NATIONAL CATHOLIC REPORTER
Published on *National Catholic Reporter* (http://ncronline.org)

Student loan debt may prevent many U.S. Catholics from entering religious orders

Jerry Filteau | May. 14, 2012

Youths attend the opening service of the U.S. bishops' vocation fair during World Youth Day in Madrid in 2011. (CNS/Paul Haring)

WASHINGTON -- Student debt might be forcing many Catholic U.S. college graduates considering religious life to postpone or even forego testing their vocation, a new study reports.

"In essence, they're too poor to take the vow of poverty," commented the Center for Applied Research in the Apostolate, which conducted the study.

CARA, based at Georgetown University in Washington, D.C., summarized the main results of its study, commissioned by the National Religious Vocation Conference, in the spring issue of its quarterly newsletter, The CARA Report.

Last June, it sent questionnaires to all U.S. men's and women's religious institutes and got responses from 56 percent of them -- 477 institutes representing about 47,000 perpetually professed religious, about two-thirds of country's religious sisters and brothers.

The respondents reported that of 15,000 serious inquiries they had received in the last 10 years, one-third of the inquirers had outstanding student loans, averaging more than $28,000 each. That is close to the national average for recent college graduates, CARA said.

"Among institutes with several inquiries from people with educational debt, many were asked to delay their application," it said.

"Seven in 10 institutes (69 percent) turned away at least one person because of student loans," it added. "Some turned away almost all such inquirers."

Among those who went beyond inquiring to actually apply for admission to religious institutes, the situation was similar, it said: one-third had student debt, and the average amount of their debt was $20,821.

"In half these cases, they were not accepted because of the debt," the report said. When institutes do assume an applicant's educational debt, "for many it has been financially stressful," it said. Collectively, orders that have accepted candidates with student debt have assumed some $3 million in such debt obligations in the last 10 years, it said.

On the brighter side, a separate national study CARA reported that religious sisters and brothers who took their final vows in 2011 were younger and more educated than in the previous several years.

That survey, commissioned by the U.S. Conference of Catholic Bishops and reported in the same issue of The CARA Report, was based on the responses of 84 of the 122 religious sisters and brothers who took their final vows that year and were contacted by CARA. It did not include male religious who were studying for the priesthood.

The respondents represented 52 institutes of women and eight institutes of men. CARA said 82 percent of the superiors of religious institutes who were asked to provide names of newly professed members said they had no new members taking final vows that year, so those who did take final vows in 2011 represented a fairly small fraction of current U.S. religious orders.

CARA said the average age of men taking final vows as brothers was 42; among women making their final profession, the average age was 39, four years below the average age in a similar survey one year earlier.

Educationally, more than three-fourths of the brothers surveyed and more than half of the sisters had at least a bachelor's degree before they first entered religious life. One-sixth of all of them also had graduate degrees, including one-fourth of the brothers.

Those taking final vows last year also exhibited considerably more racial and ethnic diversity than could be found in U.S. religious orders in the past. While about two-thirds said they were white, 19 percent identified themselves as Asian and 9 percent as Hispanic, CARA said.

As in many previous surveys, childhood experiences of Catholic schooling played a significant role in attraction to religious life. Almost half the respondents told CARA they had attended a Catholic elementary school and 36 percent -- compared to 22 percent of all U.S. adult Catholics -- had gone to a Catholic high school. While only 7 percent of U.S. Catholic adults have gone to a Catholic college, one-fourth of those taking final vows as religious had done so.

About 30 percent of respondents were foreign-born, mainly from the Philippines, Vietnam or India. On average, foreign-born religious who took their final vows last year arrived in the United States at the age of 21 and lived in this country 11 years before making their final profession.

CARA researchers Mary L. Gautier and Melissa A. Cidade collaborated on the study, *Educational Debt and Vocations to Religious Life*. The full report can be purchased here [1].

Gautier and religious sociologist C. Joseph Harris collaborated on the USCCB-commissioned study, *The Profession Class of 2011*. It can be seen here [2].

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