

FORMED ELSEWHERE

Adult Development, Faith Development, and the Church's
Missing Telos

*Findings and Recommendations from a Study of Adult
Meaning-Making in Congregational Life*

Rev. Samuel E. Osborn IV, MTS, DOL

Contents

EXECUTIVE SUMMARY	3
INTRODUCTION: THE GROWTH THE CHURCH ISN'T WATCHING.....	4
ADULT DEVELOPMENT: KEGAN'S ORDERS OF MIND.....	5
FAITH DEVELOPMENT: FOWLER PLACES THE STRUCTURE IN A FAITH ENVIRONMENT	6
DEVELOPMENT AND THEOSIS: THE COMPANION PAPER.....	7
FINDING ONE: CHURCHES SUSTAINED BELONGING, NOT DEVELOPMENT	8
FINDING TWO: FORMATION HAPPENED ELSEWHERE	10
RECOMMENDATIONS: HOW CHURCHES CAN BECOME SITES OF DEVELOPMENT	12
GIVING DEVELOPMENT A BIBLICAL SHAPE, FORM, AND TELOS	14
CONCLUSION	16
REFERENCES	17

Executive Summary

Churches sustain belonging, but in this study they rarely sustained development. Committed church members, clergy and laity, had all grown into a self-authored faith. None credited a local congregation as the primary setting of that growth. It happened in seminary, at work, in therapy, on the mission field, and through illness, caregiving, and vocational upheaval.

- **The framework.** Robert Kegan describes adulthood as a movement from a socialized mind, held by the expectations of one's community, to a self-authoring mind that can examine and own those expectations. James Fowler traces the same movement in faith, from Synthetic-Conventional to Individuative-Reflective faith.
- **Finding one.** Congregations gave participants welcome, care, friendship, and roles. Participants valued these, but distinguished them sharply from the experiences that changed how they held their faith. Church programming was often “surface level,” and in some church structures were controlling or extractive.
- **Finding two.** For clergy, seminary supplied what the church did not: sustained inquiry, exposure to difference, and a demand to own one's judgment. For congregants, ordinary adult life supplied the pressure, and mentors, supervisors, and therapists supplied the support.
- **The missing telos.** Participants named worthy aims for their growth, such as integrity, contribution, care, and service, but seldom heard the church name those aims as part of life in Christ.
- **The recommendations.** Churches can and should become a holding environment for ordinary-life pressure; offer ethical and appropriate challenge; pair responsibility with authority and accompaniment; form leaders who accompany without controlling; and treat the church's own systems as formation.

Human development is a reality of every human life. The church's calling is to be present for it, and to give it a biblical shape, a cruciform form, and its true end: participation in the life of Christ.

Introduction: The Growth the Church Isn't Watching

Adults change in how they hold their faith, and the church has largely stopped paying attention. Most congregations measure formation by what people believe, whether they attend, and whether they serve. These are not unimportant aspects of faith, but there are more fundamental questions to be asking. The first regards *how* a person holds what they believe. The issue is whether faith is defined by the community around them, or has become something they own, examine, and can offer back.

That second question surrounds the territory of adult developmental psychology and describes a reality of human life. Over years, and usually through difficulty and challenge, people become able to step back from what once defined them and take responsibility for it. That movement happens whether or not the church is aware of and present for it. The questions and answers this paper discusses examine whether the church is in fact present, and if not, what it would take for it to be.

The study

This paper draws on *Beyond Belonging: A Narrative Inquiry into Adult Meaning-Making and Developmental Formation in Congregational Life* (Osborn, 2026), a doctoral dissertation in organizational leadership. The study asked how church leaders can foster environments that lead adults to engage proactively in their own development.

- **Participants:** 12 adults active in Christian congregations: three clergy, two church staff, and seven lay members and volunteers; eight mainline Protestant and four evangelical or non-denominational.
- **Selection:** Each participant was screened with the Subject-Object Interview, the standard assessment for Robert Kegan's developmental framework, and all showed a self-authoring (Fourth Order) way of making meaning.
- **Method:** In-depth narrative interviews, analyzed first case by case and then across cases, tracing where participants located and described the experiences that changed how they held their faith and themselves.

Because every participant had already made the move to a self-authored faith, the study could ask a pointed question: *where and how did that happen?*

What this paper claims, and what it doesn't

The findings are qualitative and bounded. They rest on participants' own retrospective accounts, from a small, highly educated, and racially homogeneous sample. They do not establish cause and effect, measure how common these patterns are across all churches, or verify when a developmental shift occurred. What they offer is a consistent and sobering picture from people who remained committed to congregational life, and a set of grounded directions for churches that want to do better.

Adult Development: Kegan's Orders of Mind

Adults do not stop developing when they stop growing taller. Robert Kegan's constructive-developmental theory describes adulthood as a series of qualitative reorganizations in *how* a person makes meaning, not merely *what* they believe (Kegan, 1982, 1994).

The engine of that change is the **subject-object shift**. What we are *subject to* we cannot see; it holds us. What becomes *object* we can step back from, examine, and take responsibility for. Development is the slow movement of what once held us into something we can hold.

Three adult orders matter most for congregational life:

Order of mind	What the self is embedded in (subject)	What the person can hold (object)	How it sounds in church
Third Order: socialized mind	Relationships, group expectations, shared values of a trusted community	One's own impulses and needs	"This is what we believe." Loyalty and belonging are the ground of faith.
Fourth Order: self-authoring mind	A personally owned framework, ideology, or system of values	Relationships and group expectations themselves	"This is what I have come to believe, and why." Tradition is embraced, but by choice and with reasons.
Fifth Order: self-transforming mind	The interplay between systems, and the self as never finished	One's own framework, including its limits	"My convictions are held firmly, and always open to revision."

Two cautions are in order. First, strong conviction or resistance to authority is not itself a sign of the Fourth Order; a person can reject one authority on the strength of another in which they are still embedded. The question is whether a person can examine and adjudicate the commitments through which their identity is organized (Kegan, 1994). Second, a later order is not a better person. It is a larger capacity to carry complexity, and it matters because adult life, including the life of faith, increasingly demands it. Research summarized by Kegan and Lahey places 58% of adults at the Third Order or below (Kegan & Lahey, 2009, p. 28), even though work, parenting, and citizenship routinely demand self-authoring capacities (Kegan, 1994).

That gap between what life demands and what people can yet carry is where development happens, and where the church could be present.

Faith Development: Fowler Places the Structure in a Faith Environment

James Fowler took the same structural-developmental tradition Kegan described and asked what it looks like when the thing being constructed is *faith*. Fowler described his project and Kegan's as parallel efforts to account for how the self is constituted and grows (Fowler, 1981, p. 271). His research draws directly on Kegan to describe the interpersonal embeddedness of his third stage (Fowler et al., 2004).

The correspondence at the center of this paper is explicit:

Fowler's stage of faith	Parallel order of mind (Kegan)	Where authority lives
Stage 3: Synthetic-Conventional Faith	Third Order: socialized mind	In the faith community, its leaders, and its shared, largely tacit expectations
Stage 4: Individuative-Reflective Faith	Fourth Order: self-authoring mind	In a personally owned, examined framework; tacit beliefs become available for critical reflection
Stage 5: Conjunctive Faith	Toward the Fifth Order: self-transforming mind	In a humbler holding of one's own framework; paradox and other traditions become teachers rather than threats

The frameworks are distinct, and their labels should not be used interchangeably. But they describe the same basic movement: from a faith that *holds* the person to a faith the person can *hold* (Fowler, 1981; Fowler, 2000; Kegan, 1994).

Fowler distinguishes the **structure** of faith, how it is organized, from its **content** (its center of value, its images of power, its governing story). Two people at the same stage can be committed to very different, even incompatible, things. Structure alone cannot tell us whether a faith is true or good (Fowler, 1981). In his later work he states it sharply: development can make self-grounded commitments more sophisticated without forming a person toward Christian vocation at all (Fowler, 2000, pp. 114–115).

That distinction frames everything that follows. The church's task is not to produce more complex minds. It is to accompany the growth of the whole person and to give that growth its proper end.

Development and Theosis: The Companion Paper

If Kegan describes the architecture of meaning-making and Fowler describes how faith is held within it, a Christian account still has to answer the question neither can: *toward what?* The companion paper, *Mapping Theosis*, takes up that question in detail and is available alongside this paper on the 7Mile website.

Mapping Theosis offers extended pastoral portraits of the Stage 3 (socialized), Stage 4 (self-authored), and Stage 5 (self-transforming) Christian: how each tends to relate to Scripture, authority, community, and disagreement, where each tends to flourish, and where each tends to struggle. It is written for pastors and disciplers who sense these differences in their people every week without having a vocabulary for them.

Three convictions from that paper govern this one:

- **Developmental stage is not spiritual maturity.** A believer at an earlier stage can display profound holiness, trust, and love. A more complex believer can be proud, unhealed, or unfaithful.
- **Theosis is the end, not a stage.** Theosis names participation by grace in the life of God through Christ (2 Pet. 1:4; John 17:20–23). Development changes the capacities through which a person receives teaching, exercises discernment, and enters communion. It does not measure union with God.
- **The categories exist for people, not for ranking them.** Their purpose is to help leaders ask better questions and offer better challenge and support, and to stop mistaking a difference in developmental structure for a difference in devotion.

Readers who want the fuller picture of how each stage of faith looks in congregational life should read *Mapping Theosis* alongside this paper.

Finding One: Churches Sustained Belonging, Not Development

In the narratives, no participant described a local congregation that intentionally and consistently joined challenge, support, inquiry, responsibility, and reflection in a way they connected to their development. That is the study's central conclusion.

This is not a story of churches doing nothing. Participants valued what congregations gave them: welcome, pastoral care, friendship, worship, small groups, practical help in hard seasons, and invitations to serve. One described being noticed by longtime members who invited her to sit with them: "I was welcomed. They noticed me. And then that became my new place." Another called church "a stability point" during a hard transition. These are real goods, and they should be recognized as such.

But participants drew a clear line between being *supported* and being *formed*. When asked, they located the reorganizing work of their lives, the shift from faith and identity as inherited to owned, somewhere else. The study found three patterns in how congregations related to that work:

1. **Helpful but not catalytic.** A pastor's encouragement broadened one participant's role in the church. He was clear it came years after his own development. Another participant's pastor renewed her love of Scripture, but only after her self-authorship had already taken shape in doctoral and professional work.
2. **Too thin to hold real questions.** One participant described the studies and small groups available to her as "surface level, maybe slightly below surface level." Another said his youth formation lacked "the solid food that we needed to navigate the world." What they wanted was honest dialogue about real life, and they did not find it.
3. **Constraining or harmful.** Participants described control without dialogue, leaders who failed morally, emotionally manufactured pressure for a response, and questions closed down before they could be asked. They described volunteers and clergy asked to carry responsibility without authority, support, or pay. Some grew *in response to* these conditions, but that is development in response to harm. This should be roundly rejected.

One participant kept two deliberately separate selves for years: a work-and-social self and a Sunday self. The church never engaged the life she was actually living. That split is the problem in miniature. Adults bring a narrow slice of themselves to church, and the church rarely asks for or invites more.

The study's closest congregational example proves the rule. For one participant, a small group gathered people of different backgrounds for regular conversation and Bible study. Disagreement coexisted with shared commitment: "We agree on what matters... we agree on the core." The group gave her a place to encounter difference. But her crisis, and most of her development and support, came through her workplace, where a Christian employer's practices contradicted its stated values and forced her to ask what

she really believed. The small group accompanied development already underway elsewhere. Even so, it shows what the church *could* be. It was simply rare, and it was not the center.

Finding Two: Formation Happened Elsewhere

Every participant had reached a self-authored faith. None of them credited a local congregation as the primary setting where that happened. The reorganizing work happened in seminary, in higher education, at work, in therapy, in marriage and parenting, in illness, and on the mission field.

Who	Where development was catalyzed	What made it formative
Clergy and the theologically trained	Seminary and theologically serious colleges	Structured inquiry, exposure to competing traditions, faculty who asked for reasons rather than supplying answers, peers who kept the conversation going
Congregants	Professional and academic work	Real responsibility with real consequences, honest feedback, mentors who expected independent judgment
Congregants	Therapy, coaching, and individual mentoring	Sustained, personal accompaniment that challenged old self-understandings with evidence
Congregants	Cross-cultural and mission experience	Encounter with Christians and neighbors unlike themselves; "we're not the only Christians in the world"
Everyone	Ordinary life disruption: illness, caregiving, marriage, parenting, vocational rupture	Pressures that could not be met by continuing old patterns

For clergy: the seminary did what the church did not

The clergy in the study described seminary as the place where questions could finally be asked. One arrived with her theology "already falling apart" and said, "I'm just building again." A mentor there engaged her questions and doubts, and "didn't ever say you shouldn't be thinking that." Another described faculty who set his inherited tradition in conversation with others and asked him to examine its limits. A lay participant who attended a theologically serious Christian college had the same experience. He remembered a professor telling students to "study it, pray about it, and come to your conclusion." He called it a "crucible, training my mind, training my spirit."

It's important to notice what these settings had in common: sustained inquiry, structured exposure to difference, and a requirement to state and defend one's own

judgment. Congregations received these leaders *after* seminary. They gave them roles. They did not extend that same environment into ordinary church life. For some clergy, the church that followed was where the hardest disruption happened: supervision that offered no direction, then punished initiative, and work often asked for without pay or authority.

For congregants: life did what the church did not

For lay participants, the developmental pressure came from ordinary adult responsibility. One woman located her turning point in years of solo work travel: "probably the catalyst of steering my own ship." Another traced hers through graduate research under a mentor whose candor and high expectations taught her to think for herself. A man who spent years caring for seriously ill children found his footing through a therapist who helped him see, "I have agency." Another left a career when its practices contradicted its stated Christian values and asked, "What do I really believe about a lot of this?"

The most common source of disruption across all twelve accounts was work, role, or vocation. Adults are already being pressed to grow, every week, in places the church rarely enters.

The telos was left unnamed

Participants did name what their growth was *for*: integrity, contribution, care, meaningful work, reducing suffering, faithful service. But they rarely named it in Christian terms. As the dissertation puts it, participants "did not usually experience congregations as the settings in which such aims were named, interpreted, or integrated into a shared theological vision." The capacity grew. The church was mostly silent regarding what it was for.

Recommendations: How Churches Can Become Sites of Development

The church can do more than wait for development to happen. Within ethical bounds, it can offer its own developmental press: challenge joined to support, in a community people trust. It can also meet adults already under developmental pressure through work, family, health, loss, and vocation. The church's opportunity is to stop leaving that work to happen elsewhere and to become the community that helps people meet it with faith, honesty, and support. The study offers five recommendations.

1. Become a holding environment for ordinary-life pressure

Create recurring spaces where adults bring the actual pressures of their lives into conversation with faith: small groups, learning cohorts, mentoring relationships, retreats, facilitated conversations. The aim is that no one has to keep a "church self" separate from the self that is navigating a hard boss, a sick parent, or a vocational crossroads.

These spaces need trust as much as content. Hard questions cannot be met with humiliation, quick correction, or a threat to belonging. Leaders should set clear norms for confidentiality and voluntary participation, and should know when a need calls for clinical, legal, or trauma-informed help beyond pastoral competence.

2. Offer challenge, ethically

Participants grew where they had to encounter competing perspectives, give reasons for their judgments, and make decisions with real consequences. Churches can offer analogous opportunities: sustained theological inquiry, structured dialogue across difference, honest engagement with hard moral questions, and service that requires discernment.

This is not the manufacture of crisis. Developmental challenge is ethical only when it is proportionate, voluntary, and accompanied by real support. Leaders must never intensify conflict, compel disclosure, or exploit grief in the name of growth. The goal is not discomfort for its own sake; it is to stop protecting adults from every difficult question. Engaging such questions is required for growth.

3. Pair responsibility with authority and accompaniment

Responsibility forms people when it comes with clear authority, realistic expectations, feedback, and someone to call. It becomes extractive when people are handed labor without authority, support, recognition, or care. Several participants, lay and clergy, described exactly that. For every role, churches must clarify what decisions the person can make, who accompanies them, how feedback flows, and how they can renegotiate or step back. Volunteer dependence must never become entitlement on the part of the organization or its leaders.

4. Form leaders who can accompany without controlling

Warmth is not enough. Clergy and lay leaders need skill in listening, asking open and noncoercive questions, facilitating disagreement, giving feedback, and recognizing and checking their own power. They also need attention to their own development, since a leader's developmental capacity shapes what they can support in others (Rooke & Torbert, 1998). Disagreement, doubt, and changed participation are not automatically disloyalty. Sometimes they are faithful discernment.

This recommendation extends beyond the building. Because so much development happens at work, churches can equip business, nonprofit, and educational leaders in their congregations to lead developmentally where they already have influence, honoring dignity, inviting reflection, and connecting responsibility to love, justice, and truthfulness.

5. Treat the church's systems as formation

Governance, communication, role design, workload, compensation (monetary or otherwise), conflict response, and feedback all teach people what kind of participation is welcome, and therefore what it means to be a Christian. A church that professes shared ministry and engagement but leaves no room for honest questions forms people, just not in the way it intends. Leadership teams should ask regularly:

- Whose judgment is treated as credible here?
- What authority comes with the responsibility we assign?
- What happens when someone names harm, disagreement, or inconsistency?
- Do our stated theological values match how we handle labor, conflict, money, and voice?

Giving Development a Biblical Shape, Form, and Telos

Human development is not a modern intrusion into the life of faith. It is part of what it means to be a creature. Even Jesus "increased in wisdom and in stature, and in favor with God and man" (Luke 2:52). The church does not need to invent development. It needs to notice it, stop outsourcing it, and give it the shape, form, and end that belong to it in Christ.

Scripture already expects growth

The New Testament assumes that believers will not stay where they began. Paul writes of "infants in Christ" who still need milk (1 Cor. 3:1-2). Hebrews rebukes believers who should be teachers but still need milk, and says that solid food belongs to the mature, "who by constant practice have their powers of discernment trained" (Heb. 5:12-14). One participant used that very image, lamenting that his early formation lacked "the solid food that we needed to navigate the world." The biblical vision of maturity is not unexamined loyalty. It is trained discernment.

Paul's picture in Ephesians 4 is even closer to the developmental movement. The goal is that "we may no longer be children, tossed to and fro by the waves and carried about by every wind of doctrine," but "speaking the truth in love" may "grow up in every way into him who is the head, into Christ" (Eph. 4:14-15). That describes a faith no longer held captive by whoever is speaking loudest: a faith one can hold, rather than one that holds the person.

Shape: challenge and support in community

The *shape* of development in Scripture is relational and communal. Growth happens "when each part is working properly" in the body (Eph. 4:16). The same relationships that give belonging can give challenge: the iron that sharpens iron (Prov. 27:17), the brother or sister who speaks truth in love, the elder who asks a question rather than supplying an answer. This is what the study's participants found in seminary, in good mentoring, and in the one congregational small group that worked. The church does not need to become something else to do this. It needs to recover the kind of community it was always meant to be.

Form: cruciform, not merely self-authored

The *form* of Christian maturity is Christ himself. Paul labors "until Christ is formed in you" (Gal. 4:19). Here the Christian account presses on developmental theory. Self-authorship is a real gain. It lets a believer own their convictions, resist manipulation, and follow conscience. But the gospel does not end with a self that has finally become its own authority. It moves toward the mind of Christ, who "emptied himself" (Phil. 2:5-7), and toward a knowing that confesses it sees "in a mirror dimly" (1 Cor. 13:12). A self-

authored faith that hardens into its own final measure of truth has not arrived. It has found a new idol. Christian development is not simply toward more autonomy. It is toward a self strong enough to be given away.

Telos: participation in the life of God

The *telos* of development is theosis: becoming "partakers of the divine nature" (2 Pet. 1:4), sharing by grace in the communion of the Father and the Son (John 17:21-23), and being "transformed into the same image from one degree of glory to another" (2 Cor. 3:18). Development does not produce this; only grace does. But development changes the capacities through which a person receives grace, loves God and neighbor, and participates in the life of the church and the world. In the words of Thomas Aquinas, "Whatever is received, is received according to the mode of the receiver." The church is called as a discipling community to aid and direct the growth process, enabling a more expansive mode of reception.

This is precisely the gap the study found. Participants grew, and they named worthy aims such as integrity, contribution, care, justice, faithful service. But they rarely heard the church name those aims as part of the life of God. The church's distinctive gift is not just a better developmental method. It is the story that says what growth is *for*. When the church accompanies development and names its end in Christ, a person's hard-won capacity to carry complexity becomes a capacity to love more truly, serve more wisely, and share more fully in the life of God.

Conclusion

The adults in this study grew in seminaries and laboratories, in hospital rooms and business travel, in therapy offices and mission fields. The church was often present in their lives, welcoming, caring, and giving them places to serve. But it was rarely present for the growth itself.

That is not a verdict that the church has nothing to offer human development. It is a call to action. The church already holds what developmental settings elsewhere cannot supply: a community that can hold a person through disruption, a Scripture that expects believers to mature, and a story that names the end of all growth as communion with God. What it has lacked is attention and intention.

If churches learn to accompany the pressures adults already face, to join challenge to support, to entrust responsibility with authority, to form leaders who can hold questions open, and to let their own systems reflect the gospel they preach, they can become what they were meant to be: places where people grow up, in every way, into Christ.

References

- Fowler, J. W. (1981). *Stages of faith: The psychology of human development and the quest for meaning*. Harper & Row.
- Fowler, J. W. (2000). *Becoming adult, becoming Christian: Adult development and Christian faith* (Rev. ed.). Jossey-Bass.
- Fowler, J. W., Streib, H., & Keller, B. (2004). *Manual for faith development research* (3rd ed.). Center for Research in Faith and Moral Development, Emory University.
- Kegan, R. (1982). *The evolving self: Problem and process in human development*. Harvard University Press.
- Kegan, R. (1994). *In over our heads: The mental demands of modern life*. Harvard University Press.
- Kegan, R., & Lahey, L. L. (2009). *Immunity to change: How to overcome it and unlock the potential in yourself and your organization*. Harvard Business Press.
- Osborn, S. E., IV. (2026). *Beyond belonging: A narrative inquiry into adult meaning-making and developmental formation in congregational life* [Doctoral dissertation, Muskingum University].
- Osborn, S. E., IV. (2026). *Mapping theosis* [Companion paper]. Available on our website alongside this paper.
- Rooke, D., & Torbert, W. R. (1998). Organizational transformation as a function of CEOs' developmental stage. *Organization Development Journal*, 16(1), 11–28.
- Scripture quotations are from the English Standard Version.