

**Center for Applied Research in the Apostolate
Georgetown University
Washington, DC**

**Educational Debt and Vocations to Religious Life:
A Report for the National Religious Vocation Conference**

Executive Summary

This report presents findings from a study of the impact of educational debt on vocations to religious life in the United States that was conducted by the Center for Applied Research in the Apostolate (CARA) for the National Religious Vocation Conference (NRVC). The study was designed to learn more about the impact of educational debt on the men and women who are coming to religious life today. The study was also designed to learn about the policy and practices of the religious institutes in regard to educational debt and to learn from their experiences with inquirers and candidates who carry educational debt.

For this study, CARA surveyed major superiors of religious institutes and societies of apostolic life. Using mailing lists provided by the Conference of Major Superiors of Men (CMSM), the Council of Major Superiors of Women Religious (CMSWR), and the Leadership Conference of Women Religious (LCWR), CARA sent a questionnaire to each major superior with a cover letter from Brother Paul Bednarczyk, CSC, executive director of NRVC, and Dr. Kathleen Mahoney, project director. The questionnaire also included a return envelope addressed to CARA. The cover letter instructed major superiors to respond only for the governance unit (e.g., congregation or province) for which the superior was responsible and, for international institutes or societies, to respond only for members who entered and are based in the United States. The letter suggested that they might need to forward the survey to another person in the institute who is knowledgeable about these questions.

CARA mailed surveys to a total of 865 religious institutes in June 2011 and then conducted extensive follow-up through summer and fall 2011 to achieve a high response rate. CARA received completed responses from 477 religious institutes for a response rate of 56 percent.

The units that responded to the survey reported a total of 47,113 perpetually professed men and women religious, approximately two-thirds of all women and men religious in the United States. Many of the institutes or other entities that did not respond appear to be either small, mostly contemplative, communities that may not have had anyone in initial formation for some time, or those who are still in the process of becoming institutes of consecrated life.

Major Findings

Initial Formation and Educational Debt

- Although women greatly outnumber men among the finally professed, there are currently about the same number of men as women in initial formation. Institutes of men are *less* likely than institutes of women, however, to have no one in initial formation or to have only one or two in initial formation. Institutes of men are *more* likely than institutes of women to have more than ten in initial formation.
- On average, responding institutes with at least one serious inquirer in the last ten years report that for about a third of these inquiries (32 percent) the person had educational debt at the time of their inquiry. This represents 4,328 serious inquiries in which the person had educational debt at the time of inquiry. The average amount of debt at the time of inquiry was \$28,000.
- Religious institutes that have experience in dealing with the issue of educational debt are cautious about serious inquirers who approach them with educational debt. Of those responding religious institutes with at least three serious inquirers in the last ten years who had educational debt at the time of their inquiry, seven in ten (69 percent) turned away at least some inquirers because of their educational debt.
- On average, responding institutes with at least one formal applicant in the last ten years report that 32 percent, or about a third of these applicants, had educational debt at the time of their formal application, with debt averaging more than \$20,000. Altogether, responding institutes report more than \$3 million in educational debt carried by applicants to their institute in the last ten years.
- Among religious institutes with at least one formal applicant in the last ten years, two in three turned no one away because of their educational debt. A quarter of men's institutes, however, turned away up to half of the applicants with educational debt and another fifth turned away more than 75 percent of applicants with educational debt.
- Responding institutes report that slightly under half of the formal applicants with educational debt were eventually accepted into candidacy or postulancy.

Institutes and Experience with Educational Debt

- Religious institutes are noticing an increase in the number of inquirers who approach them with educational debt. Among institutes that have experience in dealing with the issue of educational debt, more than half (55 percent) are experiencing an increase in the number of inquirers with educational debt. There are no significant differences between institutes of men or institutes of women in this experience; each of the conferences of men and women religious also report a similar experience.

- Religious institutes that have had at least three serious inquirers in the last ten years who had educational debt at the time of their inquiry report that this debt is having a dampening effect on the institute. A third (34 percent) report that at least some serious inquirers have not pursued the application process because of their educational debt. Three in ten (29 percent) say that formal applicants have not completed the application process because of their educational debt. A fifth (22 percent) say that the unit has experienced financial strain due to the educational debt of candidates or members.
- Most religious institutes (70 percent) have a written policy or accepted practice on educational debt. Among those, however, more than two-thirds (69 percent) report that this policy or practice has not changed in the last ten years and one in five say it needs updating.
- Four in ten responding institutes (42 percent) take on educational debt. CMSM institutes are more likely than other conferences to take on educational debt. Among institutes that take on educational debt, six in ten (60 percent) limit the amount of educational debt they would assume for a candidate. The midpoint of that limit, among responding institutes, is \$20,000.
- Responding institutes who say they take on the educational debt of candidates are twice as likely to report that they assume the educational debt and pay it off over time as they are to ask candidates to defer their loans. Even fewer (18 percent) pay interest only on the educational loans until the member professes perpetual vows. More than half (55 percent) ask candidates who leave to reimburse the payments made by the unit for the educational debt but less than half of those who ask say that the candidates generally reimburse those payments.
- Although there are a small number of organizations that provide funds to assist candidates with educational debt, most responding religious institutes (or their candidates) have not received funds from any of these sources. The most commonly cited funding sources among responding religious institutes were the Knights of Columbus and individual donors or patrons of the institute.

Copies of the survey questionnaire, with the percentage responses for each close-ended item, calculated out of 100 percent, can be found in Appendix I. The percentage of non-respondents to each item, calculated separately out of 100 percent, is also shown on the questionnaires in Appendix I. A complete transcription of the responses to the open-ended questions that were included in the survey can be found in Appendix II.

In addition to summarizing the responses to each question for respondents as a whole, the report also compares the responses according to several subgroups. Where appropriate, significant differences are noted between institutes of men and institutes of women, between different levels of governance, between differences in canonical status and, in some cases, among institutes whose leaders are members of the various leadership conferences.