

SEMINARY LIFESTYLE INVENTORY REPORT

THE PROBLEM:

In the past, seminary students have voiced a need for more financial support. They pointed out that heavy class loads combined with heavy work schedules robbed them of time that should have been spent with God and family. Seminary students felt that they were being asked to make spiritually compromising sacrifices. They had to choose one of the following options:

↳ They could do inferior school work. This would allow more time for work and family, but would seem to defeat the purpose of attending school.

↳ They could spend less time with their families. This would go against inspired counsel and could lead to marriage problems.

↳ They could borrow rather large sums of money to pay off their educational expenses. This would relieve the necessity of working long hours at odd jobs during the week, but the heavy debt incurred would lead to problems in the future.

Most students at the seminary made it through with some combination of the above options. However, in recent years there has been a growing feeling of unrest. Economic conditions in the United States have squeezed the student's predicament into a more serious situation. Growing numbers of students complain that solutions through compromise are unbearable.

THE SURVEY TOOL:

Realizing the seriousness of this problem, Fritz Guy--Associate Dean of Andrews University Theological Seminary asked the Institute of Church Ministry to develop and conduct a survey that would measure the exact parameters of the problem. This survey would look at the problem from two perspectives.

First would be the question of student finances. How much are students going in debt? How many hours per week are students working? Second would be the question of student relationships with God and family. How has seminary life affected the student's relationship with God? How has the student's relationship with family fared during his seminary experience?

Roger Dudley, in consultation with the seminary dean's office and several student groups, developed a survey tool called "The Seminary Lifestyle Inventory."

THE SURVEY PROCESS:

On March 12, 1981, "The Seminary Lifestyle Inventory" was distributed to all seminary students attending 9:30 classes. The 9:30 class period was chosen because it had the highest number of students enrolled in classes. The students were asked to prepare detailed financial information in advance, insuring that the survey would have a high degree of accuracy. The survey was completed by 207 students out of a possible seminary enrollment of 279.

The completed surveys were entered into a specially designed computer program. Printouts were made describing the survey respondents by the following sociological categories.

-Single/Married/Family

-Sponsored/Unsponsored

-North American Division/Overseas Divisions/Others

-Students in quarters 1-3/Students in quarters 7-9

The following pages deal with selected data from the survey findings.

The data will be dealt with in three phases:

1. General statistics--describing the general characteristics of those who took the survey.

2. Financial statistics--describing the financial situation of students.
3. Relational statistics--describing the relational aspects of student's lives.

In order to differentiate between students with children and those without, this report refers to "married" and "family" students. The term "married" refers to married couples who have no children, whereas the term "family" refers to married couples with children.

The information dealt with in this report is by no means exhaustive of the material gathered in the survey. Rather, it is a compilation of relevant and crucial data. Financial considerations prohibit an exhaustive survey report.

GENERAL STATISTICS:

The following statistics are self explanatory. Note that the vast majority of students who filled out the survey were sponsored students from the North American Division. Because the number of respondents from divisions outside of North America is so low (30), this report will not attempt to represent them by individual division.

The quarter mean of the students filling out the survey is 4.5. This reflects an excellent balance between those students just beginning the M.Div program and those students who are near completion of their 9 quarter seminary experience.

FINANCIAL STATISTICS:

The first financial characteristic addressed here is the difference between the monthly incomes and the monthly expenses of various seminary student groups.

MONTHLY INCOME AND EXPENSES

Sponsored Single Students - 24 found

- Work 8 hours per week	\$ 95 a month
- Sponsorship	625 a month
- Other Income	50 a month
- TOTAL Income	\$770 per month

Expenses	\$996 per month
Negative factor of	\$(226)per month

Sponsored Married Students - 58 found

Monthly income/expenses	
- Student's work/12 hrs. per week	183
- Wife's work/30 hrs. per week	583
- Sponsorship	642
- Other income	30
TOTAL Income	1,438

Expenses	1,435
Positive factor of	3

Sponsored Family Students - 66 found

Monthly income/expenses	
- Student's work/12 hrs. per week	143
- Wife's work/12 hrs. per week	210
- Sponsorship	699
- Other income	103
TOTAL Income	1,155

Expenses	1,268
Negative factor of	(113)

Un-sponsored Students - 58 found

Monthly income/expenses	
- Student's work/13 hrs. per week	221
- Wife's work/18 hrs. per week	338
- Other income	260
- TOTAL Income	819

Expenses	1,034
Negative factor of	(215)

It is interesting to note that single students work less than other students, and are financially farther behind at the end of each month.

Married students are the only group of students who have a positive monthly balance (\$3.00). This is no doubt due to the fact that the wives of married students work an average of 30 hours per week, which is approximately twice the hours worked by the wives of family students.

An average of the expenses for all of the students reveals that it requires \$1,217.00 a month to survive financially at the seminary. This is an average of all students who took the survey and therefore a fairly reliable figure of expense.

Single students spend less than this figure and married students spend more. One would expect single students to be able to live on less money per month than married or family students, however, the fact that married students spend \$217.00 above the average monthly expenditures of all students is interesting. A comparison of the married, and family budgets reveals that the three monthly expenses which uniquely increase married students' budgets are: 1. Wife's tuition 2. Taxes 3. Tithe.

The second financial characteristic that we will look at is the change which takes place in a student's financial situation while at the seminary. This characteristic is involved with the debt of students before and after their seminary experience, and with the savings of students before and after their seminary experience.

CHANGES IN FINANCIAL SITUATION

Sponsored Single Students

- Savings before Seminary	\$2,902
- Savings currently	1,995
savings expended	907
- Present debt	3,915
- Debt before seminary	1,446
increase in debt	2,469

Sponsored Married Students

- Savings before Seminary	2,305
- Savings currently	1,727
savings expended	578
- Present debt	5,657
- Debt before Seminary	2,426
increase in debt	3,231

Sponsored Family Students

- Savings before Seminary	1,966
- Savings currently	577
savings expended	1,489
- Present debt	6,211
- Debt before Seminary	2,188
increase in debt	4,023

Un-sponsored Students

- Savings before Seminary	6,120
- Savings currently	2,567
savings expended	3,553
- Present debt	3,721
- Debt before seminary	1,900
increase in debt	1,821

It is important to remember that these figures are an average of students, mid-way through their Seminary program. In light of this, the amount of savings expended and the increase in debt could be doubled to reflect the approximate situation of these students after they have completed their seminary training.

The debt of unsponsored students is significantly lower than that of sponsored students. This is due to the fact that unsponsored students come to Andrews University with more than double the savings of sponsored students.

Of the sponsored students, it is significant to note that single and married students have not yet spent half of their pre-seminary savings. Family students, on the other hand, have spent approximately 60% of their savings during their first year at the Seminary.

Judging from the monthly financial statistics, one would expect to see a marked increase in debt on the part of single and family students. The significant debt of married students, however, is a bit of a surprise. Apparently the debt is not significantly related to credit purchases, because the amount of cash expended on a monthly basis by married students for purchases on credit is slightly lower than the amount expended by family students. This statistic is baffling. Perhaps a more in depth survey of married students would reveal the cause of this debt.

The third and final financial characteristic that we will look at is an estimate of unearned money necessary for completing the seminary. All the respondents tallied in this category are from the North American Division. There are two sets of figures for each sociological group. One set of figures reflects answers from students in quarters 7-9.

These figures are an attempt to ascertain the amount of money that seminary students need to complete the seminary, outside of the money that they

can generate through work and sponsorships. Three factors are taken into account in arriving at these figures.

1. The amount of money students had in savings before coming to the seminary (it is assumed that the student will use his available financial resources before borrowing money).
2. The increase in debt that the seminary student has experienced since coming to the seminary.
3. The amount of money which the seminary student projects he will need to borrow in order to complete the seminary.

While these figures will not be conclusive accounts of the ungenerated money needed, they should be an acceptable reference, describing what seminary students are paying above their incomes from work and stipend.

ESTIMATE OF UNEARNED MONEY NECESSARY FOR COMPLETING SEMINARY

Sponsored Single Students

Quarters 1 - 3 (11 responses)	
pre-seminary savings	1,027
increase in debt	1,268
future debt	2,182
TOTAL	4,477
Quarters 7 - 9 (5 responses)	
pre-seminary savings	2,600
increase in debt	1,999
future debt	400
TOTAL	4,999

Sponsored Married Students

Quarters 1 - 3 (24 responses)	
pre-seminary savings	1,758
increase in debt	1,963
future debt	2,083
TOTAL	5,804

Quarters 7 - 9 (13 responses)	
pre-seminary savings	3,308
increase in debt	5,022
future debt	769
TOTAL	9,099

Sponsored Family Students

Quarters 1 - 3 (29 responses)	
pre-seminary savings	1,787
increase in debt	3,744
future debt	4,776
TOTAL	10,307

Quarters 7 - 9 (14 responses)	
pre-seminary savings	2,436
increase in debt	6,050
future debt	1,064
TOTAL	9,550

Un-sponsored Students

Quarters 1 - 3 (10 responses)	
pre-seminary savings	2,870
increase in debt	1,470
future debt	5,300
TOTAL	9,640

Quarters 7 - 9 (7 responses)	
pre-seminary savings	2,729
increase in debt	217
future debt	286
TOTAL	3,232

It is significant that all groups, single, married, family, and un-sponsored--are going in debt at the Seminary. Un-sponsored students in quarters 7 - 9 show only \$3,232.00. This is inconsistent with their monthly financial statistics. The low number of responses probably has something to do with the inaccuracy of this particular category.

The average of all these sociological groups' ungenerated income

amounts to \$7,818.00. One could hardly expect seminary students to come to Andrews University with this much money in savings. Obviously, if students are to attend Andrews University without going into debt, they must have more financial help.

One significant way of helping seminary students, besides raising the stipend, might be to change their IRS classification so that seminary expenses are tax deductible. The average sponsored seminary student currently pays \$71.00 per month in taxes. The average sponsored, married seminary student pays \$115.00 per month in taxes.

RELATIONAL STATISTICS:

The first characteristic that will be addressed in this section is the effect that the Seminary has had upon the student's relationship with God.

STUDENT'S RELATIONSHIP WITH GOD

Single Sponsored Students - 24
 - hours per week in devotions - 5
 - effect of Seminary on student's relationship with God - 2.8

Married Sponsored Students - 58
 - hours per week in devotions - 4
 - effect of Seminary on student's relationship with God - 2.8

Family Sponsored Students - 66
 - hours per week in devotions - 4
 - effect of Seminary on student's relationship with God - 2.8

Un-sponsored Students - 58
 - hours per week in devotions - 5
 - effect of Seminary on student's relationship with God - 3.7

The number beside each sociological category is the number of students in that category who completed the survey.

Notice that all categories of students average either 4 or 5 hours of

devotional time per student per week. With this standard devotional time, it is interesting to note that unsponsored students rate the affect of seminary life on their relationship with God at 3.7, while all the sponsored categories rate the effect of seminary life on their relationship with God at 2.8.

These ratings are based upon a scale of 1-5, where 1 stands for "weakened the relationship with God" and 5 stands for "strengthened the relationship with God." We see, then, that sponsored students are experiencing a decline in spirituality at the seminary while unsponsored students are experiencing a significant increase in their spirituality (3 would be considered neutral in this question's scale). Unfortunately, the survey shows no marked differences in other categories that would help one understand why there is this significant variation. The reason for the difference could prove to be an interesting study for a future survey.

The second characteristic that we will address is the question of the student's relationship with spouse and family.

STUDENT'S RELATIONSHIP WITH WIFE AND FAMILY

Married Sponsored Students	
- hours spent per week with wife	15
- relationship with wife	3.8
- effect of seminary life on marriage	2.6
Family Sponsored Students	
- hours spent per week with family	15
- relationship with wife	3.5
- effect of seminary life on marriage	2.7
Unsponsored Married Students - 7	
- hours spent per week with wife	18
- relationship with wife	3.4
- effect of seminary life on marriage	2.5

Family Un-sponsored Students - 31	
- hours spent per week with wife	15
- relationship with wife	3.6
- effect of seminary life on marriage	3.2

The hours that students spend with their spouses and families each week is fairly uniform for all categories.

The relationship with spouse scale is based on the numbers 1-5. All applicable categories of students rated their relationships with their spouses as positive. However, on this type of question, one would hope that all categories would have a much higher average than 3.4 to 3.8. This question was scaled so that a 1 would mean that the marriage is "closed and tense." A 5 would mean that the marriage is "open and relaxed." On this scale one would hope that the average of all students would be between 4.5 and 5. We can gather from this that there is a strong current of frustration in many marriages at the Andrews University Seminary.

The question that asks what effect the seminary has had on the students' relationship with their spouses is also based upon a scale of 1-5. 1 means that the seminary has had a "threatening effect on the relationship," and 5 means that the seminary has had an "enrichening effect on the student's relationship." The only category of students that gave a positive answer on this question was the category of un-sponsored family students. This would seem to indicate that the pressures of seminary life, combined with the relatively small amount of time spent with spouses and families per week, makes the seminary experience a negative factor in the married lives of many students.

The third characteristic that we will focus on is the one regarding attitudes of students and their spouses toward the seminary.

ATTITUDE OF STUDENTS AND WIVES TOWARD THE SEMINARY

Single Sponsored Students	
- feelings about being at the seminary	3.5
Married Sponsored Students	
- Student's feelings about being at the seminary	3.7
- Student's wives feelings about being at the seminary	3.1
Family Sponsored Students	
- Student's feelings about being at the seminary	3.5
- Student's wives feelings about being at the seminary	2.9
Single Unsponsored Students	
- feelings about being at the seminary	3.6
Married Unsponsored Students	
- Student's feelings about being at the seminary	3.4
- Student's wives feelings about being at the seminary	2.7
Family Unsponsored Students	
- Student's feelings about being at the seminary	4.1
- Student's wives feelings about being at the seminary	3.5

The two questions asked were based upon a scale of 1-5. The student's questions were designed so that 1 meant the student was only at the seminary because he had to be, and 5 meant that the student was glad for the opportunity to be at the seminary. The student's spouse's questions were designed so that a 1 meant the spouse was "discouraged" over the seminary experience, and a 5 meant that the spouse was "supportive" about the seminary experience.

In most instances, there was a significant difference in the way that the student and the student's spouse felt about the seminary experience. Most student categories were fairly positive in their responses, while the student's spouses were slightly negative. It would be hoped that the spouses of students would be positive in their attitudes toward the seminary, because the student's attitude is greatly influenced by the attitude of the student's spouse. It is interesting to note that the same type of frustration on the part of the spouse is reflected in surveys of Seventh day Adventist pastor's wives.

The fourth characteristic that will be studied is the relationship between faculty and students.

STUDENT'S RELATIONSHIP WITH FACULTY

Sponsored Students		
- Students invited home by teachers		.9
- Teachers invited home by students		.4
Unsponsored Students		
- Students invited home by teachers		1.1
- Teachers invited home by students		.3
Sponsored attended	4.1 chapels	
Seminary had a	2.7 affect on health	
Unsponsored attended	4.6 chapels	
Seminary had a	2.9 affect on health	

The survey question asked how many times students had discussed personal matters with a faculty member. Nearly 60% of the students who responded to the survey reported no contact with faculty over personal matters. Of those students who had discussed personal matters with seminary professors, 16% had discussed personal matters with their professors more than 2 times. It appears, then, that approximately 16% of seminary students have an involved personal relationship with seminary professors.

As previously mentioned, financial considerations prohibit an exhaustive report on the "Seminary Lifestyle Inventory". It is hoped that the information presented in this document reflects significant facts about what is happening in the lives of students attending the seminary. If additional information is needed, the Institute of Church Ministry would be willing to renegotiate for further study.