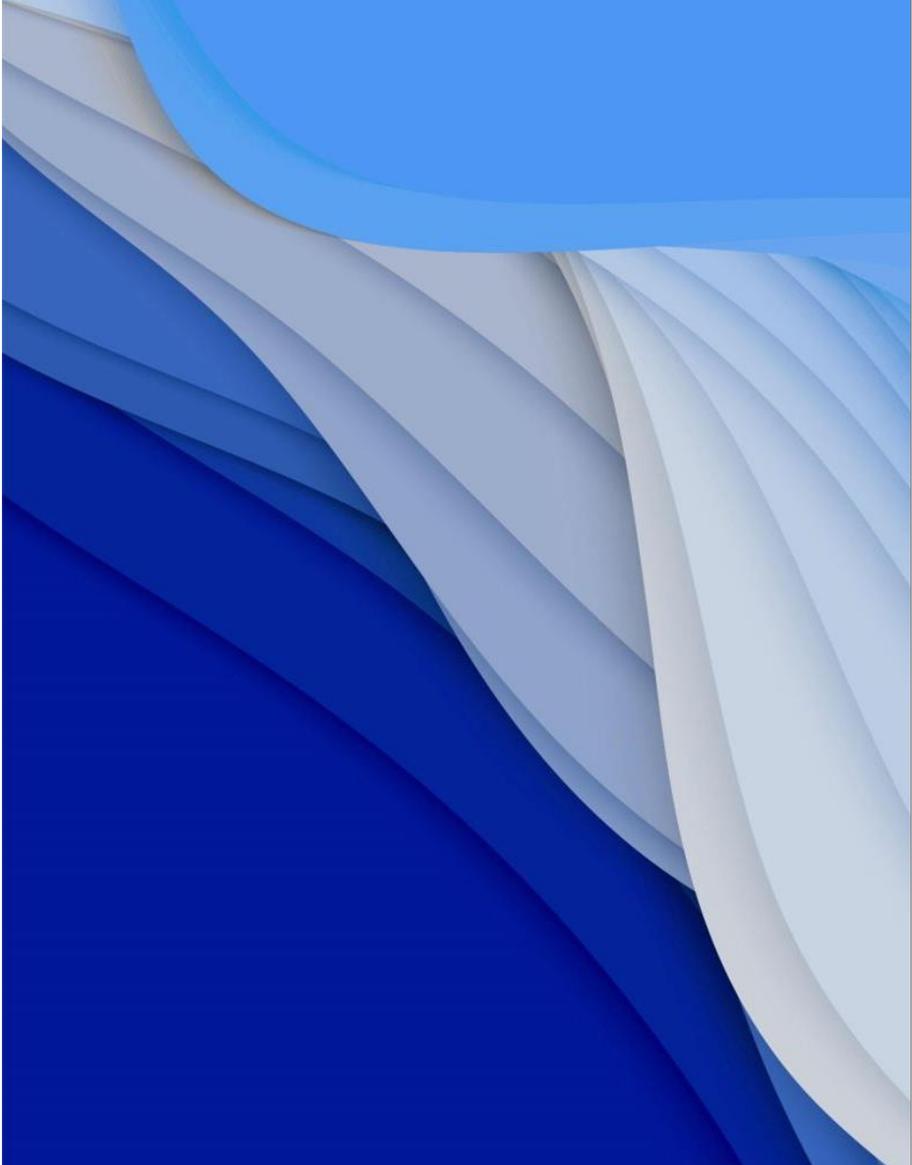




Economic Realities in the Counseling Field:

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?

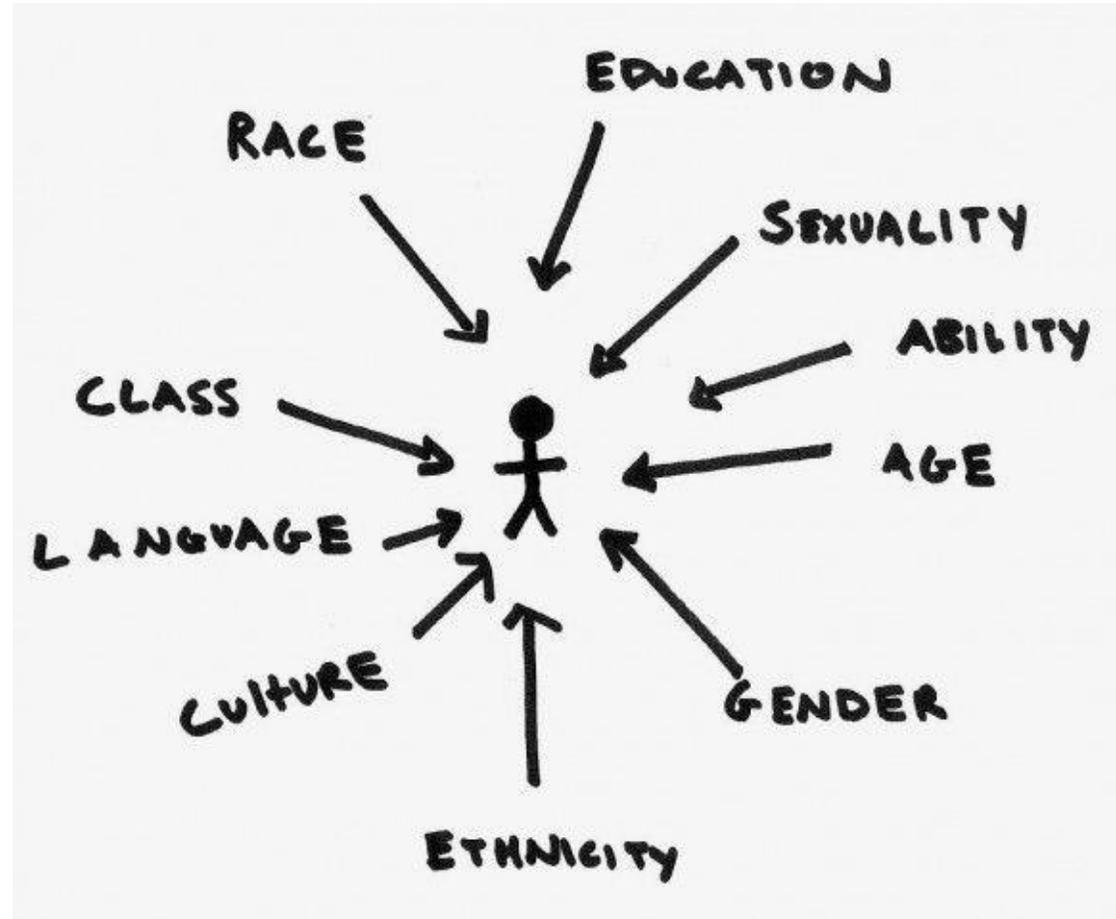
An advantage that only one person or group of people has, usually because of their position

Privilege



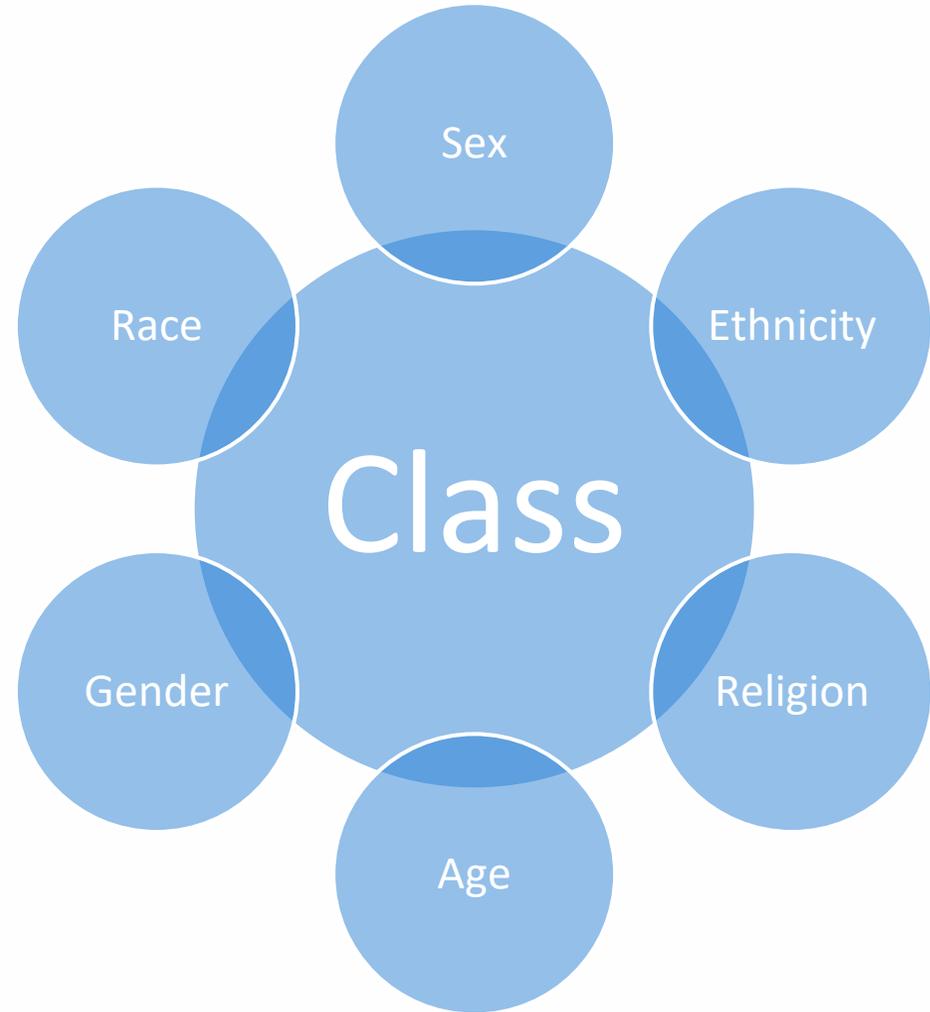
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TYPES OF PRIVILEGE



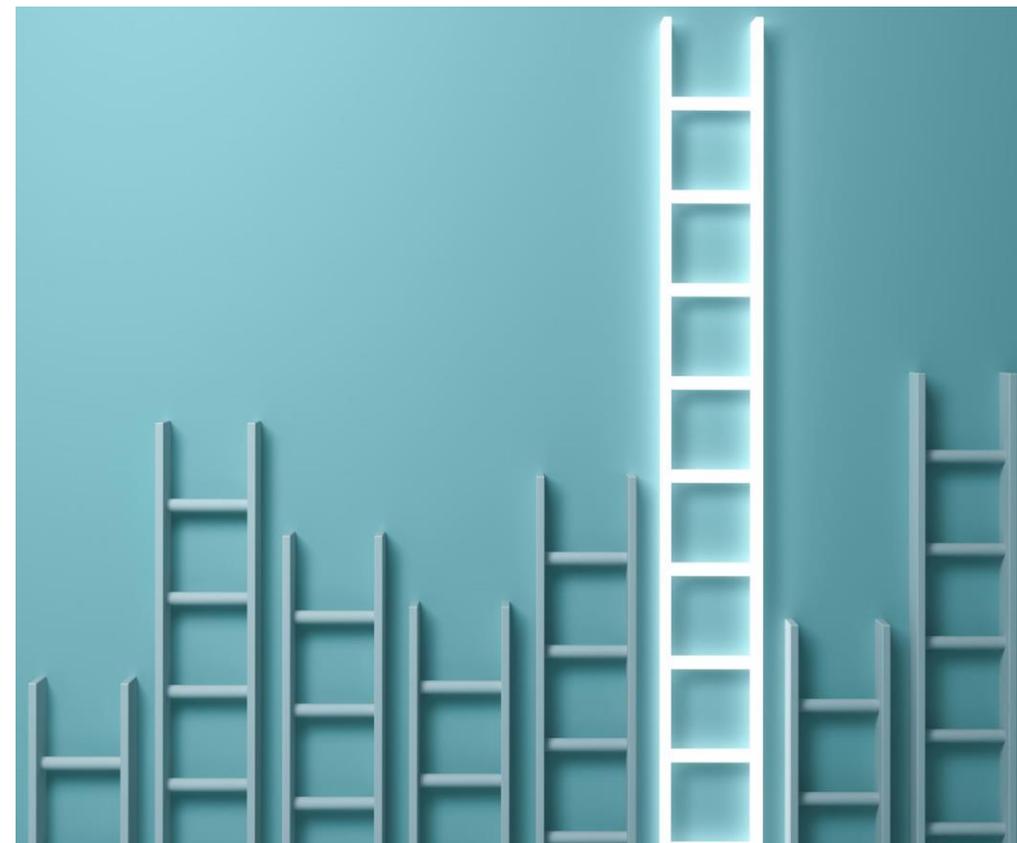
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CENTERING CLASS PRIVILEGE



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



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

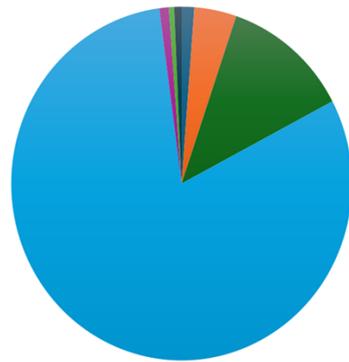
- Anonymous on-line survey with 84 items
- Participants
 - 1) Currently enrolled master's or doctoral student actively enrolled in a counseling training program in Fall 2022
 - 2) Graduated from a counseling training program within the last 5 years (*COVID*)
- Recruitment
 - Announcements to CESNET,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



RESULTS

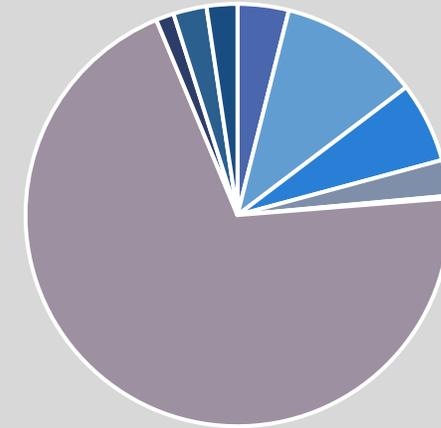
Total n = 428

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	%
Master's	117	53.2	173	83.2
Ed.S.			3	1.4
Doctoral	103	46.8	32	15.4

Enrollment Status

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

Program Type

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

University Type & Program Format

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

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

Relationship Status

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

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

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

Ever miss class because you didn't have childcare?	Currently Enrolled (n=65)		Graduated (n=54)	
	n	%	n	%
Yes	21	32.3	20	37.0
No	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	%
Yes	30	14.5	32	16.1
No	177	85.5	167	83.9

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

Help from employer?	Currently Enrolled (n=207)		Graduated (n=199)	
	n	%	n	%
Yes	24	11.6	22	11.1
No	156	75.4	150	75.4
N/A (I was not employed while enrolled)	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?	Currently Enrolled (n=207)		Graduated (n=199)	
	n	%	n	%
Yes	38	18.4	49	24.6
No	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	%
Yes	54	26.9	45	23.9
No	147	73.1	143	76.1

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

% of monthly expenses covered by assistantship	Currently Enrolled (n=54)		Graduated (n=44)	
	n	%	n	%
Approximately 25% or less	22	40.7	21	47.7
Approximately 26%-50%	8	14.8	15	34.1
Approximately 51%-75%	10	18.5	4	9.1
Approximately 75%-99%	7	13.0	1	2.3
100%	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	%
Daily	4	2.0	3	1.6
At least once a week	6	3.0	8	4.3
At least once a month	23	11.4	34	18.1
At least once a semester/quarter	21	10.4	27	14.4
At least once a year	8	4.0	2	1.1
Never	139	69.2	114	60.6

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

Food Insecurity

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

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

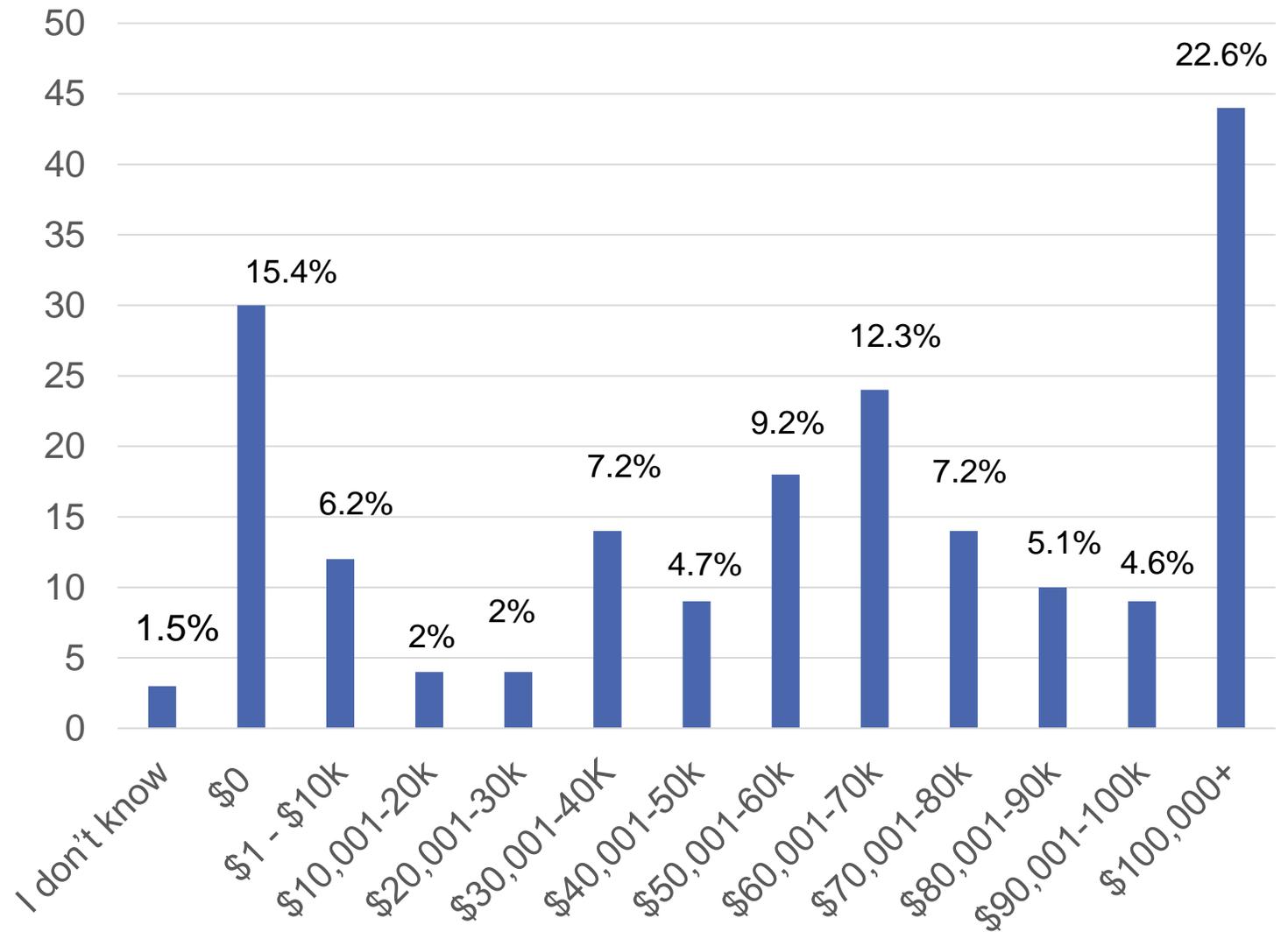
	Currently Enrolled (total n=213)		Graduated (total n=201)	
	n	%	n	%
I don't know	26	12.2	27	13.4
\$10,000-15,000	4	1.9	2	1.0
\$15,001-20,000	6	2.8	9	4.5
\$20,001-25,000	12	5.6	9	4.5
\$25,001-30,000	13	6.1	13	6.5
\$30,001-35,000	11	5.2	13	6.5
\$35,001-40,000	15	7.0	14	7.0
\$40,001-45,000	16	7.5	15	7.5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

PROGRAM COST

Student Debt Master's

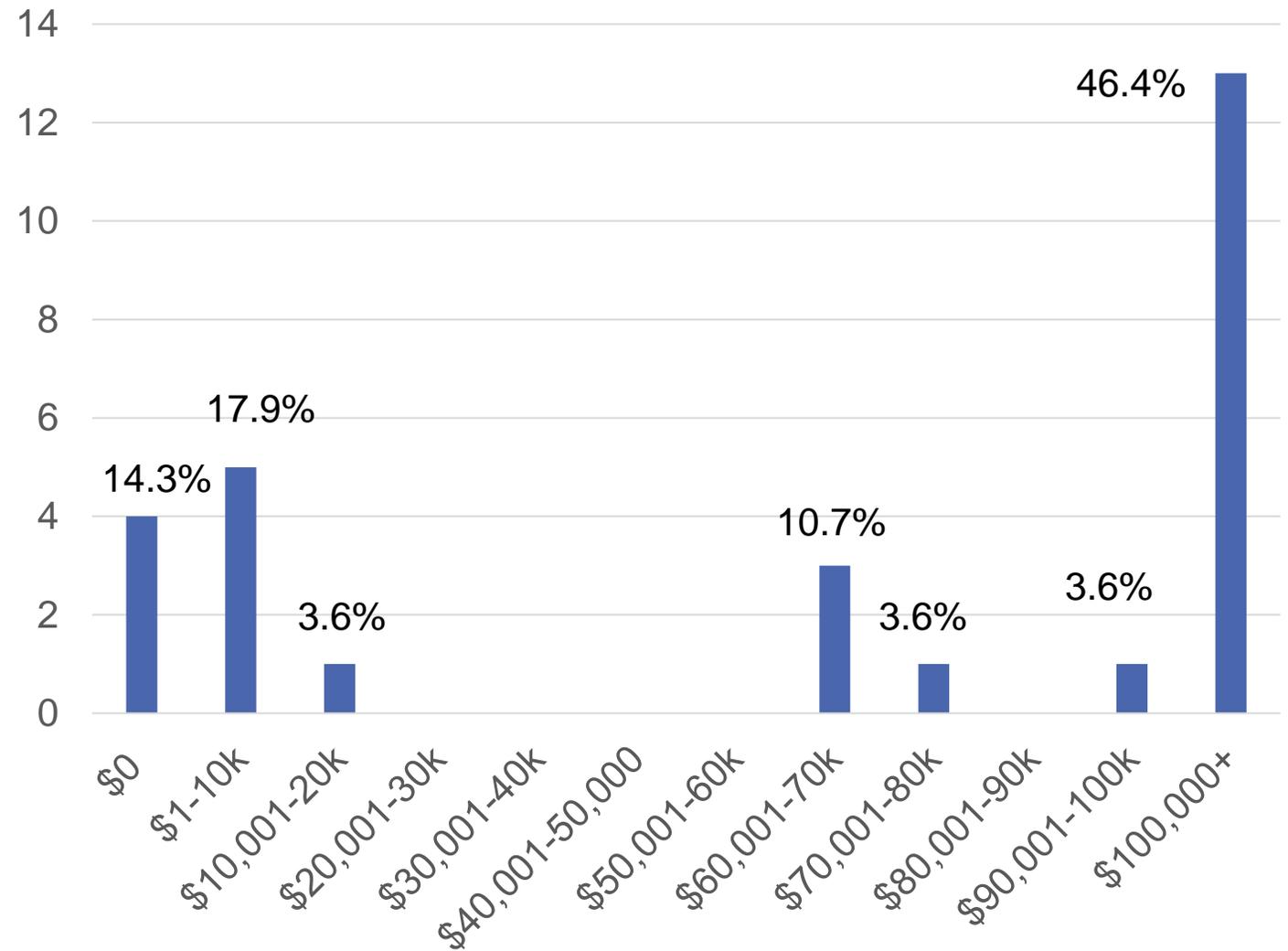
Monthly payment on 100k in
loans at 8.8% (current
federal rate): **\$1256**

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



Student Debt Doctoral

Total Debt Load - Doctoral Grads (n=28)



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

