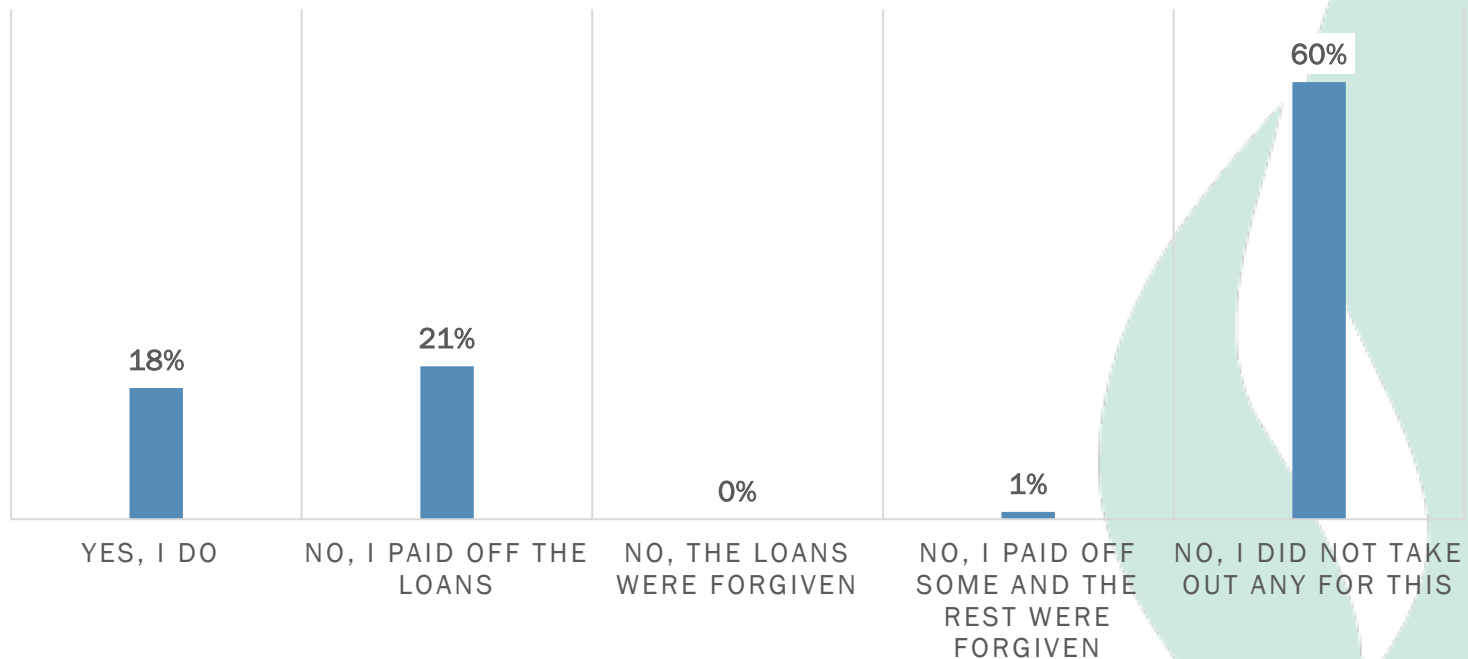


*n=2801*

## Do you have an outstanding educational loan balance for your children?

*18% of responding ministers report having outstanding student educational loan balances for children they support. 21% report paying off those loans. Most did or have not taken loans for their children's education. What we do know is this because the parents paid out of pocket, could not afford to take on more debt, or did the children assume their own debt?*

### OUTSTANDING LOANS FOR CHILDREN



n=2278

# Educational Debt

This section addresses the minister's debt  
and the educational debt for the children that  
they support



## Ministry by amount of debt including retirees

*Of the responding ministers with outstanding student loans, nearly 30% of each group of ministers owe \$50,000 or more for educational debt. This includes 27% of retired ministers owing such an amount. Income tends to decline during retirement. Many retired ministers report having less income than those who are working, it is likely that they will never be able to pay off \$50,000 or \$100,000 plus debts.*

	Up to \$10k	\$10-25k	\$25-50k	\$50-100k	More than \$100k	Do not know	n=
Pastor	16%	21%	25%	<b>24%</b>	<b>12%</b>	2%	470
Bi-vocational minister	18%	21%	23%	<b>23%</b>	<b>10%</b>	5%	82
Specialized minister	12%	26%	17%	<b>29%</b>	<b>17%</b>	--	66
Secular job	17%	8%	25%	<b>17%</b>	<b>33%</b>	--	12
Retired	30%	13%	30%	<b>20%</b>	<b>7%</b>	--	30

## PC(USA) Minister Survey: Educational Debt

### Educational debt by race

*Black ministers have the largest indebtedness with 31% owing more than \$100,000. Another 27% of Black ministers owe between \$50-100,000.*

*This is followed by Asian, Whites, then Hispanics. The table is in order of most debt.*

	Up to \$10k	\$10-25k	\$25-50k	\$50-100k	More than \$100k	Do not know	n=
Black	8%	8%	27%	27%	31%	--	26
Asian	11%	18%	25%	18%	25%	4%	28
White	17%	22%	25%	25%	11%	2%	559
Hispanic	25%	25%	8%	25%	8%	8%	12
Other Races	--	20%	40%	20%	20%	--	5
Multiracial	26%	26%	16%	16%	16%	--	19

*The racial/ethnic categories are those used by the Office of the General Assembly.*

### Age of minister with their total educational debt

*31% of those of retirement age (65 and over) owe \$50,000 or more in educational debt. It is more than likely that these individuals will die with this debt. Those in younger age groups, such as the 36% of those in their 50s that owe the same, will likely face that same fate.*

	Up to \$10k	\$10-25k	\$25-50k	\$50-100k	More than \$100k	Do not know	n=
20-29	6%	38%	13%	44%	--	--	16
30-39	17%	19%	22%	32%	10%	1%	153
40-49	18%	18%	28%	26%	10%	--	144
50-59	16%	20%	26%	20%	16%	3%	153
60-64	16%	26%	22%	17%	15%	5%	108
65 and over	16%	20%	28%	<b>19%</b>	<b>12%</b>	4%	74



### Ministers' gender and total educational debt

*38% of female ministers and 34% of male ministers report owing \$50,000 or more. All responding non-binary ministers report owing \$50,000 or more.*

	Up to \$10k	\$10-25k	\$25-50k	\$50-100k	More than \$100k	Do not know	n=
Female	16%	20%	25%	<b>26%</b>	<b>12%</b>	2%	317
Male	17%	22%	24%	<b>22%</b>	<b>12%</b>	2%	334
Non-Binary	--	--	--	<b>67%</b>	<b>33%</b>	--	3

## Monthly educational debt repayment

*20% of retired ministers report paying \$501 or more on student loans each month. 18% of pastors, 13% of bi-vocational ministers, and 21% of specialized ministers report paying the same. A monthly payment of \$501 or more is a significant monthly expense. It is the equivalent of some major expenses such as home mortgages or auto payments.*

	Nothing	\$1- \$100	\$101- \$250	\$251- \$500	\$501- \$1000	More than \$1000	Do not know*
Pastor	12%	8%	23%	33%	15%	3%	5%
Bi-vocational minister	13%	10%	33%	28%	9%	4%	4%
Specialized minister	9%	11%	24%	33%	15%	6%	2%
Secular job	33%	8%	42%	8%	8%	--	--
Retired	20%	7%	33%	20%	13%	7%	--

\*There is no information on why some ministers are currently paying nothing towards their student loans.

n=674

# Effects of Student Loan Debt



## How does your total student loan or parent-student loan debt affect different aspects of your life?

n=679

*The most reported aspect of life affected by minister's student loan debt is replacing things like vehicles or major appliances, with 43% of ministers selecting the option. 26% report that their student loans prevents them from considering calls they might otherwise consider. Another 22% report that the student loans prevent them from retiring and 3% report it prevents them from engaging in any kind of ministry.*

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43%	Prevents me from replacing things like vehicle or major appliances
37%	Prevents me from going on vacation
26%	Prevents me from considering calls I might otherwise consider
22%	Prevents me from owning my own home
22%	Prevents me from retiring
7%	Prevents me from securing needed health care or purchasing medication that has been prescribed for me
3%	Prevents me from engaging in any kind of ministry

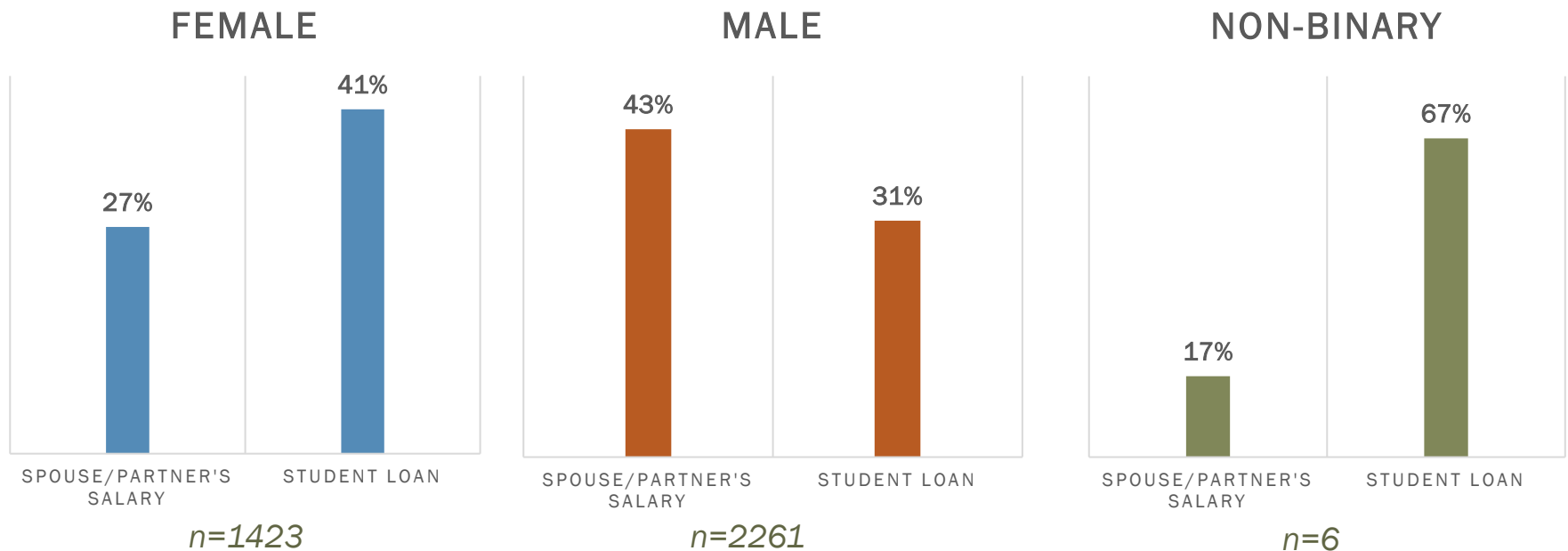
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# Differences by Gender



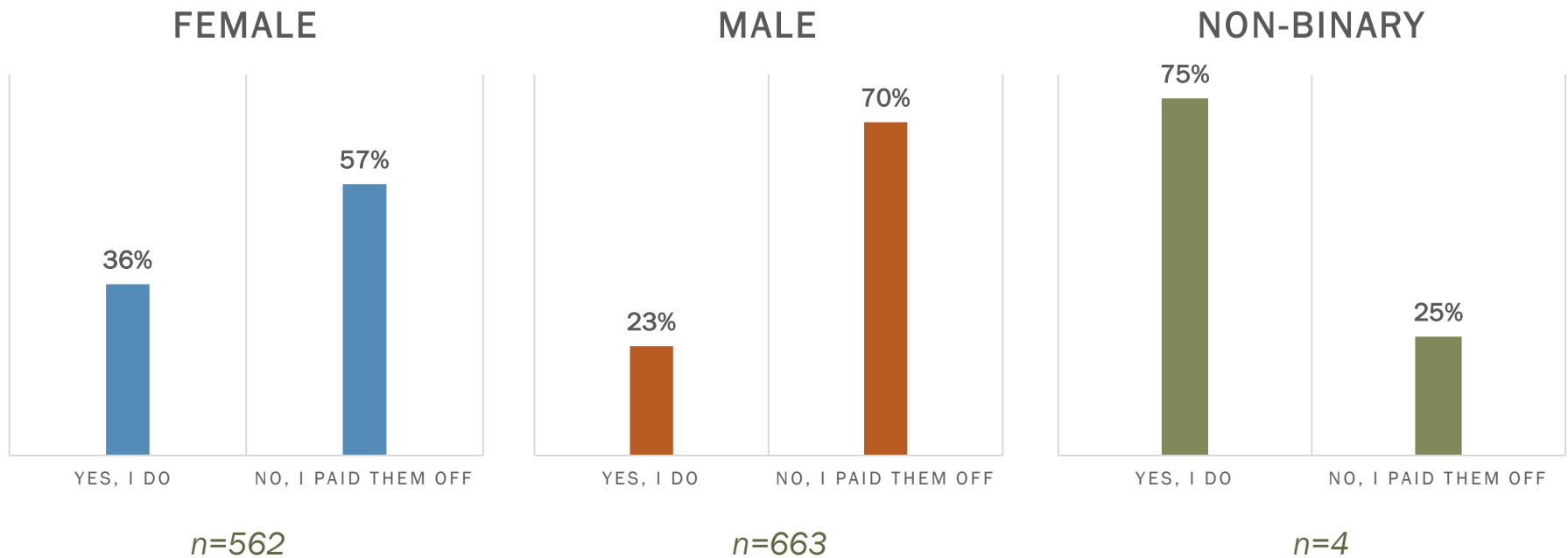
## Help with the cost of attending seminary

*Males report more financial support from their spouse or partner and fewer loans than their female and non-binary counterparts.*



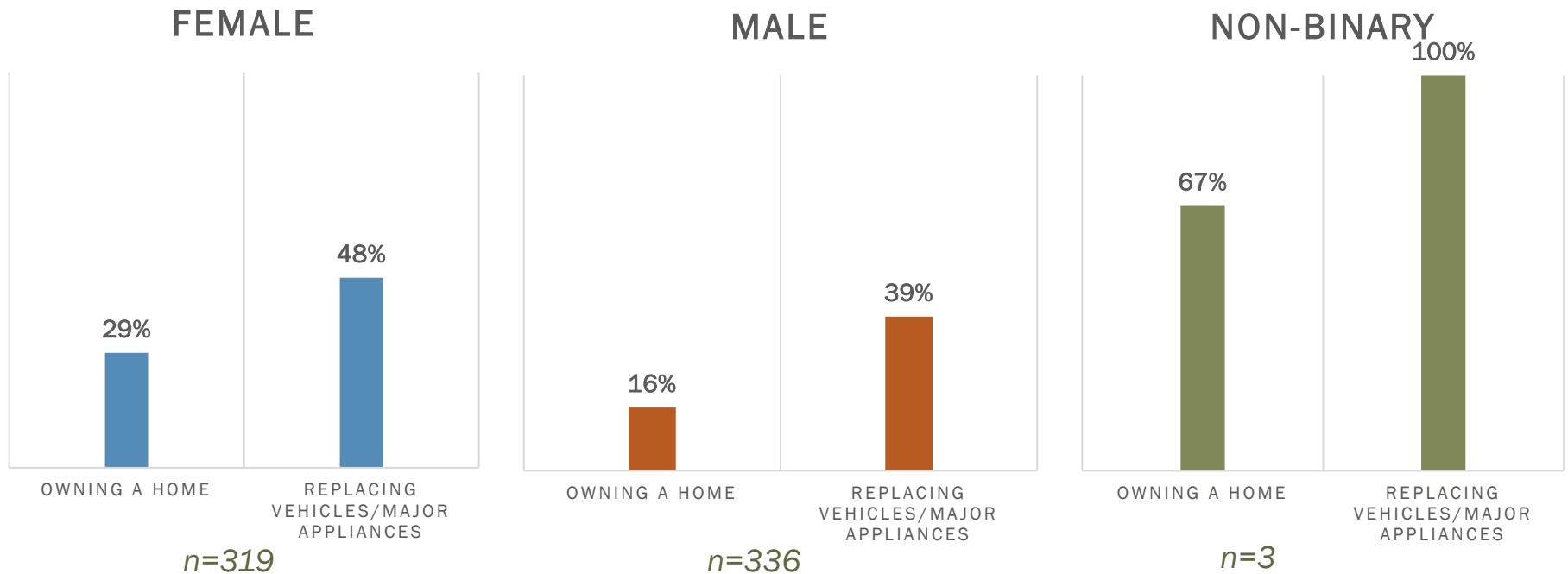
## Outstanding educational loan balance for seminary education

36% of females report having outstanding educational loan balances for their seminary education. In comparison, 23% of males report the same. Also, 57% of females report paying off their seminary student loans, while 70% of males do.



## How student loans affect aspects of your life

When asked how their total student and parent student loan debt affect different aspects of their life, 29% of females report that student loans prevent them from owning a home, and 16% of males report the same. 48% of females also report that student loans prevent them from replacing vehicles and/or major appliances, while 39% of males report the same.





# Differences by Race



## Student loans to help pay for seminary by race

*When asked what helped them pay for the cost of seminary, 30% of Asian ministers, 35% of White ministers, and 52% of Black ministers report using student loans to help cover this cost.*

*The table is ordered by highest to lowest percentage.*

	%	n=
Black	52%	60
Other Race	40%	10
Multiracial	39%	59
Middle Eastern	38%	8
White	35%	3361
Asian	30%	105
Native American	25%	4
Hispanic	21%	58

The number of valid cases for this question equals 3665, which is greater than those that answered “Do you have an outstanding loan balance for seminary” on page 11.

## Outstanding student loans for seminary by race

42% of Hispanic ministers, 52% of Asian ministers, and 62% of Black ministers report having outstanding student loans for their seminary education. 28% of White ministers report the same. 65% of White ministers report they have paid off their loans for seminary, while 58% of Hispanic, 45% of Asian, and 38% of Black ministers report the same.

The table is on order of highest to lowest.

	Yes, I do	No, I paid them off	No, I did not take out loans for this	n=
Black	62%	38%	--	29
Asian	52%	45%	3%	29
Middle Eastern	50%	50%	--	2
Hispanic	42%	58%	--	12
White	28%	65%	2%	1125
Multiracial	27%	64%	--	22
Other Race	25%	25%	--	4
Native American	--	100%	--	1

## Race by current education for their children

Overall, majority of ministers report not assuming educational debt for their children. 50% Middle Eastern, 35% of Asian and 32% of Black ministers report taking out student loans for their children.

The table is on order of highest to lowest.

	Yes, I do	No, I paid them off	No, I did not take out loans for this	n=
Middle Eastern	50%	50%	–	2
Other Race	50%	17%	17%	6
Asian	35%	13%	50%	54
Black	32%	27%	41%	34
Multiracial	31%	24%	45%	29
Native American	25%	25%	50%	4
Hispanic	22%	7%	70%	27
White	17%	21%	60%	2025

What are we learning?



# Seminary Debt

28% of ministers in this study secured loans for their seminary education\*

29% still carry this debt and it is not age-related

At one time, seminary students were young – most were in their 20s or early 30s. Now the ages of seminary students span decades. Yes, younger students remain, but there are several for whom ministry is a second career that required returning to school as older students. However, regardless of whether the student is in their 20s or in their 40s, they secure loans for seminary.

48% of bi-vocational ministers in this study still have seminary debt. Seeing this statistic raises the question: are they bi-vocational ministers by choice – that is, they planned to be bi-vocational in their ministry – or are they bi-vocational because their congregation cannot afford a full-time salary? One minister wrote that he is bi-vocational so that the congregation could use their funds toward other ministries. This is probably the exception and something that will be explored in the bi-vocational minister study in the fall of 2021.

A small number of ministers identify as non-binary. What is not known is how representative these numbers are, as the number of respondents varied from 3 to 6 on questions. Without having a better indication of the total number of ministers identifying as non-binary, generalizations cannot be made as to how representative these six respondents are of all non-binary ministers. From these six, we know that most secured loans for seminary and still have some portion of that debt and are limited by their debt.

The Presbyterian Church (U.S.A.) has programs to assist ministers with educational debt. From some of the comments, not all ministers are aware of these opportunities.

*\*The Association of Theological Schools (ATS) in August 2020 reports slightly more than 40% of seminary graduate have seminary debt. This is more than what is found from the respondents of this survey. It is good to remember that a survey is a slice in time. For this question, we cannot say with certainty that this response is representative of all Presbyterian ministers.*

\* <https://www.ats.edu/research-educational-debt-and-institutional-finances>

# Retiring with Debt

74 ministers of retirement age report that they have educational debt

It is not surprising that some ministers would retire with some educational debt. However, it is surprising to see that 31% retired with more than \$50,000 in education-related debt; 12% owe more than \$100,000.

In general, we know that incomes decrease in retirement which makes repayment of debt more challenging.

It is not a surprise when most retired ministers reported their incomes to be in a lower bracket than the majority of non-retired pastors. They reported their incomes to be between \$25,000 to \$50,000 as compared to those most pastors who earn \$50,000 to \$75,000. We do not know the pre-retirement income of the retirees. If we assume that they were earning the most common pastor's salary, then their incomes have decreased in retirement thereby making it even more challenging to repay the educational debt.

In 2019, Market Watch and NerdWallet reported the average American household held \$137,729 of debt, including mortgages and student loans. According to NerdWallet (2019), it will take 10 or more years for the average American to pay off the average debt, while 9% never expect to pay it off.

Just as with the ministers' financial report that excluded student debt, one would hope that they made mistakes with their responses for the large amounts of educational debt. The anonymity of the survey did not afford a means of verifying any personal data; therefore, we must treat the data as accurate. However, with reduced incomes can the retired minister repay their large educational loan balances? Or will the debt die with them?

\*<https://www.nerdwallet.com/blog/household-credit-card-debt-study-2019/>

# Closing comments

Debt is a concern for ministers regardless of their age, race/ethnicity, gender or working status

Debt is limiting. It makes the replacement of cars and appliances, as well as major purchases such as homes, difficult. Needed rest and rejuvenation that comes with a vacation seems beyond the reach of many – as vacations are not viewed as a necessity.

39% of those who have educational debt for themselves or their family have more than \$50,000 in debt. Most (31%) pay between \$101 - \$250 per month toward their debt with 17% paying more than \$500. According to Chase Bank, a healthy debt to income ratio is one in which less than 36% of income goes toward paying the debt. When it moves to 42% or higher, there is concern about the ability to repay existing debt with current income. Those ministers reporting \$1,000 monthly payments for education debt – not including other debt – with income less than \$25,000 are in financial stress.

Women report a higher percentage of seminary debt and less support from a spouse or partner during their seminary years than their male counterparts.

It is significant to note that pastors who identify as Black, Hispanic, and Middle Eastern tend to have salaries that are lower than their White counterparts. Most earn less than \$50,000 per year, while most White pastors earn \$50,000 to \$75,000.

Again, there is never enough space in a survey to ask all possible questions, to consider all the possible scenarios. Additional areas would have been explored had the questions been asked in an interview or focus group setting.

Here are some questions that we did not ask. Did the minister assume their child's educational debt to ease the child's debt load? What was the original amount that was borrowed for their seminary education? Nor did we ask if the educational debt had been refinanced with a bank or placed on a credit card.

Bankruptcy cannot be declared against educational debt that is financed through a bank or federal designee; therefore, it is likely that some will die with educational debt.



Research Services helps the Presbyterian Church (U.S.A.) make data-informed decisions using surveys, focus groups and interviews, demographic analysis, and program evaluations.

We are social scientists with backgrounds in sociology, public policy, and economics. We serve congregations, presbyteries and synods, PC(USA) national agencies, and other PC(USA)-related organizations. Research Services is a ministry of the Administrative Services Group.

If you have any questions or would like a copy of this report, contact us at 502-569-5077 or [research@pcusa.org](mailto:research@pcusa.org).



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