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In over Our Heads with Financial Anxiety from Student Debt

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Abstract Many theological students are in over their heads with student debt, as Association of Theological Schools surveys of graduates attest. The phobia-like nature of financial anxiety makes people ignore their financial stress, which is now the top stressor in the United States. Robert Kegan's *In Over Our Heads: The Mental Demands of Modern Life* is used to understand the financial anxiety generated by the 'hidden curriculum' of both our neoliberal market society and the North American academic dream that promises academic and financial success through hard work. In an innovative program at Iliff School of Theology, funded by a Lilly Economic Challenges Facing Future Ministers (ECFFM) grant, selected students in a self-care course used compassion-based spiritual practices to become more aware of their financial stress and avoidant coping in the hopes of facilitating more integrated, complex theologies of financial stress grounded in embodied and relational goodness. These students continued this theologically reflexive learning process in courses on financial literacy, leadership, and fundraising (initially for their own scholarships). At the end of their academic year, they demonstrated decreased guilt and shame and increased self-compassion about their student debt along with increased confidence and ability to successfully engage in scholarship fundraising activities.

Keywords Financial anxiety · Theological education · Ministry · Moral development

The Association of Theological Schools (ATS) reports that 25% of ATS students graduating in 2016 had incurred more than $40,000 in student loans. These averages rise for women and racial minority students: 27% of women graduates (vs. 21% for men) and 54% of Black/Non-Hispanic

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graduates incurred debt over $40,000 (ATS 2015–16 Graduating Student Questionnaire Total School Profile).[1] Graduating M.Div. students at my school (Iliff School of Theology) have debt levels higher than the average ATS student. Many of these students are already making considerable monthly undergraduate debt payments that range from $350 to $1000 a month.

It's no wonder that these students are in over their heads with financial anxiety arising from student debt. In this article, I use research on financial stress to describe the prevalence of financial stress and avoidant coping. I draw upon mentoring and classroom conversations with students about financial stress to explore the moral dimensions of financial stress using research on moral development (Kegan 1994) and moral social psychology (Haidt 2012). I describe a systemic initiative at Iliff School of Theology that uses spiritual practices and theological reflexivity to help students as well as Iliff stakeholders to compassionately explore financial anxiety and then teaches students about financial management and how to fundraise for tuition scholarships.

Financial stress and anxiety in the United States

Financial stress is the number one stressor for most people in the United States (Bethune 2015, p. 38).[2] Three out of four people experience financial anxiety in any one month. One out of four are stressed about money most or all of the time. Though pervasive, financial stress is not part of everyday conversation. Two thirds of Americans are uncomfortable talking about money, which is often a taboo family topic. Given this blanket silence about money woes, it is not surprising that 43% report a lack of emotional support when they worry about money. People in the United States are paying for their financial stress with associated health risks such as diastolic blood pressure and depression (Matthews and Gallo 2011; Price et al. 2002).

The 2015 APA report *Stress in America: Paying with Our Health* found that Millennials and Gen Xers experience higher levels of stress than Boomers and Matures.[3] Millennials reporting extreme stress were more likely than their low-stress counterparts to use "sedentary or unhealthy behaviors to manage their stress, such as watching television/ movies for more than two hours per day (58 percent vs. 35 percent), surfing the Internet (67 percent vs. 35 percent), napping/sleeping (46 percent vs. 24 percent), eating (41 percent vs. 19 percent), drinking alcohol (25 percent vs. 9 percent) or smoking (21 percent vs. 3 percent)" (APA 2015, p. 6). Eating as a way of coping is more common for women than men (APA 2015, p. 11). Avoidance through social media, eating, and other kinds of consumer coping often goes hand in hand with financial illiteracy and increased debt, which is correlated with lower self-esteem, lower productivity, and increased stress (Shapiro and Burchell 2012).[4]

[1] For a summary of data from these questionnaires, go to http://www.ats.edu/uploads/resources/publications-presentations/colloquy-online/how-graduates-are-faring.pdf

[2] The American Psychological Association's survey of stress in America is now raising awareness about pervasive and chronic financial stress: "Since 2007, the survey has found that money and work are consistently the top two sources of significant stress (67% and 65% in 2015, respectively). This year, for the first time, the survey found that family responsibilities were the third most common stressor (54%), followed by personal health concerns (51%), health problems affecting their family (50%), and the economy (50%)" (APA 2016).

[3] In this 2015 survey, the APA defined these four generations as the following: Millennials: 18 to 35 years old; Gen Xers: 36 to 49 years old; Baby Boomers: 50 to 68 years old; and Matures: 69 years or older.

[4] Most Americans today have "relatively low levels of financial literacy" according to the FINRA Investment Education Foundation, which has been measuring Americans' financial knowledge, attitudes, and well-being for many years (Lin et al. 2016).

Many Americans are in over their heads with financial anxiety arising from debt, drowning in "negative psychological repercussions including a decreased sense of ability to manage one's money, lower self-esteem, decreased sense of financial wellbeing, lower productivity, and higher levels of overall stress" (Shapiro and Burchell 2012, p. 92). Financial anxiety is distinct from depression and general anxiety and functions much like a phobia with involuntary avoidant coping (e.g., not reading bank statements, not tracking debt levels or future debt repayments) (Shapiro and Burchell 2012, p. 100).[5] Making people aware of their anxiety and automatic coping along with improving their financial literacy will enhance their self-agency, ability to make more informed choices, and coping styles but may not be enough to counteract systemic sources of financial anxiety within the market society described by LaMothe (in press), as I will elaborate below.

Financial anxiety arising from student debt

I routinely ask students questions about their debt and financial stress along with vocational questions about what they hope to do with their graduate degrees in religious and theological studies. Questions about debt seem intrusive and shame-inducing. I can easily experience empathic distress and emotional contagion from my students' anger, guilt, and shame. Before I started paying attention to financial stress from student debt, I was unaware of how it shaped transference and countertransference dynamics in my mentoring relationships.

In the past, my avoidant ways of coping with financial stress made me naively assume that somehow it would all work out for students I was recruiting into our degree programs. I did not want to know that loans needed to pay for their graduate studies (and my salary) would burden graduates with decades of repayment. Also troubling was the likelihood that their costly degrees would not lead to job salaries that would expedite debt repayment. In fact, many of my doctoral graduates support themselves through their pre-doctorate professions as licensed behavioral health counselors or religious professionals. I am no longer naïve about the risks of exploring questions about ordination with students receiving denominational ministry scholarships, knowing that if they leave the ordination process they become responsible for repaying denominational tuition scholarships. Although I affirm students for pursuing values of achievement and spiritual vocation through education, I am appalled at the enormous financial cost and its ripple effects of emotional, relational, and physical stress.

In courses on self-care, I ask students to share about the role financial stress plays in their lives and how social systems (such as sexism, racism, and classism) intersect in advantageous or disadvantageous ways.[6] Here are the kinds of experiences they have shared (with identifying details omitted or changed):

- Some told tragic stories of having financial security lost through medical emergencies that entailed long-term unemployment, staggering medical bills, and foreclosed homes. Some

[5] Here is a sampling from this 12-item scale: "Thinking about my personal finances can make me feel guilty"; I am worried about the debt I will have when I complete my university education"; "Thinking about my personal finances can make me feel anxious"; "I get myself into situations where I do not know where I'm going to get the money to 'bail' myself out"; "Discussing my finances can make my heart race or make me feel stressed" (Shapiro and Burchell 2012, p. 96).

[6] Contextually sensitive research on intersecting aspects of social identity such as race and social class provides complex pictures of financial stress (Gallo et al. 2013; Matthews and Gallo 2011).

students experienced these kinds of financial disasters as children and then carried paralyzing memories into the financial stress they experience now as graduate students.

- For some, learning disabilities and associated ableism intersected with being from working-class families, limiting educational and career choices early on in their lives and making them reluctant to later pursue graduate studies as part of their call to ministry.
- For others, childhood experiences of divorce brought a drastic drop in income along with loss of an intact family; these memories could make them feel helpless when they experience financial stress now.
- Others described going through bankruptcy in the past because of failed businesses and having to start over again amidst family and community judgment.
- Some women linked coping habits of overeating with stress in general and financial stress in particular.
- Some students anticipated that they would not likely ever have enough funds to retire and would need to work until they were unemployable.
- Some students relied on food assistance to get enough to eat for themselves and their families during their graduate studies.
- Until recently, gay and lesbian students experienced exacerbated financial stress because their lifelong partners could not have spousal benefits.
- Sexism made some men question whether they could pursue creative, emotional, or supportive professional roles unless those roles intersected with financial security. Similarly, male pride made it hard to ask for and accept financial help.
- Having apparent social privileges related to being White and of a professional class exacerbated shame about needing loans and scholarships.
- Married full-time students supported by spouses felt guilt and shame about needing scholarship support when their spouse's income was substantial.
- Another source of stress for students with assets was the need to take out second mortgages on their homes or tap retirement funds to support their academic studies.
- Students with financial assets that allowed them to study without the need for loans sometimes felt moral stress about training for and pursuing ministries that would not provide financial security down the road. These kinds of vocations went against deeply engrained family values of self-reliance and independence and saving for a rainy day.

Many aspects of financial stress reported by these students are corroborated in research on how people cope with financial stress. The life-and-death quality of some of these stories makes me wonder how often finances are part of traumatic stress, raising questions, echoed by Cook (in press), on how to develop "trauma-informed and wonder-infused" pedagogies about financial stress. As my own reactions to talking with students about their debt and these classroom conversations illustrate, it's easy to feel in over our heads with financial anxiety arising from student debt.

In over our heads with financial anxiety from student debt

The metaphor of being "in over our heads" draws upon developmental psychologist Robert Kegan's (1994) research on cognitive capacities for complex meaning-making, which builds upon Jean Piaget's stages of children's logical reasoning, Lawrence Kohlberg's research on moral reasoning using standardized moral dilemmas, James Fowler's stages of faith development, and Carol Gilligan's focus on women's ethics of care. Kegan focused on cognitive capacities for complex meanings that hindered or helped people with "the hidden curriculum of adult life" that drives people to succeed. The hidden curriculum is "that covert pattern of socialization which prepares students to function in the existing workplace and in other social/political spheres" (Giroux and Penna 1979, p. 21). Kegan used the metaphor of being in over our heads with the demands of this hidden curriculum that prevents people from self-authoring their own lives (Kegan 1994).

Kegan and his colleagues developed, tested, and published the 90-min Subject-Object Interview, which "distinguishes the thoughts and feelings we have (i.e., can look at, can take *as object*) from the thoughts and feelings that 'have us' (i.e., we are run by them, are *subject to* them)" (Bachkirova 2009, p. 14). Moral development helps people gain perspective on their thoughts and feelings (as *objects*), making them less likely to be *subjected* to the "blind spots" generated by such thoughts and feelings. The Subject-Object Interview has high degrees of inter-rater reliability for assessing five different levels of moral development. Kegan's research is used to help people develop capacities for complex meaning, especially in areas of their life where they have felt stuck. Kegan and his colleagues are now focusing on transformational learning in education, leadership development, and coaching (Kegan and Lahey 2009; Kegan and Lahey 2001; Wagner et al. 2006) that helps people identify "blind spots"—the discrepancies between people's "genuine aspirations" and "hidden commitments, for example to maintain control, or to never have anyone be upset with them, which created the immunity to change" (Bachkirova 2009 p. 15). Kegan and his colleagues have found that most people need a 4- to 6-month learning process with very focused goals on specific immunities to change, such as becoming "less controlling or more collaborative, or a better listener, or . . . closer to people" because the hidden agenda of modern life (e.g., to maintain control) is so systemically pervasive and deeply rooted. Once people are able to change in one area of life, they experience a ripple effect that can "transform their overall meaning-making system" (Bachkirova 2009, p. 15).

How might Kegan's research be relevant to financial anxiety associated with graduate education and loans? I wonder whether, to paraphrase Kegan's words, "a great deal of individual and collective suffering [associated with financial stress] arises from the mismatch between the complexity of the world's [financial] demands and the complexity of our mindsets. There are only two solutions to this: either the world has to become less complex, or people have to become more so" (Bachkirova 2009, p. 17). Might financial stress arise from "immunities to change" rooted in discrepancies between aspirational values (seeking spiritual vocations through graduate education) and avoidant/consumerist coping? In other words, do immunities to changing avoidant and consumerist ways of coping with financial stress inhibit more complex and integrated theologies of financial stress (values, beliefs, and ways of coping)? I also wonder whether these immunities to change are rooted in our collective cultures in the academy and religious organizations that enact shame- and anger-inducing academic versions of the North American dream. Is there an immunity to change in those who gain the most from this American academic dream (i.e., graduate school faculty and staff) that diminishes complex moral decision-making? More complex questions about hidden agendas arise when we consider, first, the role of intuitions and emotions and, second, the role of our market society in making us immune to changing our belief in the North American academic dream.

In his more recent applications of his research on moral reasoning, Kegan emphasizes that insight alone isn't enough for transformative learning. Cognitive moral developmental theories (e.g., Piaget's and Kohlberg's) have focused on insight/reasoning and the morality of care vs.

harm. Haidt and his colleagues have demonstrated that reason pays more of a 'post hoc' role of justifying automatic moral responses driven by intuitions and emotions (Haidt 2001, 2012). Research on financial stress, along with the statements of students talking about financial stress that I referenced above, illustrate that financial anxiety and stress are driven by emotions that in turn make people automatically react in phobic, avoidant, and consumerist ways. Haidt also highlights the limitations of research that understands morality solely in terms of care vs. harm. Haidt and cultural psychologist Richard Shweder (1994) have demonstrated that moral development goes beyond the dilemmas of care vs. harm and fairness/reciprocity vs. cheating (values dominant in more liberal individualist cultures[7]) to include dilemmas of loyalty vs. betrayal of one's in-group, respecting authority vs. subverting authority, and purity/sanctity vs. degradation/disgust (values common to more conservative as well as more collectivist cultures). Differing combinations of these five moral foundations can be found across many cultural, religious, and political contexts (Haidt 2012).[8] Conversations with my students about financial stress and debt illustrate that students are concerned not only about harm but also about fairness, authority (especially academic and religious authority), and loyalty to family values about money and achievement.

Haidt's moral psychology brings into focus the role of emotions and values in financial stress arising from student debt. Shame, guilt, and anger are emotions often associated with financial stress, as my conversations with students illustrate. Haidt (2002) describes these emotions as moral and negative—moral because they affect social relations and negative because they often isolate people, making them disconnect and withdraw from social support. It's easy to see how shame, guilt, and anger lead to avoidant and consumerist coping. A bio-psych-social-cultural model of the stress of student debt can be used to describe how these negative emotions generate a life-limiting lived theology or spiritual orienting system of related values, beliefs, and coping that perpetuates the North American academic dream that if these students just work hard enough they will be successful academically, financially, and vocationally (Doehring 2016).[9] After all, this is how many White, middle-class parents and older faculty and denominational mentors and leaders attained such success. According to the moral theology of the North American dream, the students' financial suffering is their fault for not working hard enough. A redemptive theology naively assumes that their financial suffering will be eventually redeemed through vocational fulfillment and financial stability. A naïve eschatological theology generates false hope that eventually God and/or the U.S. government will intervene to reduce or wipe out their debt. These theologies make some people experience

[7] Haidt notes that most psychological research, and with it moral developmental theories, are most relevant to Western, Educated, Industrialized, Rich, and Democratic (WEIRD) societies. WEIRD is an acronym coined by Henrich et al. (2010), three Canadian psychologist who demonstrated that 70% of all psychology research articles are published by researchers in the United States and that most samples have the demographic attributes of being WEIRD. This critique could be made about my illustrations taken from conversations with students at my school, who have most of these attributes except for being rich. Stress arising from the cost of graduate theological education may not be generalizable to other kinds of financial stress in the United States, and certainly not around the world.

[8] The website www.moralfoundations.org summarizes research on these moral foundations and provides opportunities for people to participate in research and compare their moral foundations to liberal, conservative, and libertarian averages.

[9] My description of lived theologies corresponds to Pargament's (2007) description of spiritual orienting systems and Graham and Haidt's description of moral systems as "interlocking sets of values, virtues, norms, practices, identities, institutions, technologies and evolved psychological mechanisms that work together to suppress or regulate selfishness and make coordinated social life possible" (2012, p. 14).

shame and fear. They blame themselves, internalizing stress and using avoidant and consumerist coping, sometimes with overeating and social media. Another common emotional response is anger, blaming others, and acting out stress in avoidant and consumerist ways.

The blanket silence about financial stress, demonstrated in the American Psychological Association's research on stress in America, keeps these life-limiting theologies of the North American academic dream hidden and private, functioning as one of the hidden curricula that Kegan describes. Given all of these dynamics, it's no wonder that there is an individual and collective immunity to changing these moral, redemptive, and eschatological theologies of student debt. If these life-limiting theologies are part of the problem of financial moral stress, might religious and spiritual resources offer unique ways to make small changes that can generate more complex ways of thinking theologically about financial stress and more life-giving ways of coping individually and collectively with such stress?

Spiritual and theological resources—especially theological reflexivity—offer unique opportunities for coping with ongoing financial anxiety. Theological reflexivity begins with spiritual practices intrinsic to one's spiritual or religious identity. For example, meditative practices from Buddhist traditions help practitioners compassionately become aware of financial anxiety. Contemplative practices from theistic traditions help practitioners experience God's compassionate presence in the midst of financial anxiety. Intentionally using such practices to cope with financial stress can increase awareness of anger and shame that generate a lived theology/orienting system of values, beliefs, and coping shaped by intersecting social systems that often reflect a racist, classist, and sexist North American dream of academic success. As LaMothe (in press, p. 21) notes, "The working-class subject has internalized neoliberal capitalist beliefs and, as a result of a neoliberal notion of responsibility, blames him/herself for failing to achieve economic success."

Using spiritual practices to become more compassionately aware of financial stress opens up possibilities for more integrated and complex theologies of financial stress grounded in embodied and relational goodness (Doehring 2015, 2016). At Iliff School of Theology. we have been using a Lilly Economic Challenges Facing Future Ministers (ECFFM) grant to assess how these kinds of spiritual and theological resources can relationally and collectively foster what we call spiritually integrated financial resilience (SIFR).[10] We foster spiritual integration through a series of four courses that help students together become theologically reflexive about financial stress, the burdens of student debt, financial literacy, leadership, and fundraising congruent with Iliff's progressive theological orientation and respectful of the varied religious and spiritual orientations and affiliations of our students. Together these four courses address many aspects of financial anxiety. Emotionally, these courses are designed to decrease shame and guilt and increase compassion for self and other. As students bring their financial anxiety out of the closet, so to speak, they began to support each other, implicitly and sometimes explicitly acknowledging their guilt and shame about their phobic-like avoidance of this topic. Courses increasing financial literacy have the cognitive as well as emotional function of desensitizing students to these fearful topics, making them less likely to be driven by the negative emotions, phobic avoidance, and consumerist coping inherent in the hidden curriculum of the North American academic dream. Learning how to fundraise through matching scholarship grants helps students reach out for tangible support from their faith

[10] We use Ungar's (2012) definition of resilience as an interactive relational process that supports positive ways of coping in the midst of adversity and risk.

communities and other sources of support. In Kegan's terms, they begin to self-author their stories of student debt by telling their own stories about why they need scholarship support to pursue graduate education and spiritual vocations.

The M.Div. students at Iliff School of Theology who went through this program (our SIFR scholars) numbered 19 students initially in Cohort 1 (2014–15), with 11 students remaining in the program by year's end. This cohort was comprised of entering students, some of whom dropped out of Iliff or the SIFR program for a variety of reasons, some of which had to do with the stresses of beginning a graduate program. Thirteen students began and continued in Cohort 2 (2015–2016). This cohort came from second-year students who were already established in coursework at Iliff, so none of them dropped out. At the end of their academic year, Cohorts 1 and 2 demonstrated decreased shame ($p < .05$) and increased self-compassion ($p < .05$) about their student debt, as well as increased confidence for and readiness to successfully engage in fundraising activities ($p < .01$) (Doehring and Arora in press).[11] In comparison, in the 2014–2015 academic year, the general student body had lower scores on both confidence and readiness to do their own scholarship fundraising.

Our preliminary data on the increased fundraising ability of Cohorts 1 and 2 are as follows. Out of our 11 remaining students in the 2014–2015 SIFR cohort, one student did not raise any funds, two others raised more than \$2000 each, and eight raised at least \$3000 each, receiving the maximum 2014–2015 matching funds of \$3000 from Iliff and \$3000 from Lilly. These ten students raised \$56,571 in scholarship funding for themselves. Their Iliff match was \$30,964, and their SIFR match from Lilly funds was \$30,964, for a total of \$118,499 in scholarship funds for these ten students. Among the 19 entering students in the 2014–2015 cohort, four students ended up dropping out of the SIFR program, but not before raising scholarship funding and receiving partial matching scholarships, bringing the total scholarships funds up from \$118,499 (raised by the 10 cohort members who completed the SIFR program and raised funds) to a grand total of \$139,499.

Out of our 2015–2016 SIFR cohort of 13 students, one student did not raise any scholarship funds, six raised at least something toward scholarship funds without achieving any matching funds, and six students raised at least \$3500 each, receiving their 2015–2016 matching funds of \$3500 from Iliff and \$3500 from our Lilly grant. Twelve of the thirteen raised \$59,438 toward their own scholarships. Their Iliff match was \$31,226; their SIFR match from Lilly funds was \$33,056, for a total of \$123,719 in scholarship funds for this 2015–2016 SIFR cohort of 12 fundraising students.

We anticipate doing further research through focus groups on whether these SIFR scholars are becoming more aware of (1) the systemic dimensions of the North American dream described above and (2) the systemic impact of the market society described by LaMothe (in press, p. 7), which is "dominated by a neoliberal capitalist ethos [that] fosters, through social disciplinary regimes, a market faith and entrepreneurial subjects." LaMothe (in press, p. 8) defines our market society by the ways the "routine social relations of [our] society, by and large, are structured around and by principles of exchange [such that] the economy . . .

[11] We designed an online anonymous survey to measure students' demographic data; emotions, values, and beliefs about educational debt; basic measures of financial literacy; stress levels; and levels of perceived support to cope with financial stress. Questions about shame, guilt, externalization, and self-compassion were adapted from the shortened version of the TOSCA-3 (Test of Self-Conscious Affect) developed by Tangney (Tangney and Dearing 2002), who gave us permission to revise items in order to depict seven financial stress scenarios, each with four choices measuring responses of self-compassion, shame, guilt, and externalization.

becomes the dominant element in shaping relations in public, political, and private spheres—not simply the economic sphere." LaMothe (in press, p. 7) contrasts this market faith with a "social-communal faith that is ideally unconditional, covenantal, and personalizing."

Although Iliff students are taught to question socially oppressive societal structures, it may well be that SIFR students caught up in fundraising for their own scholarships will interpret their entrepreneurial success within the mythos of our pervasive neoliberal market society. They might, then, put their trust in their own individual entrepreneur abilities, assuming that they need not worry unduly about whatever debt they accumulate now because at some point in the future they can raise funds as entrepreneurs to reduce their debt. In other words, their success at scholarship fundraising might well increase their market faith rather than raise their awareness of the liabilities of a market faith. We need further qualitative research to determine whether the SIFR curriculum, with its theologically reflexive process about student debt, financial stress, and financial literacy in leadership and fundraising, can actually counteract the market society's allure of entrepreneurial success. The blind spots we have as a culture about financial stress and the hidden agenda of the North American dream generate an immunity to change individually and collectively, reinforced by the pervasive mythos of our neoliberal market society described so eloquently by LaMothe (in press).

Our hope is that creating compassionate support for students will help them make life-giving financial choices that enact more intentional theologies of debt. All stakeholders in theological education—students, faculty, staff, trustees, and denominational partners—need to do the theological work of compassionately co-creating life-giving values, beliefs, and ways of coping with financial stress arising from student debt. Doing this spiritually integrative work together will call out the hidden agenda of the North American dream reinforced by our market society. Our hope is that compassionate awareness and collective responsibility will help us understand and protest against the hidden curriculum of the academic North American dream and our market society.

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