

Black Student Perspectives

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In 2019, the Association of Theological Schools (ATS) launched a qualitative research project to study Black student debt. This research helped ATS better understand how Black seminary students understand the connection between money and their call to vocational ministry. Respondents emphasized multivocational ministry as a way to address financial challenges. This chapter examines this qualitative data to explore how multivocational ministry impacts the calling and education of Black ministers.

While there are many reasons that people serve in multivocational ministry, for Black graduates, multivocational ministry often reflects the financial challenges faced by these graduates and their communities. According to the 2021 ATS Graduating Student Questionnaire, 30% of theological school graduates reported plans to serve in multiple paid positions after graduation. Half of them (15% of theological school graduates) were planning on at least one of

those positions being in ministry. Of all racial groups, Black/African American/African Canadian graduates had the highest percentage with 43% planning to serve in multiple positions, and just over half of those planning on multivocational ministry. Black graduates were more likely to have educational debt at graduation (65% versus 39% overall), and they borrowed at higher levels, averaging \$42,500 in debt, approximately \$10,000 higher than the overall average among all racial groups. Black graduates were also slightly more likely to still be seeking a job when they graduated from seminary (ATS 2021). Despite these financial challenges, ATS member schools have continued to see an increase in enrollment among Black students even as overall enrollment has declined (ATS 2020).

It is one of the ironies of graduate theological education that those students who are least likely to benefit financially from a theological degree continue to enter graduate theological education in increasing numbers. What drives these students to gain graduate theological degrees, and what can we learn from them about what it means to pursue multivocational ministry? Though not originally designed to inquire about multivocational ministry, data from the 2019 ATS qualitative research project on Black student debt help shed some light on these questions. This chapter interprets these findings, originally released by ATS in February 2021, through the lens of multivocational ministry (Deasy and Love 2021).

Overview of the Project

In 2019, ATS launched the Black Student Debt Research Project—a qualitative study designed to privilege the voices of Black students and their experiences in order to expand our understanding of the factors contributing to educational debt and to help us imagine possible solutions. The project invited students at ten ATS member schools to complete money autobiographies, in which they reflected on their family background and current experiences with money. Forty-six students responded to this invitation and participated in focus groups. A majority (80%) of the respondents were Master of Divinity students. They were evenly divided by gender, marital status, and age. They represented a wide range of educational debt levels, and almost all (90%) currently had educational debt incurred before or

during seminary. Six of the participants owed over \$140,000 each in educational debt before they ever started their seminary program.

Using a grounded theory approach, the research team (including this author) analyzed the money autobiographies to identify key themes emerging from the responses. From the initial analysis, we developed a series of themes to be further discussed by the students in focus groups at each participating school. Themes included: “the connection between God’s provision, vocational calling, and sacrifice; the financial intersection of Black students, congregations, and denominations; and how theological schools are addressing the financial ecology of Black students” (Deasy and Love 2021, 13). Multivocational ministry emerged as both an expected future of Black seminarians and an intentional strategy to meet the needs of their communities. Voices of respondents quoted in this chapter are drawn from the final research report by Deasy and Love (2021, 15–23).

Multivocational Ministry as an Expected Future

In the focus groups and interviews, it became clear that few of these students expected to make a living wage in ministry after graduation. Black students pursued theological education not for financial success or financial security but rather as a form of preparation, service, and sacrifice in order to fulfill their vocation to minister to their communities.

Most of the students recognized that the congregations they came from and the congregations they planned to serve would not be able to support them financially. Representative statements included:

My future work will not offer a living wage, but the salary at the VA is above average.

If I become a pastor, I will most likely serve those that are not financially aware. . . . Funds will be a challenge.

Congregations are struggling with the same economic issues people are struggling with, so I don’t know that Black congregations as a whole have the ability to help pay for school.

Most were planning on working multiple jobs in order to provide financially for themselves and their families while also pursuing

their call from God to ministry. Some planned to rely on their secular vocational skills to make money as a bivocational pastor, including working in retirement. Others were more entrepreneurial in their approaches, building consulting firms, starting companies, finding speaking engagements, or “developing multiple projects.”

Did these students have realistic expectations regarding multivocational ministry? Data from a 2003 Pulpit & Pew study of Black pastors suggests that their expectations are fairly accurate. According to the study, apart from those who pastor megachurches and large, middle-class churches, Black clergy often struggle more than their White counterparts in similar church settings to meet their personal financial obligations, to satisfy denominational assessments, and to address the financial woes of congregants with limited resources. The Pulpit & Pew study found that 41% of Black pastors earned less than \$13,000 per year and that Black clergy salaries were, on average, about two-thirds of White clergy salaries (McMillan and Price 2003, 14–15). The report went on to argue that, other than educational levels,

most other factors that affect salaries would suggest African-American salaries should be more comparable to white salaries. African-American churches have slightly larger attendance . . . and the percent of African-American clergy who serve small churches is 56 percent versus 61 percent for white. The average percent of attendees who report they tithe is 57 percent in churches of African-American clergy, versus 38 percent in those of white clergy. And, despite the fact that African-American incomes are lower than those of whites in national averages, the distribution of self-reported income levels in the congregations where African-American clergy and white clergy serve are remarkably close. (McMillan and Price 2003, 15)

In addition to salaries, the Pulpit & Pew study found a large race gap in the provision of benefits. The authors referred to congregations where regulations around clergy salaries were somewhat or completely centralized within a larger denominational entity as connectional. Methodist, Lutheran, Presbyterian/Reformed, and Episcopalian congregations were all considered connectional. Congregations in which regulations around clergy salaries were decentralized and operated as a “free market” were labeled congregational. Congregational polities included Baptist, Pentecostal, United Church of Christ,

and independent congregations (McMillan and Price 2003, 6). The Pulpit & Pew study found,

In Connectional polities, 90 percent of the congregations of white clergy pay into a retirement benefits fund compared to less than half (42 percent) of the congregations African-American clergy serve. In the Congregational polity ... it is markedly worse for African-American clergy, at only 28 percent. (McMillan and Price 2003, 15)

They also found that, in connectional polities, Black clergy were less likely to have employer-sponsored health coverage (56%) than their White counterparts (93%), while in congregational polities health coverage for White and Black clergy was about the same at 68% (McMillan and Price 2003, 15).

Pulpit & Pew also highlighted the bivocational nature of Black clergy. In 2003, they found that 43% of all Black pastors were bivocational—the same percentage reported in 1990. However, the kinds of second jobs had changed. In 2003, most bivocational Black clergy (72%) worked in white-collar settings and only 3% in blue-collar or farm jobs. This was a significant shift from 1990, when 40% of Black bivocational clergy served in blue-collar or farm jobs (McMillan and Price 2003, 14).

The Pulpit & Pew study describes many of the financial challenges facing Black clergy but does little to explain why these differences exist. Jessica Young Brown, former associate professor of counseling and practical theology at Samuel DeWitt Proctor School of Theology, suggests that these differences may reflect significant differences between the ecclesiology of White and Black churches. She writes, “I wonder if this has to do with the cultural role that clergy have historically served in the Black church.” She argues that Black clergy are often seen as community members rather than professionally trained staff members. As a result, in Black churches “there might be a tendency to decentralize budgets to focus on missions and church activities as opposed to equitable pay and benefits” (Young Brown, personal communication, January 5, 2022).

There has been little research on the financial challenges facing Black pastors since the 2003 Pulpit & Pew study (Deasy and Love 2021, 6–12). Through a Lilly Endowment-funded National Initiative on the Economic Challenges Facing Pastoral Leaders, several denominations recently began more general research on the financial challenges facing pastors. However, initial reports did not provide

any specific data related to Black clergy. In addition, Young Brown's comments suggest a need for more research on how the culture of the Black church shapes its financial models and the implications for clergy salaries and theological education.

Educational Debt and Multivocational Ministry as Intentional Strategies

The Black students in the 2019 ATS study recognized the possible financial struggles of the congregations they will serve and the strong possibility that they will end up serving in multivocational ministry, described by one participant as “working another full-time job alongside my full-time commitment to the church.” In response to these struggles, a majority of respondents had developed plans to work towards long-term financial health and stability. Several spoke of trying to avoid educational debt to pay for their undergraduate education. Other ways they were working towards long-term financial health included:

I am financially sound and have money set aside for unexpected emergencies.

I have taken the Dave Ramsey Debt Program.

I have learned to budget my time and finances to maintain a healthy order of things for myself.

I plan to own my own home in the next few years. I think home ownership is important to bring about stability for my family and generational wealth.

While most Black seminarians in the study had a plan to work towards long-term financial health, almost all of them (90%) also took out student loans to pay for their undergraduate and graduate education. For some, educational debt was a tool, “a means to accomplish God's plan,” and necessary to follow God's path for their lives. They believed that if they were following God's call to ministry, God would provide the money needed to pay off their student loans.

This connection between God's provision in response to following a call to ministry applied not only to student loans but also to

finances as a whole. Several students shared their belief that if they were following God’s call, God would provide for them financially. One student put it this way: “If God has called me into this urban core, then God will provide for me to be a pastor to the cities.” These students were not expecting God to provide them with a middle-class lifestyle. Many understood ministry as requiring financial sacrifice—a sacrifice pleasing to God. One student shared: “I am a tither who believes that God will bless those who are willing to make financial sacrifices to help others and the church.”

While educational debt was a means to follow God’s call, it was also a burden for these students to carry. They hoped that God would “lift the burden” or “provide the means for me to pay my bills, debts, and provide for my well-being.” One student, responding to a question about whether their debt was manageable, put it this way:

I mean “manageable” is relative. I have it and knew it was necessary to incur it to pursue the path God asked me to walk. So, I assume that means it’s manageable. I think having prayed about and discerned each of my choices made me be conscious of getting into and seriously developing my ministry.

Several students mentioned the lack of people to talk to about paying for seminary, possibly due to the fact that Black students (59%) are more likely than White students (36%) to be the first in their family to attend college or graduate school (RTI International 2021). One student talked about their own ignorance and lack of planning when it came to student loans. Another admitted that they did not yet have any plan to pay for their debt. One student connected struggles with student debt to a lack of familiarity with the system:

The debt for me as a Black scholar-theologian-minister is a means to accomplish God’s plan. However, as a university administrator, I have seen the Black community is greatly lacking in education in terms of financial aid processes, scholarships, and the needed preparation in terms of academics. All of this directly determines debt.

While students were willing to make the sacrifice, a few reflected on how debt hindered their ability to be fully present to their call to ministry and the tension they felt between their calling and their responsibility to fulfill their financial obligations.

Yes, I think for me in terms of my personal experience with student debt, I will say it has, at times, caused me to force my focus to be on things that I wouldn't or don't necessarily want to be thinking about. I desire freedom to be thinking about ministry creatively in ways that I desire. I will confess that there's been times where my creative side, in terms of some of the things I'm sensing in my heart for ministry, have not been pursued to the extent that I've had to focus on just the practicalities of dealing with my student debt. "How do you creatively free yourself up from those burdens?" is what I'm constantly thinking of.

While some students focused on debt as a burden, others focused on debt as an opportunity and a strategy to help someone else along:

The debt is not a burden to us. The debt is an opportunity to get creative. An old-style example is this: it's like sharecropping. We know we aren't going to get this field, but God gave it to us to sustain us. He gave us this education to help someone else along, maybe they get this field. I will not be debt free, possibly, but I can help somebody else maybe make a better decision. But I would not even [have] been aware of how to work this field and teach them how to do it if I had not been willing to say, "I'll be underfoot for a little while. I'll do it because I have been a trailblazer my whole life."

Several students particularly named multivocational ministry as an intentional strategy—a choice they were making so that they would not be a financial burden to their congregations. They wanted their congregation's finances to be used for ministry, not their salaries. One student stated,

I will not be a paid pastor of the church, but the resources the church gets will be what is used to take care and bless the people. The church will learn what it means to be empowered and to live in sacrificial ways to one another.

Another student said,

My ultimate hope is to do congregational ministry for free because I believe that the cost "to do" church in America is ridiculous, unsustainable and out of touch with scripture. My wife and I hope to bring in enough money from our personal business and the other half of bi-vocational career to cover our expenses.

For many, long-term financial stability was tied to working multiple jobs, and for several it involved developing their own businesses.

I am a working retiree who will use my salary to pay my debt.

I have ministry jobs that assist to pay off the debt. . . . I am developing multiple projects and speaking engagements . . . as an entrepreneur.

I . . . have been building my organizational systems consulting and editing company. My position as minister will not be my sole source of income.

Implications for Theological Education

The 2019 ATS qualitative study on Black Student Debt revealed many challenges for multivocational clergy and theological educators alike. This chapter concludes with observations presented by Deasy and Love (2021, 27–8), discussing implications for theological education.

Comments from the research participants about bivocational ministry and lack of adequate financial compensation in ministry suggest that these students have realistic expectations about the limited earning power of their professional ministerial degrees but are, nevertheless, committed to graduate theological education as a means of preparing them as they serve in low-wealth communities and congregations. These findings raise questions about the theological education curriculum and the apparent disconnect between educational cost and earning potential. Some of the important questions for consideration include the following:

- To what extent should theological education prepare pastors to serve as agents of change in the area of economic and community development?
- What core competencies would be needed?
- Is “community exegesis” just as important as “biblical exegesis” in the theological education curriculum? If so, what elements are included in “community exegesis”? Are there any existing models that theological schools can learn from?

- What new educational models could equip pastors to lead congregations in efforts to break cycles of generational poverty?
- How might theological education offer alternatives to the “self-sacrifice” models that pastors are currently embracing in order to be of service to low-wealth communities?

For theological schools interested in serving Black students, the development of curriculum must include considerations of helping to break cycles of generational poverty and skills that will best prepare students to serve in low-wealth communities. Theological schools must start with questions of the purpose and role of clergy, congregations, and Christian leaders in serving low-wealth communities, serving as agents of change, and providing prophetic voices against injustice and inequality.

How theological schools address these questions will differ depending on their own histories and traditions. In some theological schools, particularly Historically Black Theological Schools, “faculty are also pastors, and may have lower than average pay with both jobs.” There can be “a cultural/historical tradition around how Black clergy serve which in some ways encourages and reinforces generational poverty. It is perpetuated by spiritual messages about having just enough, God’s provision, ‘making a way out of no way,’ etc.” (Young Brown, personal communication, January 5, 2022). Other theological schools will need to reflect on their own economic privilege and how their assumptions about educational models, clergy roles, and finances make theological education financially inaccessible for those coming from or planning to serve in low-wealth communities.

Such a rethinking of the curriculum might decenter the long dominant core areas of Bible, theology, and history and give more attention to areas of leadership, finance, administration, and community development. Learning goals would focus on the core competencies students need to succeed in real-world ministry, especially in under-resourced communities. In addition, learning goals would focus on rich theological reflection around issues such as poverty, injustice, and suffering that would equip students in two ways. First, such theological reflection would be needed to equip students to respond as theological leaders, preachers, and pastoral caregivers to individuals struggling deeply with these issues. Second, such theological reflection would be needed to equip students with a type of

pastoral imagination that would allow them to critically reflect on resources and practices related to finances and leadership. Young Brown suggests that such a rethinking of curriculum might also de-center traditional models of pastoral ministry. She writes, “Black students know . . . that many of them won’t be in parish positions, and so ministry is conceptualized more broadly . . . Maybe [theological education] looks like having a broader variety of certificate or concentration programs as well so that people can specialize in particular areas of ministry where they feel called” (Young Brown, personal communication, January 5, 2022).

The students in this research project also suggest a need to rethink both our educational and financial models. What does it mean to design a curriculum for students who will be working full-time while in theological school? How does one learn best when juggling multiple responsibilities? What types of assignments are most effective for learning part-time? For those who are serving in ministry settings while in theological school, how can assignments be designed in ways that benefit the students and the communities they serve? What would it mean to create a calendar and scheduling that is based on the church and not the academy? Many of these students, however, will not be paid a living wage for their work in the church. How do we support students who will be working full-time while completing their degree? How do we create programs that are more affordable and accessible?

In reflecting on this research, Young Brown asked, “at what point do we coach students *not* to do degree programs and acquire more debt? What are nontraditional/noninstitutionalized training models that can help clergy get the necessary skills for ministry without a \$30k price tag?” (personal communication, January 5, 2022). Her questions are important. Is it ethical for theological schools, denominations, and congregations to encourage or require clergy to acquire expensive graduate theological degrees in order to receive a credential? Are there other forms of education that might provide clergy what they need at a lower cost? Is there a way to provide alternative forms of theological education that will be equally valued by churches and denominations, that will not create a second, lower class of clergy? Perhaps just as critical is the question of what it might mean for theological education if it only serves students who can afford a graduate degree? How would it diminish the ability of theological schools to serve the church and the world?

Very few of the Black students engaged in this research project expected to be paid a living wage while in ministry. For these students, a graduate theological degree had no financial benefit. In fact, it was a significant financial sacrifice made in order to follow God's call and to serve their communities. In order for theological schools to serve these students, the schools themselves may also need to hear a call to serve low-wealth communities.

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