

The Debt We Carry and the Life We Avoid

A NeuroFaith® Reflection from the Road



Jeffrey E Hansen, PhD

The Ride

I did not plan to ride seven hundred miles that day. The plan was simple, reasonable, and, in my mind, well thought out. I would break the trip in Tonopah, get a good night's rest, and then make my way into Dayton to spend three days with my brother, my mother, who had only recently come back from the edge after double pneumonia and sepsis, and time with Ken and Karen. After that, I would head north, meet up with my friend Chris, and spend a couple of days in Mendocino with my younger sisters, adopted from Japan, who have built a remarkable life together in the old family home.

It was a good plan.

It just wasn't the plan that unfolded.

Somewhere out in the middle of Nevada, with nothing but open road and long stretches of silence, I checked my email and realized I had booked Tonopah for the wrong night. No room, no place to land, just a quiet recognition that what I thought I had arranged wasn't actually there. I pulled over, looked at the miles, did the math, and asked a simple question. What is another two hundred miles on top of five hundred?

And with that, I kept riding.

There is something about that kind of ride that strips things down. You settle into the rhythm of the road, and the noise begins to fall away. You stop negotiating with reality and simply move through it. By the time I reached Dayton, I wasn't just arriving. I was stepping into something that had been quietly forming all along the way. My mother was there, alive

and present in a way that did not feel guaranteed not long ago. My brother was there. Family gathered in a way that felt both ordinary and sacred. And just days before, I had been sitting with my brother in law as he approaches the end of his life, in a room where nothing artificial survives and everything that matters becomes unmistakably clear.

That kind of movement, from road to family, from near loss to presence, from life to the edge of death, changes the way you see things. It narrows your focus and removes the illusion that you can indefinitely manage what actually needs to be faced.

A Different Kind of Voice

So, this morning, standing on a treadmill in a small gym in Dayton, I pulled up one of my go to voices, Chase Hughes. Hughes is not a traditional clinician. He served as a Chief in the U.S. Navy, working in human intelligence and interrogation environments where understanding behavior is not theoretical, it is consequential. His work has been forged in observing people under pressure, identifying patterns, and understanding what human beings actually do when their systems are activated.

There is also something quietly refreshing about listening to someone like Hughes who did not come up through the traditional mental health pipeline. And I say that with a bit of intention. Because while there are exceptional clinicians doing deep, meaningful work, there is also a surprising number who stay confined to narrow modalities, incremental interventions, and, at times, ideological frameworks that drift further from the underlying neuroscience than toward it. It becomes a kind of professional echo chamber where language is refined but understanding is not always expanded. Hughes, coming out of a different world entirely, seems to have done a deeper dive into how the brain and body actually operate under stress than many clinicians who have spent years in formal training. That is not a universal statement, but it is common enough to be worth saying out loud.

What He Gets Right

In the video I was listening to, he laid out what he calls emotional debt, and the more I listened, the more I realized how much he was getting right. When the system is activated and cannot complete what it was designed to do, whether to fight, to flee, or even to fully collapse and recover, something remains. Not as a clean memory, but as a carried state. The body holds it. The system adapts around it. And over time, those incomplete responses begin to stack, creating a kind of ongoing pressure that people experience as chronic tension, anxiety, numbness, or a sense that something is never quite settled.

Where It Lives: The Body

From a NeuroFaith® perspective, this is where the conversation begins, not with the story, but with the body. What we understand through Polyvagal Theory is that the system moves through states. It mobilizes into activation when there is threat. It shifts toward shutdown when activation cannot be sustained. But what is often missing is the return to a regulated, connected state. The system becomes patterned in activation or collapse, and those

patterns begin to define a person's internal experience.

In that sense, the language of debt is helpful. Not because the body is literally keeping a ledger, but because the system is carrying incomplete processes that continue to exert influence. Something remains unresolved, and the organism organizes itself around that fact.

How We Try to Settle It

But the body is not meant to stay there. It is designed to return to regulation, and that movement is tied to connection. This is where neurocardiology becomes important. The work associated with HeartMath shows that the heart plays a central role in regulation. When a person moves into more coherent states, there is a shift toward order and stability that supports the broader system.

Because what we see next is that the system does not simply sit with unresolved activation. It adapts. It organizes. This is where Internal Family Systems gives us language that is both precise and humane. Parts take on roles. Some manage, striving to keep everything under control. Others act more urgently when the system is overwhelmed, stepping in to extinguish distress through substances, behaviors, rage, or withdrawal.

These are not random patterns.

They are attempts to deal with something that has not been resolved.

And this is where the metaphor of debt becomes even more revealing. These strategies do not resolve the underlying imbalance. They service it. They reduce the immediate pressure while leaving the core issue intact. Managing, performing, escaping, numbing—different expressions of the same underlying reality.

This is also where we have to be honest about psychotropics and other stabilizing strategies. There is a place for them. They can reduce suffering and create space. But they do not resolve the underlying pattern. They can become, in some cases, another form of debt servicing.

Left unaddressed, these patterns shape relationships. They affect how present we are, what we pass on, and how we show up in the lives of those we love.

Craig

And this is where it becomes deeply personal.

Just days before this ride, I sat with my brother-in-law, Craig, as he approaches the end of his life. What I saw in him was something both beautiful and sobering at the same time. Like so many of us, he spent much of his life, in one way or another, staying off the debt,

managing it, working around it, carrying it in ways that allowed life to function but not always in ways that brought full resolution.

But now, something has shifted.

There is a settling, a clarity, a willingness to face what is real without turning away. In his own way, he is resolving what he can, not perfectly, but honestly. There is a peace in that which is unmistakable when you are with him. It is a beautiful thing, and it is also quietly heartbreaking, because it naturally raises the question of what might have been different if that kind of resolution had come earlier, how much more connection, presence, and freedom might have been available along the way. That is not a judgment; it is a recognition that time matters and that what we avoid does not disappear, it waits.

That realization brings the question closer and makes it harder to ignore. Why do we wait? Why do we spend so much of our lives staying off the debt, managing, coping, adapting, rather than turning toward what is unresolved and allowing it to be worked through?

Because the cost is not just internal discomfort.

It is connection.

It is presence.

It is the very life we are meant to live.

The Road Ahead

As I continue this ride, moving from one place to the next, I find myself thinking less about the miles and more about what remains unresolved, not just in others, but in myself. Where have I managed well but not actually resolved? Where have I stayed just ahead of the deeper work? What would it mean to turn toward those places now, rather than later?

The road has a way of creating space for those questions without forcing answers. It strips away distraction and leaves you with what is there. And if you are willing to stay with it, something becomes clear over time. Healing is not about staying ahead of the debt. It is about turning toward it, allowing what has remained incomplete to be worked through, and moving into a different way of living that is no longer organized around avoidance.

That kind of movement is not immediate, and it is rarely comfortable, but it is the only movement that leads to something that resembles freedom. It is the shift from adaptation to restoration, from isolation to connection, from managing life to actually living it.

And like the ride that brought me here, it is almost always longer than we expect.

But it is the only road that is worth taking.