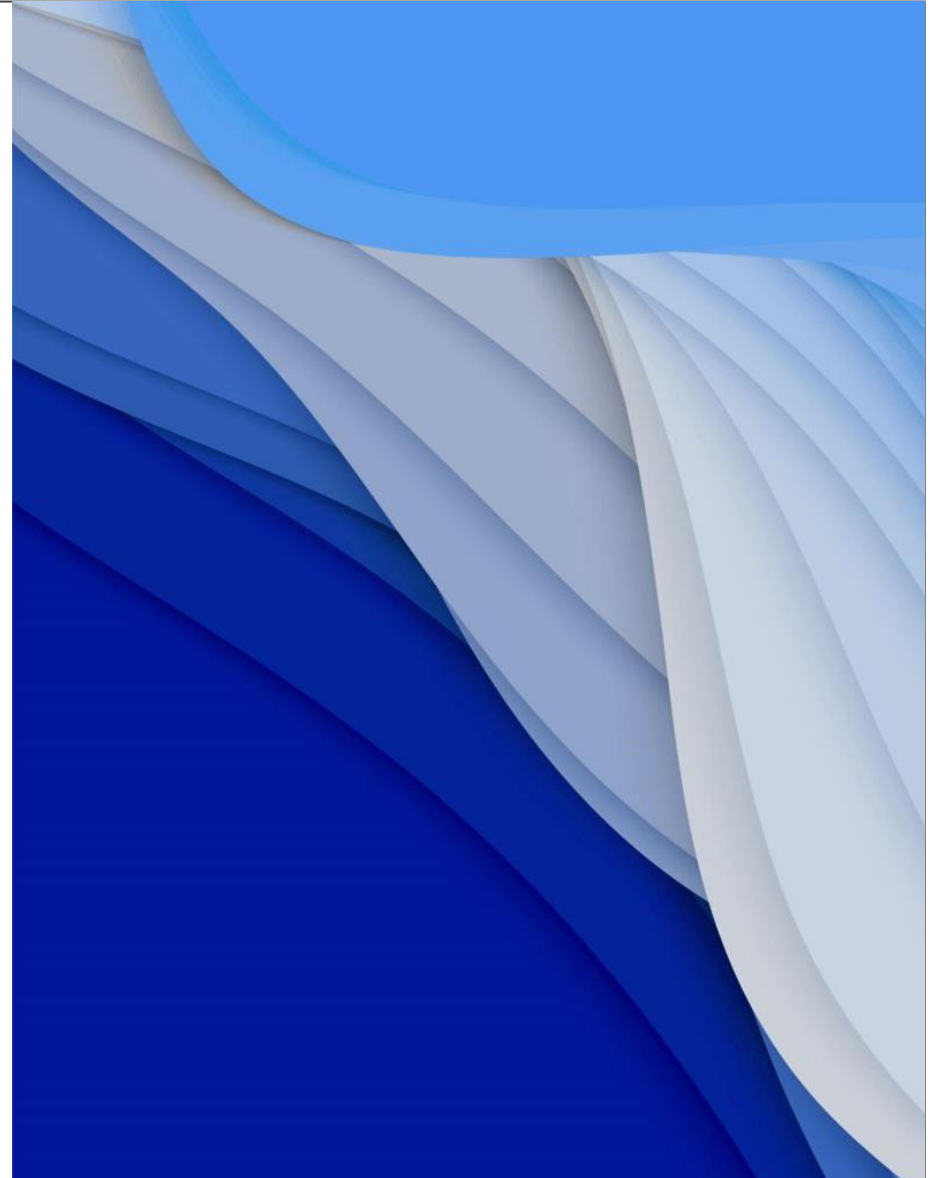


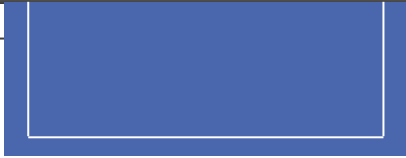


# Economic Realities in the Counseling Field:

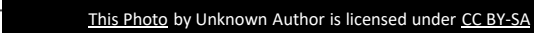
## Implications of Data from Current and Former Counseling Students

Frankie Fachilla, Ph.D., LPC-MHSP





What made you want to come  
to this presentation today?



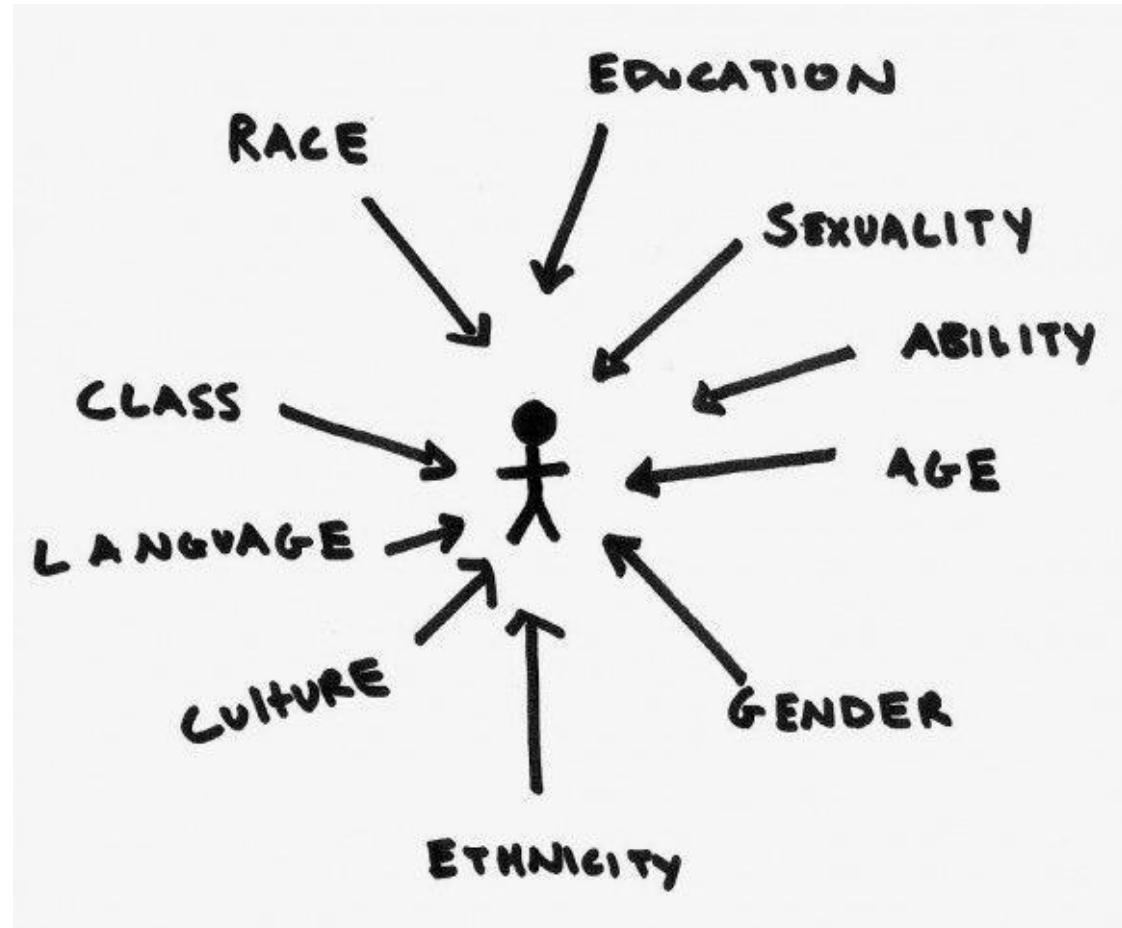
An advantage that only one person or group of people has, usually because of their position

## Privilege



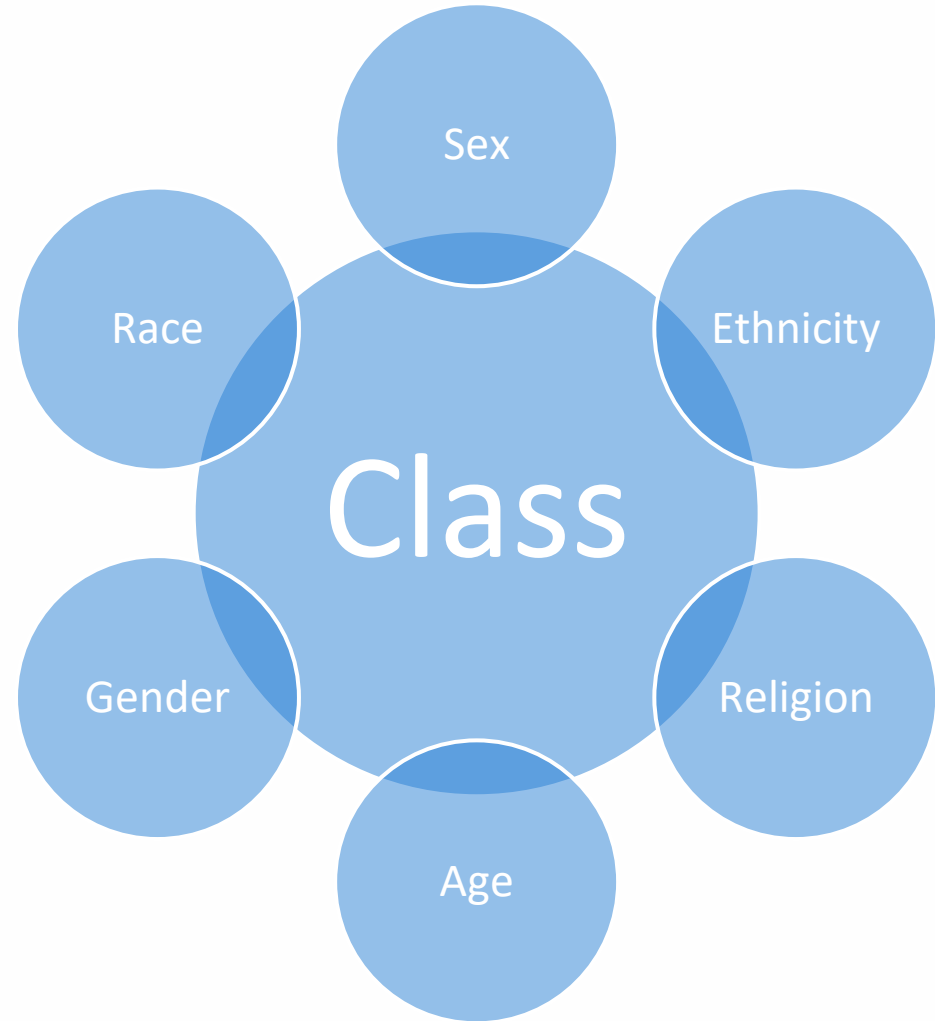
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# TYPES OF PRIVILEGE



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# CENTERING CLASS PRIVILEGE



# SOCIAL CLASS

“A subjective identity dimension composed of discrete socioeconomic status (SES) variables... that combine with additional factors such as resources, location, shared and individual experiences, and perceived status, that shape attitudes, beliefs, worldviews, values, and behaviors” (Cook, 2018, p. 256)



# Bourdieu's Forms of Capital

## Economic

- What you have

## Social

- Who you know

## Cultural

- What was modeled or expected of you

# Classism

Systematic oppression based on social class

- Excluding, devaluing, or discounting



Institutional Classism

- Organizational structures, policies, and procedures that differentially affect students based on their social class

# Examples of Institutional Classism

## ◦ Master's Degree

- Cost of master's degree vs. expected salaries
- Lack of funding for master's students
- Lack of childcare for students who are parents
- Lack of support for students who are caring for elderly parents
- Unpaid internships
- Expectation of giving up jobs to attend school
- Cost of joining professional organizations
- Cost of attending conferences
- Use of GRE for admissions
- Cost of textbooks

## ◦ Doctoral Degree

- Cost of doctoral degree
- Lack of funding
- Funding that provides wages below poverty level and forbids students from having other jobs
- Expectation of doing research and being involved in extracurricular activities in order to be considered a strong candidate for teaching jobs
- Expectation of conference attendance and presentations with no funding opportunities
- Continued enrollment requirements for ABD students needing a break

An abstract graphic on the left side of the slide, composed of numerous overlapping triangles in various shades of blue, ranging from deep navy to light sky blue. The triangles are arranged in a way that creates a sense of depth and movement, pointing towards the right.

## Research Questions

WHO ARE OUR  
STUDENTS WITH  
RESPECT TO SOCIAL  
CLASS?

WHAT CLASS-BASED  
CHALLENGES DO THEY  
FACE AS THEY TRAVEL  
THROUGH THEIR  
TRAINING  
PROGRAMS?

# Methodology

## The Counseling Student Census

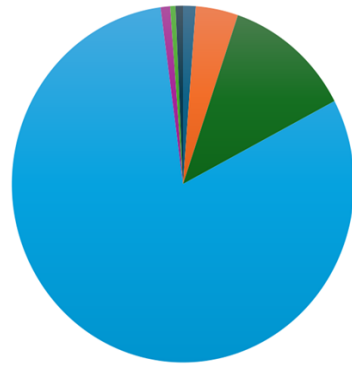
- Anonymous on-line survey with 84 items
- Participants
  - 1) Currently enrolled master's or doctoral student actively enrolled in a counseling training program in Fall 2022
  - 2) Graduated from a counseling training program within the last 5 years (\*COVID\*)
- Recruitment
  - Announcements to CESNET, DIVERSEGRADS and COUNSGRADS
  - Announcements to counseling-related groups on LinkedIn and Facebook



RESULTS

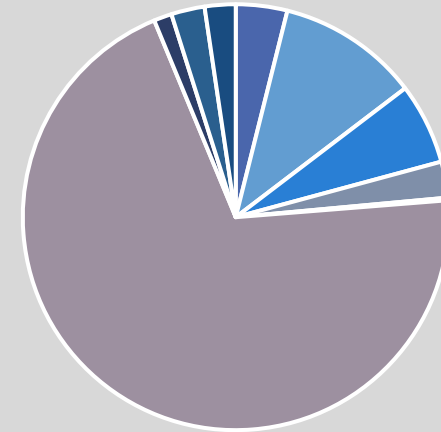
# Total n = 428

## Gender



- Agender (1.2%)
- Man (12.1%)
- Questioning/Unsure (0.9%)
- Other category/identity (0.7%)
- Genderqueer/fluid/non-binary (4%)
- Woman (80.6%)
- Prefer not to disclose (0.5%)

## Race/Ethnicity



- Asian (4%)
- Black or African-American (11%)
- Hispanic/Latinx (6.3%)
- Multiracial/Multiethnic (2.8%)
- Native Hawaiian or Pacific Islander (0.2%)
- White/Caucasian (71.7%)
- Prefer not to respond (1.4%)
- Prefer to self-describe (2.6%)
- Other (2.4%)

## Degree Type

	Currently Enrolled (n=220)		Graduated (n=208)	
	n	%	n	%
<b>Master's</b>	117	53.2	173	83.2
<b>Ed.S.</b>			3	1.4
<b>Doctoral</b>	103	46.8	32	15.4

## Enrollment Status

	Currently Enrolled (n=217)		Graduated (n=206)	
	n	%	n	%
<b>Full time</b>	180	82.9	164	79.6
<b>Part time st</b>	37	17.1	42	20.4

# Program Type

	Currently Enrolled (n=117)		Graduated (n=208)	
	n	%	n	%
<b>Clinical mental health counseling</b>	89	76.1	157	75.5
<b>School counseling</b>	7	6.0	7	3.4
<b>Addictions counseling</b>	0	0	3	1.4
<b>Rehabilitation counseling</b>	6	5.1	1	0.5
<b>Marriage and family counseling</b>	9	7.7	26	12.5
<b>College counseling &amp; student affairs</b>	1	0.9	2	1.0
<b>Career counseling</b>	0	0	0	0
<b>I am completing two tracks</b>	3	2.6	8	3.8
<b>I am not completing a master's degree in counseling (please specify)</b>	2	1.7	4	1.9

# University Type & Program Format

I attend a:	Currently Enrolled (n=217)		Graduated (n=208)	
	n	%	n	%
<b>Public University</b>	127	58.5	79	38.0
<b>Private, not-for-profit university</b>	43	19.8	57	27.4
<b>Private, for-profit university</b>	38	17.5	54	26.0
<b>I'm not sure</b>	9	4.1	18	8.7

My program is/was taught	Currently Enrolled (n=217)		Graduated (n=208)	
	n	%	n	%
<b>Mostly through on-campus class</b>	138	63.6	140	67.3
<b>Mostly online (85-100% of classes taught online)</b>	55	25.3	32	15.4
<b>Mostly hybrid (more than 50% are online, but less than 85%)</b>	24	11.1	36	17.3

# Relationship Status

	Currently Enrolled (n=217)		Graduated (n=208)	
	n	%	n	%
<b>Single</b>	61	28.1	69	33.2
<b>Married</b>	92	42.4	78	37.5
<b>Partnered but not married</b>	52	24.0	51	24.5
<b>Divorced</b>	11	5.1	9	4.3
<b>Widowed</b>	1	0.5	1	0.5

Supporting children while enrolled?	Currently Enrolled (n=217)		Graduated (n=208)	
	n	%	n	%
<b>Yes</b>	67	30.9	55	26.4
<b>No</b>	150	69.1	153	73.6

Any other unpaid adult helping with childcare?	Currently Enrolled (n=65)		Graduated (n=54)	
	n	%	n	%
<b>Yes</b>	22	33.8	23	42.6
<b>No</b>	43	66.2	31	57.4

Ever miss class because you didn't have childcare?	Currently Enrolled (n=65)		Graduated ( n=54)	
	n	%	n	%
<b>Yes</b>	21	32.3	20	37.0
<b>No</b>	44	67.6	34	63.0

Caregiver  
Status

## CAREGIVER STATUS (CONT.)

Caring for an elderly person?	Currently Enrolled (n=201)		Graduated (n=185)	
	n	%	n	%
Yes	20	10.0	16	8.6
No	181	90.0	169	91.4

In all, roughly 40% of students are caregivers and the majority do not have anyone else helping them



# ECONOMIC CAPITAL

What Financial Resources Do Students Have?



**Most  
participants  
experienced  
financial  
struggle**

The majority of both currently enrolled and recently graduated participants in our survey reported household income levels during their enrollment below \$60,000 annually which falls well below the 2022 national median of \$74,580 reported by the United States Census (2023)

Additionally, eight to nine percent of students were living at or near poverty level during enrollment, with eight to 10% visiting a food bank during enrollment, 12% at risk of homelessness, and 30-40% struggling to buy enough food at least some of the time

Although 89-94% of participants had health insurance, the majority (51-65%) would have trouble affording their deductible

# Employment Status During Enrollment

Working in a job that is not an assistantship?	Currently Enrolled ( n=201)		Graduated (n=187)	
	n	%	n	%
Yes	136	67.7	131	70.1
No	65	32.3	56	29.9

More than 2/3 of students are working while enrolled

## Hours Worked Each Week

Currently Enrolled (n=135)			Graduated (n=131)		
Mean	Median	Range	Mean	Median	Range
29.16	30	1-65	31.46	32	3-66

Mean hours worked:  
30

# Money From Outside Sources

Help from family?	Currently Enrolled (n=207)		Graduated (n=199)	
	n	%	n	%
<b>Yes</b>	30	14.5	32	16.1
<b>No</b>	177	85.5	167	83.9

Help from spouse/partner?	Currently Enrolled (n=207)		Graduated (n=199)	
	n	%	n	%
<b>Yes</b>	46	22.2	50	25.1
<b>No</b>	120	58.0	97	48.7
<b>Not applicable</b>	41	19.8	52	26.1

Help from employer?	Currently Enrolled (n=207)		Graduated (n=199)	
	n	%	n	%
<b>Yes</b>	24	11.6	22	11.1
<b>No</b>	156	75.4	150	75.4
<b>N/A (I was not employed while enrolled)</b>	27	13	27	13.5

The majority of students have no one else helping them pay for their degree

# FINANCIAL AID: SCHOLARSHIPS

Did you receive scholarship money?	<b>Currently Enrolled (n=207)</b>		<b>Graduated (n=199)</b>	
	n	%	n	%
<b>Yes</b>	38	18.4	49	24.6
<b>No</b>	169	81.6	150	75.4

The most commonly  
reported scholarship  
amount was \$5000 or  
less

# Financial Aid: Assistantships

Have an assistantship?	Currently Enrolled (n=201)		Graduated (n=188)	
	n	%	n	%
<b>Yes</b>	54	26.9	45	23.9
<b>No</b>	147	73.1	143	76.1

Get a tuition waiver?	Currently Enrolled (n=54)		Graduated (n=45)	
	n	%	n	%
<b>Yes</b>	46	85.2	34	75.6
<b>No</b>	8	14.8	11	24.4

% of monthly expenses covered by assistantship	Currently Enrolled (n=54)		Graduated (n=44)	
	n	%	n	%
<b>Approximately 25% or less</b>	22	40.7	21	47.7
<b>Approximately 26%-50%</b>	8	14.8	15	34.1
<b>Approximately 51%-75%</b>	10	18.5	4	9.1
<b>Approximately 75%-99%</b>	7	13.0	1	2.3
<b>100%</b>	7	13.0	3	6.8



# ECONOMIC CHALLENGES

What Financial Struggles Do Students Face?

# Food Insecurity

Roughly 20% report struggling to have enough to eat in the course of their graduate enrollment

How often did you struggle to buy enough food while enrolled?	Currently Enrolled (total n=201)		Graduated (total n=188)	
	n	%	n	%
<b>Daily</b>	4	2.0	3	1.6
<b>At least once a week</b>	6	3.0	8	4.3
<b>At least once a month</b>	23	11.4	34	18.1
<b>At least once a semester/quarter</b>	21	10.4	27	14.4
<b>At least once a year</b>	8	4.0	2	1.1
<b>Never</b>	139	69.2	114	60.6

Ever visit a food bank while enrolled?	Currently Enrolled (n=201)		Graduated (n=188)	
	n	%	n	%
<b>Yes</b>	20	10.0	15	8.0
<b>No</b>	181	90.0	173	92.0

# Food Insecurity

Receiving food stamps?	Currently Enrolled (n=201)		Graduated (n=188)	
	n	%	n	%
<b>Yes</b>	13	6.5	18	9.6
<b>No</b>	188	93.5	170	90.4

Receiving WIC?	Currently Enrolled (n=201)		Graduated (n=188)	
	n	%	n	%
<b>Yes</b>	3	1.5	10	5.3
<b>No</b>	198	98.5	178	94.7

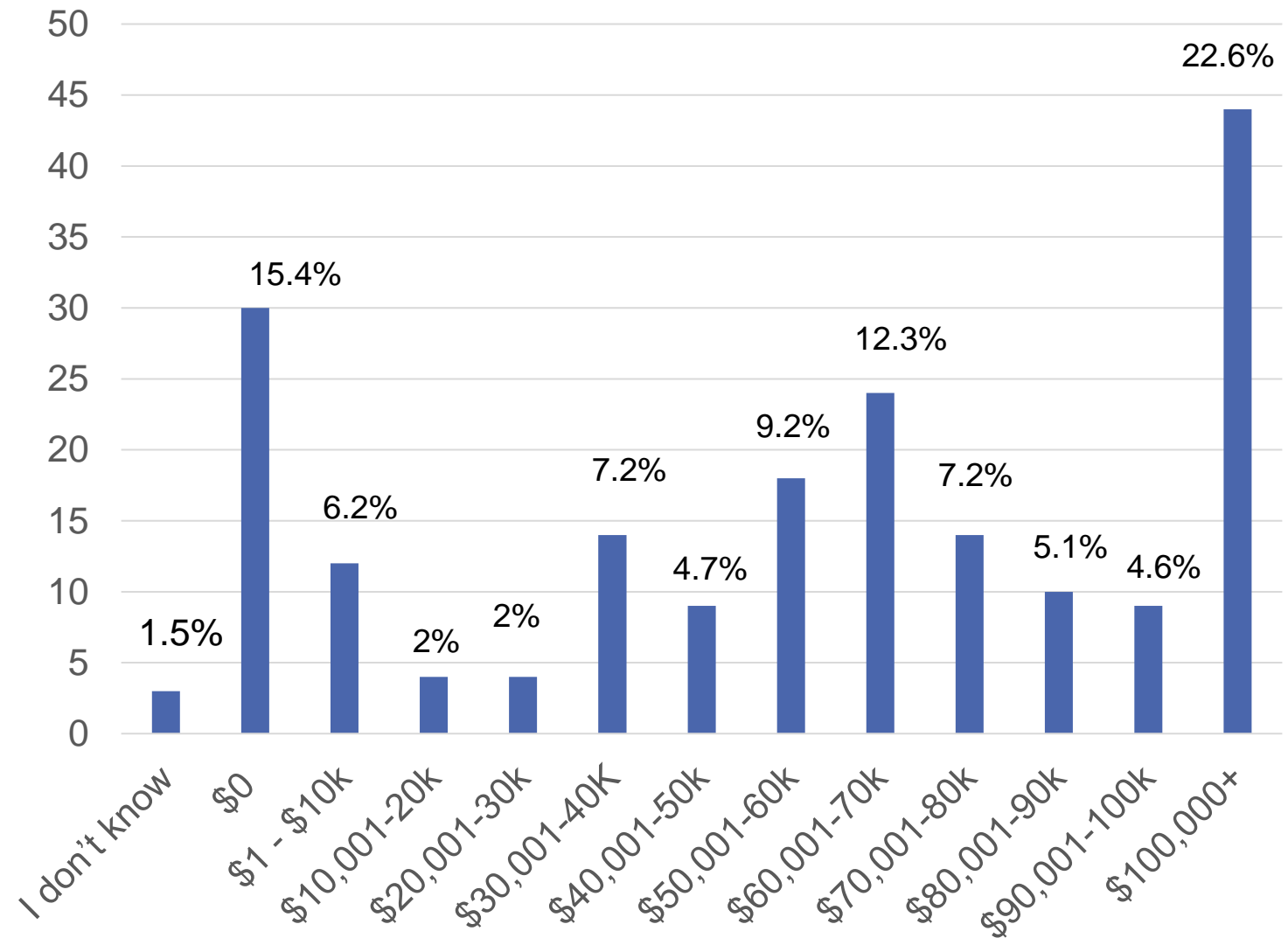
	Currently Enrolled (total n=213)		Graduated (total n=201)	
	n	%	n	%
<b>I don't know</b>	<b>26</b>	<b>12.2</b>	<b>27</b>	<b>13.4</b>
<b>\$10,000-15,000</b>	4	1.9	2	1.0
<b>\$15,001-20,000</b>	6	2.8	9	4.5
<b>\$20,001-25,000</b>	12	5.6	9	4.5
<b>\$25,001-30,000</b>	13	6.1	13	6.5
<b>\$30,001-35,000</b>	11	5.2	13	6.5
<b>\$35,001-40,000</b>	15	7.0	14	7.0
<b>\$40,001-45,000</b>	16	7.5	15	7.5
<b>\$45,001-50,000</b>	17	8.0	17	8.5
<b>\$50,001-55,000</b>	19	8.9	8	4.0
<b>\$55,001-60,000</b>	14	6.6	5	2.5
<b>\$60,001-65,000</b>	18	8.5	23	11.4
<b>\$65,001-70,000</b>	7	3.3	6	3.0
<b>Over \$70,000</b>	35	16.4	40	19.9

# PROGRAM COST

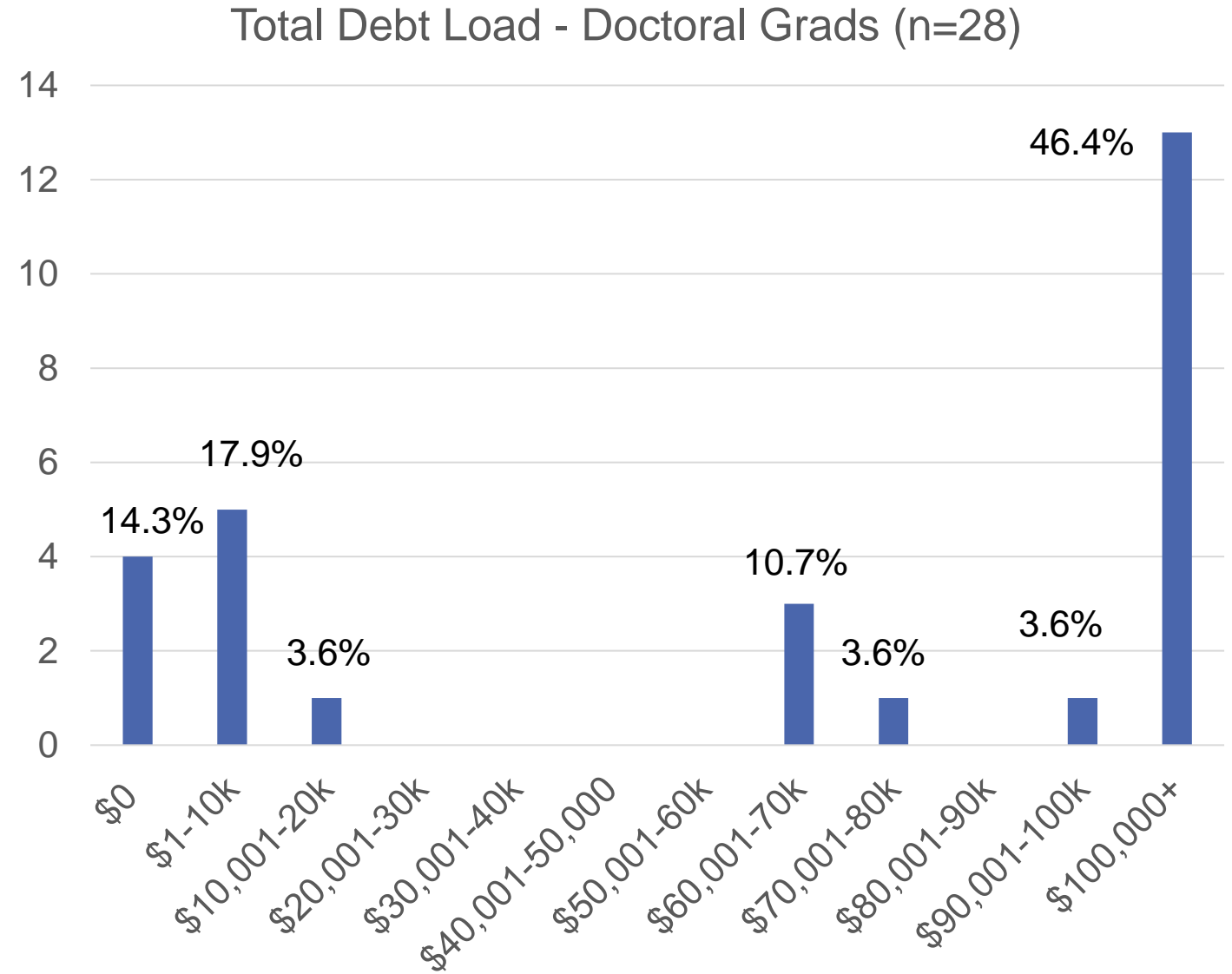
# Student Debt Master's

Monthly payment on 100k in  
loans at 8.8% (current  
federal rate): **\$1256**

Total Debt Burden – Master's Graduates. (n=195)



# Student Debt Doctoral



# Significance of Student Debt



The average national student debt load is \$37,338 (ACA, 2024)



The average counselor debt load is \$79,434 (ACA, 2024)



The average annual salary of counselors is \$70,516 but those with less than 3 years experience have an average salary of \$57,399 (ACA, 2024)



The monthly payment on a student loan balance of \$100,000, at the federal rate of 8.8%, is \$1256



The monthly take-home pay on a salary of \$57K is \$3731



# STUDENT DEBT

2/3 of all respondents  
stated they took out  
more money in student  
loans than they expected

# Cultural Capital

Slightly over half of all respondents were first-generation graduate students

Among doctoral respondents, over 75% were first-generation doctoral students

Roughly 45% of all respondents came from homes where the highest level of education achieved by their primary caregivers was an associate's degree

Slightly over 1/3 came from homes where they were expected to get a bachelor's degree

20% came from homes where they were encouraged to get a doctoral degree



# EXPERIENCES WITH CLASSISM

Does your program offer any paid internships?	Currently Enrolled (total n=201)		Graduated (total n=185)	
	n	%	n	%
Yes	36	17.9	23	12.4
No	120	59.7	162	87.6
I don't know	45	22.4		

INSTITUTIONAL  
CLASSISM:

INTERNSHIPS

# Counseling Program Expectations

- 78-80% of participants were members of national counseling organizations, but 60-67% of participants reported that they felt pressured by professors to join professional organizations without consideration of their ability to afford them at least some of the time
  - Even more participants (68-76%) reported that they were encouraged to attend professional events without consideration of their ability to afford them at least some of the time
- A large portion (35-42%) of participants in this study reported that professors were dismissive of their financial situations at least some of the time, and 40-45% reported that they never or rarely showed consideration for their financial situations.

# Conclusions

- Students are taking on a lot of debt to finish their degrees and working while finishing degrees
- Counselor education programs may be dismissive of the toll that this takes or of students' financial situations generally
- Systemic problems like no paid internships, low pay in the field, and high debt are fueling classist burdens on students and new counselors

# Call to Action

