

Notions of Spiritual Capital - A Matter of Extinction for Social Education?

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Abstract

This paper describes the results of a study that examined College of Business and College of Education students' conceptions of the term "Spiritual Capital." Participants ($N = 56$) consisted of students at a public Midwestern university in the United States. Results found that almost half of the participants considered spiritual capital to represent a concept related to spirituality. Participants also mentioned values, religion, economics, or broader society in their definitions, though other participants acknowledged their uncertainty regarding the term. Results of Chi-Square tests and Fisher's exact test indicated no significant relationship between participants' major and any of the coding categories used.

Key words: *Critical theory, financial literacy, moral education, spirituality, spiritual capital.*

Introduction

Nearly 300 years ago, Adam Smith (1759/1976; 1775/1986) recognized that associations with economic resources presented moral challenges. Although Smith's work provided the basis for traditional economic perspectives, scholarship generally fails to appreciate the broader picture of his writings as pertaining to citizenship (Herman, 2014; Wilson & Dixon, 2012). Smith described a nuanced view of economics that was misunderstood and unappreciated by his contemporaries (Wilson & Dixon, 2012). Smith recognized that human nature is both self-interested and other-concerned. He was worried that community capital pursuits were not in the best interests of the entire population (Herman, 2014).

Having a sense of one's capital or resources may provide a basis for understanding how one perceives his or her social identity. These environments help inform the developmental basis for one's feelings and behaviors – one's sense of what's appropriate or inappropriate (Narvaez & Bock, 2014; Narvaez & Gleason, 2013; Panksepp & Biven, 2012). Recent scholarship interprets

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understandings of moral practice as an expression of loyalty to a social system of greed or one of care (Haiven, 2017; Lucey & Lin, 2020). Within the individual, this negotiation between self-promotion and self-denial undergirds the sense of his or her spirituality (Helminiak, 2015; Lucey, 2019b). Helminiak's (2015) belief that spirituality represents a valid concept that concerns the nature of emotions guiding one's decision-making would indicate that interpreting the state or degree of emotions and nature of his or her worldview (be it religious or secular) may guide understandings of his or her moral decision-making.

Capital represents a measurable economic term. The business dictionary defines economic capital as the "factors of production that are used to create goods or services, and are not themselves in the process." (Business Dictionary.Com, 2020). For example, teaching and learning develops human capital for future business activity by broadening the worker knowledge to accomplish an employer's production and management functions. Economics involves five (raw materials, formation, composition, investment, and return on investment) elements of capital that relate to the production of goods and services. Yet there are works that describe another form of capital, spiritual, which requires consideration (Rima, 2013; Zohar & Marshall, 2012).

Spirituality represents an abstract matter that eludes complete comprehension, yet informs the interpretation of material processes (Crossan, 2015; Tickle & Sweeney, 2014). The nature of one's spirit informs patterns in his or her decisions (Lucey, 2018; Lucey & Lin, 2020). Yet spirituality involves different conceptions as guided by conditioning and context (e.g., Crossan, 2010; Helminiak, 2015; Lucey, 2019b; Tickle & Sweeney, 2014). Teaching and learning wrestles with the question of whether to perceive spirituality as a loyalty concept that informs citizenship or a greater sense of community (Lucey & Lin, 2020; Watson, 2003). For example, spirituality may represent an invisible factor that justifies decisions that relate to the acquisition of wealth and/or the care of people. The relationship of spirituality to moral practices concerns the loyalties that guide decision-making.

The intersection of spirituality and capital yields a concept that seemingly possesses inherently contradictory features. Yet it also presents an interesting concept for social studies educator consideration. It broaches a broad conception of citizenship and its relationship to economics. How one interprets the concept of spirit may guide his or her understanding of spiritual capital. While Zohar and Marshall (2012) describe spiritual capital as a process for increasing corporate profitability, Rima (2013) explains spiritual capital as an altruistic concept. Lucey (2019b)

reconciles this inwardly/outwardly view by interpreting spirituality as a process of negotiating the intersection of emotions (compassion and control) and worldview (internal and external). Spiritual capital could appear to represent a matter for social studies dialogue.

The notion of spiritual capital represents a concept that informs the social studies education community about the intersection of three disciplines: economics, citizenship, and philosophy – in this case, the subdiscipline of morality. This paper concerns the concept of spiritual capital, a hybrid concept that blends identity and economic considerations. Spiritual capital offers social education a potential construct for understanding citizenship orientations and navigating the intersection of social conventions of greed and objectification with justice-orientations of stewardship and compassion. It represents a manner of interpreting or conceptualizing relationships to financial resources and associated dispositions that guide social behaviors.

Theoretical Framework

This paper is grounded in the concept of critical theory (Cornbleth, 2017) and its reframing of understandings of citizenship. It interprets Westheimer and Kahne's (2004) seminal typology of the "good citizen" – which describes personally responsible, participatory, and justice-oriented citizens - as a range of loyalties to a system of wealth distribution that favors to a small group of socially privileged. Westheimer and Kahne (2004) describe the personally responsible citizen as one who adheres to a system of rules that govern the social system. They present the participatory citizen as reaffirming and reinventing the system by providing new opportunities for personally responsible citizens to engage in societal processes. Finally, they characterize the justice-oriented citizen as examining the system and seeking systemic change to alter the underlying structures that undergird social decision-making. A perspective of this paper is that personally responsible and participatory citizens affirm the existing structures of the economic/financial system and that spiritual capital offers a justice-oriented perspective that offers a basis for reorienting economic and financial theory and practice.

Criticism of the existing economic system and its supporting scholarship employs alternative perspectives that focus upon bases for power (Adams, 2019; 2020; Shanks, 2019). Arthur (2012; 2016) criticized traditional perspectives of economic and financial literacy as lacking sound philosophical foundations and representing justifications of self-promotion and greed. Critical views of financial literacy claim that financial education reinforces a capitalist narrative that

policymakers impose (Pinto, 2014). Critical perspectives argue the validity of alternative foundations for economic and financial education to wealth accumulation (Blue & Grootenboer, 2019; Lucey, et al., 2015)

In exploring spiritual capital, this paper assumes a critically oriented perspective of economics that offers alternative bases for loyalty than those advocated for in existing structures. Whereas economics concerns the efficiency of distributing goods and services, the framework that guides this paper holds that traditional approaches to economics promote the wellness of only a nominal percentage of the population. This critical perspective perceives traditional economic conceptions as representing materially-based perspectives that focus on maximum of profit for a privileged minority. A spiritually-oriented conception may broaden conceptions of economics toward a view that contributes a social good founded on different principles.

Literature

The concept of spiritual capital represents an intersection of two areas, perception of identity and finance/economics. This paper interprets the spiritual capital as representing the perception of one's relationship to economic materiality. The notion of capital relates to the amount of a resource to accomplish a particular outcome for purpose. For example, human capital represents the amount of human resources necessary to accomplish a task. Financial capital is the amount of money that supports the operation of a commercial or domestic economic unit. Spirituality may represent an element of production. Yet it may also represent a propensity to realize and practice a loyalty to an intangible concept. Because spirituality represents a term that involves negotiation of traditional and critical social perspectives (Lucey, 2019b), one may wrestle with the interpretation of spiritual capital and how it informs his or her identity.

The literature that guides this study relates to three areas: critical economic and financial education, interpretations of spirituality, and moral education. The presentation of literature with regard to these areas occurs in the aforementioned sequence.

Critical Economic and Financial Education

Literature that concerns critical economics and personal finance claims that conventional economic/financial theory present mistaken views of social neutrality (e.g., Arthur, 2016; Pinto & Coulson, 2011). As economics and finance represent disciplines that emphasize numeracy, the

manner that one interprets patterns of numeric relationships would appear to be consistent with his or her perspectives of social equality and equitability. For example, traditional perspectives hold that regardless of one's identity, when he or she saves, he or she receives the same rate of interest. With time and regular installments, one has the potential to amass large sums. The ubiquitous nature of these mathematical relationships is nondiscriminatory. Everyone has the potential to become wealthy by following the principles of prudent financial management: earning income, saving money, and minimizing debt.

The critical perspective asserts that economic structures represent constructs of the privileged that are designed to maintain a system to maximize profit (Arthur, 2016). Typical of these critical voices are Davidson and Davidson (1996), who argue that conventional economic theory is rooted in selfishness, rather than social good; along with Dobbin (2003) and Hedges (2010), who claim that the corporate state serves the needs of the executive elite, rather than the public consumer. More recently, Arthur (2016) observed that the justifications for entrepreneurial pursuits lack sound philosophical grounding. He suggested that bias exists in the foundations of financial education theory, which advances self-interests of the privileged, rather than promoting the social good. Mass produced economic and financial education curricula serve to reinforce financial practice through the lenses of the privileged and fail to address the origins and lives of all social participants (Loomis, 2018; Pinto, 2012; Pinto & Coulson, 2011). Rather, they enforce a system of financialization that values people for their contribution to the economic system (Haiven, 2017). Critical scholarship contends that existing approaches to financial education reinforce an ideology of the socially privileged by inducting youth to a system of numeracy founded upon principles of merit (Arthur, 2012). This critical view holds that traditional financial literacy provides for a limited social vision that discourages distinctions between personal finance and economics. These processes indoctrinate children and youth to a system of financialization that feigns objectivity and values individuals for their contribution to the financial system, rather than for their individual and cultural identities (Haiven, 2017). Yet Davies (2015) observes economics and personal finance as being mutually informing. Teaching personal finance and economics separately limits the students' potential to realize a holistic vision of financial decision-making.

Although Wilkinson and Pickett (2009) document a positive correlational relationship between economic parity and societal wellness, traditional views of economics and financial literacy feed upon the consumer appetites to reinforce a system of objectification, greed, and profit that fails to

appreciate alternative world views (Blue, 2019; Haiven, 2017; Pinto & Coulson, 2011). Lucey et al. (2015) consider the notion that financial literacy may develop a compassionate sense of personal self-worth by resisting a system founded on resource control. In their view, control represents a process for manipulating resources for one's own purpose, compassion concerns an expression of accepting environments and interpreting his or her relationship to them. By perceiving finances as aspects of one's environment, rather than objects for control, one's basis for patterns of social loyalties may change. Rather than a loyalty to the privilege-controlled system of financialization, the basis for allegiance changes to another basis.

A compassionate critical view of financial literacy would appear to be one that reexamines the system, much as does Westheimer and Kahne's (2004) justice-oriented citizen. Justice-oriented citizens question the structures that cause social injustices to occur (Westheimer, 2015; Westheimer & Kahne, 2004). Critical perspectives of economic and financial literacy challenge the choice-based framework of traditional perspectives that assert the appropriateness of controlling resources for social advantage providing the foundation upon which financial literacy rests.

Understandings of Spirituality

The last few decades have witnessed a changed emphasis with regards to interpretations of spirituality. Watson's (2003) analysis of articles in the *International Journal of Children's Spirituality* found scholarly interpretations of spirituality drifting toward a stronger identification of the concept with citizenship, and less with religion. Cottingham (2003/2013) argued that spirituality represents the effort of an individual to make sense of his or her ultimate death. Yet Cottingham (2003/2013) also considered spirituality and science to be mutually affirming. They inform each other in that spirituality provides a sense of meaning to the objects. He wrote, "The spiritual life characteristically carries a metaphysical freight; it involves claims which are not within the domain of rational knowledge.... Science indeed provides an increasingly full description of the phenomenal world. – perhaps it will even be complete." (p. 52).

Accepting Cottingham's (2003/2013) notion that science and spirituality are mutually dependent would seem to indicate that material relationships inform and structure the nature of one's spiritual identity. This human-focused interpretation of spirituality presumes a mutual dependence of the spirit and body, one cannot exist without the other (Crossan, 2015). Tickle and Sweeney (2014)

review Church history to describe spirit as an external presence that can intervene in human relationships. In this view spirits exist separately from human form, providing elements of randomness in the relationships between humans.

As spirituality relates to education, McLaughlin (2003/2013) described several factors that affect the teaching of spirituality in schools: a mutually-agreed upon understanding of spirituality, the political nature of schools, and absence of trustworthy spiritual guides. Although a generally accepted definition of spirituality does not exist, corporate interests that drive education policy emphasize material production and would seem to dismiss spirituality's presence or contextualize it in a behaviorist fashion (Picciano & Spring, 2011). Watson's (2003) observation of a scholarly trend towards more humanistic visions of spirituality would indicate that school attention to spirituality necessitates its being conceptualized as associated with citizenship, community, or mindfulness (understandings founded on human-based groundings). One may construe the separation of church and state as representing a mere secular effort of convenience to avoid spiritual conflicts at the essence of human nature. Creating distinctly purposed institutions does not absolve a society from the struggle that represents the core of the human spirit.

Community and mindfulness represent the path taken, as Kessler and Fink (2008) considered the concept as representing a sense of inwardness, or a person's ability to develop a sense of inner peace. Developing a peaceful sense of self occurs through encounters with safe and nurturing environments that invite and welcome constructive release of these tensions. In their work with elementary school children, Kessler and Fink (2008) mentioned six essential elements of these safe environments: to feel and know they feel; to tolerate confusion; to express their feelings; to ask questions; to take risks and make mistakes; and to wrestle with impulses. These classrooms' "play" and "expressive arts" represent tools for development of student community and belonging. Spirituality represents a component of human decision to be differentiated from creativity and serves as the basis for education that yields community benefits, including the workplace (Capeheart-Meningall, 2005; Geroy, 2005; Helminiak, 2015; Miner, 2017).

A broad account of accounting for a beginning framework to interpret financial decisions establishes that "An individual represents a composite of various possibilities of material and spiritual manifestations of compassion and control." (Lucey, 2018, p. 6). A profit motivated business focus discourages non-production understandings of spirituality and its nature. The

materially-focused nature of business, which controls what passes as knowledge, discourages spiritual perspectives that may pose alternative groundings for economic decision-making.

Lucey and Lin (2020) claim that digital technology represents a vehicle that may capture aspects of users' spirits. They suggest that the undergirding corporate influences on technology that influence student use patterns may potentially influence students' spiritual development or may increase potential for social exploitation. The deliberate corporate creation of addictive screen devices creates for a system of spiritual control in which technology influences and monitors users' consumer and civic decisions (Kardaras, 2106). A climate in which corporations capture and sell records of user technology activity amounts to a potential selling of users' souls. Lucey and Lin's (2020) reframing of digital citizenship to account for a spiritual element requires further study. In addition to ethical concerns about the potential corporate of screen technology to manipulate social behavior, the potential to capture and interpret the spiritual essence of individuals and communities prompts the questions about (a) whether one can interpret spirituality as a legitimate numeric concept, and (b) if spirit contributes to economic production, and thus constitutes an element of capital. The development of a citizenry that embraces a plurality of social perspectives would appear to necessitate the protection of children's spiritual wellness from these technological traps. Some literature speaks to a back and forth tension to control the dominant narratives that guide society. For example, Crossan (2015) presents the Biblical pattern of peace and violence as an effort to control the meanings of Christian scripture. Tickle and Sweeney (2014) describe political maneuverings to alter Christianity's Nicene Creed and the nature of the Holy Spirit. Herman's (2014) description of the historical struggle between Platonist and Aristotelian worldviews to define this world explains importance of compromise for reconciliation. These clashes represent tensions in the efforts to define the nature of the human existence in terms of material or spiritual elements. The outcome of this struggle defines the patterns of loyalty that guide social canon.

Moral Education

According to Bergman (2002), being moral represents a process of navigating social environments that present a myriad of values. It requires a sense of agility or nimbleness to adjust to different contexts. Interpreting the moral capability of a person requires an appreciation for his or her developmental context on patterns of decision-making (Bauer & DesAutels, 2020). As Macintyre's (1984; 1988) seminal works held that different traditions of virtues guide human

reasoning, it would seem that accomplishing the navigation described by Berman (2002) necessitates both the openness to accept those encountered and the strength to resist temptations that they may present. Practice of the virtues, thus, would require a discipline that involves courage, honesty and honor, yet also principles of prudence, justice, and benevolence. (Aristotle, 340 BC/1998; Marcus, 2016; Smith (as cited in Macintyre, 1984)). The morality of this discipline would be based on the desire for a community founded on compassion that values each member for himself or herself (Lucey et al., 2017).

The challenge to attaining moral practice involves the restraint needed to act prudently in a system of patronage that harbors a disregard for lower economic classes (Lindqvist, et al., 2017; Shor, et al., 2019). This shaping of attitudes and expectations becomes manifest in implicit social contracts by which social participants practice behaviors expected by the privileged. Yet the question of whose standards and whose contribution to their development undergirds a critical view concerning the integrity of these contracts (D' Olimpio, 2019).

This contract must be by and for a plurality of moral agents and moral education must allow us to be critical of the ideas and beliefs we and others hold, while simultaneously being respectful towards and compassionate of the others who hold diverse perspectives, recognizing that together we form a community of people seeking the truth and a harmonious life (p. 526).

A compassionate emphasis in moral education offers potential to ease the tensions that result from the imposition of this contract. Narvaez and Gleason's (2013) examination of literature describes the importance of compassionate environments as the basis for moral development. Within such environments of nurturing, care, and compassion, children develop a care-founded sense of self-worth that extends to their relationships with others. The forging of these relationships involves a sense of genuineness that values others for themselves, rather than objects for social advantage. Narvaez and Bock (2014) observe that moral behavior involves both deliberative and intuitive elements as guided by students' core emotional faculties. Their model for Integrative Ethical Education similarly applies steps that provide for a community founded on principles of care. One's developmental environments shape the emotional impulses that guide his or her decision-making. When considering that one's moral foundation may originate from emotional imprints of his or her early development, a moral sense of citizenship may require a sense of community founded on compassionate principles (Lucey et al., 2017). A person who possesses this sense of

compassion, or openness to others “defines his or her sense of loyalty by recognizing needs and using compassionate reasoning. This compassion recognizes the potential for control and judgment within oneself and in others.” (p. 303). Moral behavior involves a compassionate sense of one’s place in the world such that he or she acknowledges his or her presence, yet realizes that he or she does not represent the world’s focus.

Tickle and Sweeney (2014) observed the occurrence of transformation of the basis for individual and social authority every 500 years. They concluded that humanity experiences a shift towards a spiritual basis for living. They point out that history provides many accounts of individual mystics, yet little attention is given to the communities that they draw. The spiritual re-emergence that Tickle and Sweeney describe counters a basis for authority founded on material control.

Lucey (2012) has theorized the notion of financial morality such that one exercises his or her consumer practices in a socially responsible manner. While Sawaf and Gabrielle (2007) argue that commerce represents a vehicle for heightening spiritual awareness, using profitability to justify their argument would indicate that spirituality represents a vehicle to support a conventional view of economic practice. A study that interpreted attitudes towards financial morality found that education and finance majors conveyed different postures toward moral concepts that related to personal finance (Lucey & Bates, 2014). Rima’s (2013) notion of spiritual capital represents an altruistic concept, much like financial morality. Given the differences in perceptions of altruistic concepts, education majors may perceive spiritual capital with a more selfless slant than business majors, who may be interested in responding to a measure about capital, which represents a basic business concept.

The literature indicates that moral education practice represents a process of compassion that is based on alternative principles than loyalty to a small group of materially privileged. People express different moral perspectives as guided by the emotional conditions of the environments in which they are raised. As spiritual capital may represent an interpretation of one’s sense of identity in relationship to economic/financial practice, it would represent a matter of moral and economic/financial education interest. The social studies education community lacks a consensus interpretation of the nature of spiritual capital. The current study compared business and education majors’ conceptions of “spiritual capital” and examined the degree to which these conceptions related to broader notions of spirituality. The following research questions guided this study:

1. How do university education and business students define the term “spiritual capital”?

2. Are there differences in participants' conceptions of spiritual capital based on student major (education vs. business)?
3. Are conceptions of spiritual capital associated with the respondents' sense of their own spiritual capital?

Method

Participants

Participants derived from a mass email invitation to participate in the survey. The invitation occurred three times over a two-month period during the fall semester and was sent to all graduate and undergraduate students in the colleges of education (2,916 as of fall 2016) and business (3,912 as of fall, 2015) from a public university in the Midwestern United States. The survey yielded 67 respondents of which 11 decided not to participate. Of the 56 participating respondents, 40 (71.40%) were female. Approximately two thirds (66.10%) of participating respondents were undergraduate and one third (33.90%) were graduate students.

Data Collection Tools

Participants responded to the following prompt: "How would you define 'spiritual capital'?" as the first item in the online survey. This prompt was positioned first to reduce the potential for bias by reading the other items. The analysis described within the current paper interprets patterns of responses to the open-response prompt. It also relates patterns of responses to the respondents' levels of spiritual capital.

Participants also completed Rima's (2013) 40-item measure that interpreted their levels of spiritual capital. Analysis of the items' validity and the responses to its 40 items is described in Lucey (2019a).

Data Analysis

Coding of participant responses was an iterative and inductive process using methods described by Merriam (2009) to identify themes and patterns in participants' responses. The analysis used a consensual qualitative research (CQR) method, which includes dividing discussion segments into topic areas, analyzing data across cases for emerging themes, and using consensus coding (Hill, et al., 1997). First, the author and a colleague read through all participant responses to the prompt,

“How would you define ‘spiritual capital’?” Each then independently developed a list of coding categories and then met to discuss emergent themes. During this meeting, they aggregated their lists into a coding scheme. Next, they each independently coded participant definitions of spiritual capital and then met to compare the codes applied to each definition. Disagreement was resolved by consensus, and multiple codes were applied where appropriate. The themes are discussed below.

Findings

RQ1. How do students define the term “spiritual capital”?

Spirituality. The most common response ($n = 27$, 48%) made reference to spirituality through terms such as “spiritual life”, “spiritualism”, and “spiritual practice.” For example, participants defined spiritual capital as “the capacity one has for holding, maintaining, and practicing with spirituality”, “gains in life from spiritual knowledge and participation in spiritual activities”, and “the effect of spirituality on people.”

Don’t know. The second most common response was uncertainty ($n = 15$, 27%), as numerous participants were unsure how to define the term spiritual capital. Participant responses included “I’m not sure what it is to be honest”, “I have no clue”, “I am not really sure how to define describe the term “spiritual capital” because I have never heard that phrase before.” Six additional participants left the item blank which may also indicate uncertainty regarding the term.

Values & beliefs. Multiple participants ($n = 14$, 25%) mentioned values or beliefs in their definition. Participants included terms such as “set of beliefs”, “moral or psychological beliefs”, and “values of an individual or group.” Some of those participants also connected those beliefs to action and motivation of behavior in their responses. For example, one participant commented that spiritual capital included “moral values and how to treat each other with kindness and compassion,” while another said it was “the beliefs and faith a person holds and uses to contribute to the workplace or anything that they are doing.”

Religion. An additional 12 participants (21%) included specific references to “religion”, “religious practices”, and “the impact of religion and beliefs on society.” McLaughlin (2003/2013) points out that spirituality represents a concept that may be religiously tethered or untethered. The portion of students associating spirituality with religion were a minority of the total.

Individual & societal association. Participant responses differed to the degree that they made reference to individual people versus broader society. For example, multiple participants ($n = 14$, 25%) focused their definition on the personal and individual level of this construct through comments such as “thought of the individual”, “the value associated with having a higher purpose for one’s life”, and “your spiritual self” while others ($n = 6$, 11%) made clearer reference to society in general such as “the impact of religion and beliefs on society” and “the value that society gains from spirituality.” Interestingly, ten additional participants (18%) made reference to both general society and individual people in their definition of spiritual capital. For example, one participant noted that spiritual capital is “the effect of spiritual or religious practices on individuals or groups of people” while another noted that “spiritual capital influences your decisions and establishes how you approach the world”.

Economic conceptualization. Nine participants (16%) mentioned an economic conceptualization when defining spiritual capital meaning they referenced “gains”, “resources” or “worth.” For example, one participant defined spiritual capital as “gains in life from spiritual knowledge and participation in spiritual activities” while another mentioned “your own worth spiritually, how much you benefit society.”

Emotional conceptualization. Finally, two participants (4%) made references to emotions by mentioning “the currency that affects the socioemotional state or train of thought of the individual” and “the sense of connectedness with inner peace or spirituality that impact our inner harmony and interaction with others.”

RQ2. Are there differences in participants’ conceptions of spiritual capital based on student major (education vs. business)?

We used Chi-Square tests, which examine relationships between categorical variables, to determine whether or not there is a relationship between participants’ conceptions of spiritual capital (all of which were dummy coded) and participant major. Fisher’s exact test was employed when cells had a frequency less than 5. Data were analyzed in SPSS v. 24. Results indicated no significant relationship between participants’ major and any of the coding categories used by participants to define spiritual capital.

RQ3. Are conceptions of spiritual capital associated with the respondents’ sense of their own spiritual capital?

The analysis examined Pearson correlation coefficients to determine associations between the spiritual capital definition coding categories and the 40-item measure of general spirituality. Data were analyzed in SPSS v. 24. Results showed a significant (but weak) negative correlation between one's sense of spiritual capital and the code for religion ($r = -.270, p = .045$) meaning that participants who showed a greater sense of spiritual capital were significantly less likely to mention religion or religious beliefs in their open-ended response. No other statistically significant correlations were observed.

Discussion, Conclusion and Implications

The research study found that the highest frequencies of respondents (1) identified spiritual capital as a concept related to spirituality, (2) did not know how to interpret the term, (3) considered it related to personal values, or (4) presented the idea as related to religion. The analysis determined there to be no significant differences between business and education majors' interpretations of spiritual capital. It also determined that students who expressed a greater sense of spiritual capital did not consider it to be a religious concept.

The findings inform the literature in several ways. The following sections discuss (1) students' difficulties articulating the nature of spiritual concepts, (2) the perception of spirituality as a social concept, and (3) response similarities between students of different colleges.

Relating to Spirituality

Nearly one half (48%) of respondents defined spiritual capital as a concept related to spirituality. This finding would seem to suggest that the students focused on spiritual element of the concept presented, rather than the economic terminology.

The survey prompt simply asked respondents to interpret the concept of spiritual capital and that the prompt occurred at the beginning of the survey. No study-induced influences are believed to have affected these response patterns. The survey and prompt did not present any prior mention of spiritual terminology or economic terminology to bias respondents' responses.

While Sullivan (2003/2013) argued that academics contains an element of scientific bias that obscures the metaphysical nature of spirituality, Müller (2016), like Cottingham (2003/2013), explains that ancient Greeks experienced difficulties separating scientific and abstract notions of their lives. An education process that fosters holistic awareness of science and spirituality and

presents balanced life perspective provides a manner of reducing resistance to this element. Müller (2016) refers to Homeric literature in which “the empirical knowledge, proceeded from the *phrenes* (the organ of aspiration), is digested and processed into universal knowledge, but never alienated from its physical and emotional contents.” (p. 13). She notes that “the *phronésis* protects us from our ambition and remembers the beauty of our humanity and vulnerability as a key to happiness.” (p. 14). Müller’s observation relates to Helminiak’s (2015) observation of core brain impulses that shape patterns of decision-making. Creating learning environments that use scientific and spiritual knowledge to create for a balanced interpretation of these impulses may yield a broader appreciation for holistic awareness. While respondents emphasized the spiritual component of the term, one should exercise caution before interpreting these patterns as an indication of spiritual-based loyalties. Additional studies need to use broader samples in a variety of settings to clarify relationships between spiritual definitions and beliefs.

Armstrong (2005) points out that as society has become more scientifically sophisticated, it has lost appreciation for the metaphoric meanings posed by myths and their telling. If, as Cottingham (2003/2013) interprets, spirituality represents an activity of moral sense-making, perhaps associating it with capital (a form of resource management) may present a tool for measuring one’s sense of finiteness. Spirituality may offer a tool for sense-making that empowers negotiation of the finite and the abstract.

Difficulty Explaining

More than one-fourth (27%) of respondents did not know how to explain the concept. While this represents a noteworthy percentage, the reasons for this difficulty are unclear. The responses may also indicate an unfamiliarity with spirituality, capital, or their association in the same term. The responses may also relate to an unwillingness to attempt a definition of item.

Some scholarship has supported Vokey’s (2003/2013) call for public education to strengthen students’ appreciation for learning and community engagement (e.g., Kessler & Fink, 2008), thereby couching spirituality as a concept that informs citizenship. Yet recent literature (Lucey, 2019b; Lucey & Lin, 2020) indicates that a citizenship-based approach to spirituality may provide for an unbalanced social vision. Including spirituality in the vocabulary of social education invites students to realize a broader view and appreciate the necessity of its awareness.

Social Relationships

More than one-half of (54%) of respondents considered spiritual capital as representing a concept that related to benefits to individuals and/or society as a whole. Rima (2013) claims that spiritual capital contains the same (raw materials, formation, composition, investment, and return on investment) elements as other forms of capital, arguing that their processing may yield socially just conditions. Further examination of effective learning processes to synthesize these represents a necessary scholarly pursuit.

If materiality gives form to spirituality, this tangible representation of spiritual capital may represent a temporary concept. If life ceases when spirit leaves the physical object, the object represents the casing that formerly hosted the spirit (Crossan, 2010; 2015). Spiritual containment can no longer occur in this situation. Additional studies may employ focus groups or other interview-based methodologies to interpret the benefits interviewees perceive with spiritual capital and the extent to which they may be relate to social and spiritual ideologies.

Similarities and Differences

The current study found no significant differences in how education and business majors defined spiritual capital. Spirituality largely represented a difficult concept for participants to explain, regardless of respondents' field of study. Lucey's (2019b) claim that compassion/control represent two intertwined phenomena that inform one's disposition towards spirituality would seem to support the difficulties that respondents experienced. The respondents' sharing of difficulties explaining spiritual concepts, may represent a state of ignorance rooted in failure to appreciate the separate components (material and spiritual) necessary for a holistic life vision.

Limitations

This paper describes the results of a survey that realized a very small percentage of responses. The patterns of findings presented represent those of the respondents and are not generalizable to the population as a whole. While one may attribute this low response percentage to a general disinterest in the topic, this apathy may relate to an education focus on materialist principles that fails to present and reinforce spiritual awareness (McLaughlin, 2003/2013; Picciano & Spring, 2011).

The small number of respondents represents a methodological shortcoming. Efforts to generate more robust samples in future studies may include, but not be limited to, the following strategies:

broadening the sample to a variety of contexts, providing incentives for survey respondents, and using convenience sampling in classrooms and student group settings.

Conclusion

The title of this paper poses the question as to whether spiritual capital represents a concept that has relevance to social education or whether it represents a concept rooted in unscientific thinking. The study found that to provide a definition of spiritual capital, most respondents either largely drew from elements of the term or they experienced difficulties making sense of the concept. As spiritual capital represents part of the social studies null curriculum, it may be appropriate to consider its relevance to social studies as a concept to bridge the areas of economic/financial, citizenship, and moral education.

This paper drew from Bergman's (2002) interpretation morality to present social education as a process of teaching children to navigate an environment of different beliefs and values. Yet, this navigation requires some degree of moral adaptability for responses to these conditions, while examining standards for one's own behaviors. Nucci's (2001) contrasting morality with conventional notions of control and possession would suggest moral practice to be rooted in compassion. Narvaez and Bock's (2014) discussion of multi-ethic theory and ethical education would indicate that moral education includes deliberate and impulsive processes to cultivate caring senses of mindfulness.

Pursuing holistic approaches to social studies education that examine the interconnectedness of its disciplines offers potential for providing students with informed perspectives of spiritual capital and offer social applications (Lucey, 2019b). Yet, the final determination of how the citizenry construes these relationships lies in the adaptability of the spirit that guides their perspectives. Evans and Russell (2019) argue that mindfulness and social emotional learning offer potential for enhancing citizenship education. Yet social studies educators may heed Hyland's (2017) criticism of the ubiquity of mindfulness and its detachment from the cultural origins that shape its meanings. Social education classrooms may employ both creative or artistic projects and independent research to examine spiritual capital and its place in the struggle to characterize economic and financial literacy. Viewed from a justice-oriented perspective (Westheimer & Kahne, 2004), spiritual capital offers moral grounding to restructure conceptions of economic and citizenship

education. Such re-framing may encourage an alternate basis for valuing populations so to better care for those traditionally marginalized.

Spirituality represents a truly abstract concept upon which life depends. Educating students about its connection to economic processes and financial possessions represents an important process for meaning making. The results of this study indicate that social studies educators have much to consider.

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