

Superdelegates

February 27, 2008

In a [previous commentary](#) I talked about how the current Democratic Party rules made it possible for Barack Obama to do so well in the primaries. There are another set of rules that might cause him to lose at the Democratic Convention.

Back in 1982, the Democratic Party created a special role for party leaders. They were designated as superdelegates and were created to prevent the party from nominating an unelectable candidate like George McGovern. At first, they provided a necessary boost to a candidate already headed for the nomination. This boost helped push Walter Mondale over Gary Hart in 1984. And the superdelegates helped confirm Michael Dukakis as the Democratic nominee in 1988.

But this year's Democratic race is so close that the superdelegates may decide the outcome. There are nearly 800 superdelegates, and that represents 19 percent of all the delegates. In the past, these superdelegates were able to bring closure to the nominating process. This time they could decide who the Democratic nominee might be, and that would most likely be the establishment candidate Hillary Clinton.

If they become the king-makers, it is easy to see that there will be lots of anger and frustration. This primary season has already begun to show the fault lines of race, gender, and generation. The animosity between the Clinton and Obama campaigns is well known. If the Democratic establishment decides the winner through the superdelegates, you have to wonder if the 2008 Denver Democratic Convention might start to look like the 1968 Chicago Democratic Convention.

Like the rules I talked about earlier, no one saw this coming. The Democratic Party rules for delegates has helped Barack Obama in the primaries. If the delegate count is close then it

is possible that the Democratic Party rules for superdelegates could help Hillary Clinton. At the moment, Barack Obama is building a lead so this concern may evaporate. But the party may still reconsider the rules they enacted years ago.

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Presidential Experience

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As once again citizens in four states go to the polls today, it has been interesting to see how the presidential campaign has unfolded. While many political pundits have made note of the number of times the words “change” and “hope” have been used in the campaign, I would like to highlight another word. That word is “experience.”

On the Republican side, John McCain talked about his experience in Washington while Mitt Romney talked about his experience running a business. On the Democratic side, Hillary Clinton has made a big issue of her years of experience compared to Barack Obama. My feeling is that experience is important, but character and values are even more important. Obviously, you don't want someone in the Oval Office who doesn't know his or her way around Washington. At the same time, the American people haven't exactly felt that experience is always a major prerequisite to the office.

In the last few decades, American voters have often put the less experienced candidate in office. President Gerald Ford was certainly more experienced than Governor Jimmy Carter. And after four years as president, Jimmy Carter was more experienced than former governor Ronald Reagan. But the

American people put the less experienced candidate in office.

In 1992, you could certainly say that George H.W. Bush was experienced. He had served eight years as vice-president and four years as president. Before that he had been ambassador to China and the head of the CIA. But in spite of all of that experience, the voters elected Governor Bill Clinton.

Sometimes experience is all that it's supposed to be. One president came into office with tremendous experience. He served ten years in the House of Representatives, was minister to Russia, then served ten years in the Senate, and four years as Secretary of State. James Buchanan was elected in 1856 but served only one term because he became one of America's worst presidents. In 1860, he was defeated by an inexperienced one-term congressman by the name of Abraham Lincoln.

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Dismantling the Electoral College

January 28, 2008

New Jersey recently became the second state to enter a compact that would effectively eliminate the power of the Electoral College to select a president. In December, the New Jersey legislature approved a measure that would deliver the state's 15 electoral votes for president to the winner of the national popular vote. Two weeks ago, Governor Corzine signed the bill which has now become law.

Maryland (with 10 electoral votes) is the only other state to pass the compact into law, but others have considered it.

Governors in California and Hawaii vetoed bills to join the compact. The Colorado Senate approved the proposal, but a House committee rejected it.

Sponsors of these measures argue that the compact would ensure that all states are competitive in presidential elections and would make all votes important. A spokesman for the governor said that New Jersey "has long been on the sidelines of presidential races and this measure would help put the Garden State back into competition during a presidential campaign."

But consider that this bill now may require electors from New Jersey to vote against their constituents. So who are they representing? Certainly they are not representing the voters of their state.

Because of third parties, our last four presidential elections haven't had any candidate with a popular vote majority. The Electoral College gives them that majority. It might be worth remembering that Abraham Lincoln won less than 40 percent of the popular vote and relied on the Electoral College majority for his authority.

And with problems of election fraud, we narrow the number of states where a recount can take place. Consider the 2000 Florida recount and multiply that by 50 and you can see the problem.

Even if you are convinced that the Electoral College is a bad idea, you should go about amending the Constitution. But what is happening is a surreptitious way for some states to do so without constitutional support.

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Democratic Delegate Count

February 26, 2008

For weeks commentators have been talking about the close delegate count between Hillary Clinton and Barack Obama. But anyone looking at the Democratic Party's rules for delegates probably would have predicted such a situation. In fact you could say that Barack Obama's sizable delegate count is due to a decision forced on the party 20 years ago by Jesse Jackson.

Columnist Ruth Marcus writes: "The stage was set for the current stalemate over five marathon days of negotiations in June 1988. In the fifth-floor conference room of a Washington law firm, representatives of Michael Dukakis, the party's nominee, and Jesse Jackson, his unsuccessful challenger, hashed out a new set of delegate selection rules." Jackson was upset that he did not have as many delegates as his popular vote would have indicated.

Jesse Jackson's assistant was Harold M. Ickes. He argued for "proportional representation rules that would award insurgent candidates a bigger share of delegates in future contests." Twenty years later, the rules Ickes proposed have been working against his friend, Hillary Clinton. She has won delegate-rich states like New York, New Jersey, and California. But Barack Obama has managed to stay close in those contests and pick up delegates in other contests to take the lead.

The Democratic rules give lots of weight to the losing candidate. Under the rules, three-fourths of the pledged delegates are allocated by congressional district, the remaining one-quarter according to the vote statewide. In California Hillary Clinton won 43 of the state's 53 congressional districts but only received 207 delegates to Obama's 163. If the Democrats used the Republican rules, Hillary Clinton would have received 316 delegates. Barack

Obama would have received just 54.

It is quite possible that both parties will revisit their delegate rules in the next few years. The Democrats' rules hurt Hillary Clinton and the Republicans' rules helped John McCain. Now that we have seen the results, it's time for the parties to reconsider their rules.

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Candidates and Character

January 24, 2008

How important is it to elect people with character to public office? The founders of this country thought it was very important.

Over the years, I have collected various quotes from the founders about the importance of character but recently ran across a quote from Samuel Adams. He is considered by many to be the father of the American Revolution. Certainly he understood why patriots fought and died for their freedom. He was also convinced we should elect people of character to public office.

He said: "If men of wisdom and knowledge, of moderation and temperance, of patience, fortitude and perseverance, of sobriety and true republican simplicity of manners, of zeal for the honor of the Supreme Being and the welfare of the commonwealth; if men possessed of these other excellent qualities are chosen to fill the seats of government, we may expect that our affairs will rest on a solid and permanent foundation."

These are wise words to consider during this political season. So often my conversations with listeners revolve around whether they can vote for someone who doesn't match their positions on key issues. I suggest they merely vote for the person who most reflects their values unless they cannot in good conscience vote for any of the candidates for that office. We are always going to have some disagreement with a candidate on some issues.

This year I am on the ballot as precinct chairman. So when I vote for myself, I will be voting for someone that I agree with 100 percent of the time. But I will probably have some disagreement with the candidates for other offices. But I will still vote for the person who most reflects my values, and you should do the same.

Samuel Adams reminds us that being right on the issues is important, but so is character. Consider the character of the candidates when you cast your vote.

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Debt and Credit

Introduction

We will be discussing the subject of debt from a biblical perspective. But before we begin looking at biblical principles concerning economics and finances, we need to put the problem of debt in perspective.

You cannot overemphasize the impact of debt on our society. It is the leading cause for divorce and also the reason for many more troubled marriages. It is also one of the causes for

depression as well as suicide. People in debt didn't start out to ruin their lives and the lives of their families, but the consequences are often devastating.

The Bible has quite a bit to say about money, and a significant part of these financial warnings concern debt. Proverbs 22:7 says, "The rich rule over the poor, and the borrower is a servant to the lender." When you borrow money and put yourself in debt, you put yourself in a situation where the lender has significant influence over you.

Many other verses in Proverbs also warn about the potential danger of debt (Proverbs 1:13-15; 17:18; 22:26-27; 27:13). While this does not mean that we can never be in debt, it does warn us about its dangers.

Romans 13:8 is an often misunderstood verse because it says, "Owe nothing to anyone."

Although some theologians have argued that this verse prohibits debt, the passage needs to be seen in context. This passage is not a specific teaching about debt, but rather a summary of our duty as Christians to governmental authority. We should not owe anything to anyone (honor, taxes, etc.).

The Bible is filled with passages that provide guidelines to lending and borrowing. If debt was always wrong, then these passages would not exist and there would be a clear prohibition against debt. But the implication of Romans 13:8 seems to be that we should pay our debts off as quickly as possible.

At this point, it would be good to make a distinction between debt and credit. Often in our society, the two words are used interchangeably. To put it simply, debt is something that is owed. The Bible does not prohibit borrowing, but it certainly does not recommend it. Credit is the establishment of mutual trust between a lender and borrower.

At the outset, let me acknowledge that some people end up in debt due to no fault of their own. They may have been swindled in a business. They may have made a good faith attempt to start a business but were unsuccessful because their competitors or suppliers cheated them. They may have been unfairly sued in court. The reasons are many.

The Consequences of Debt

What are the consequences of debt? The Bible describes debt as a form of slavery. Proverbs 22:7 says: "The rich rule over the poor, and the borrower is a servant to the lender." The borrower becomes a servant (or slave) to the person who is the lender.

If you look in the Old Testament, you will notice that debt was often connected to slavery. For example, both debts and slavery were cancelled in the years of Jubilee. Sometimes people even put themselves in slavery because of debt (Deut. 15:2, 12).

Today we may not be in actual slavery from debt, but it may feel like it some times. We have all heard the phrase, "I owe, I owe, so it's off to work I go." If you are deep in debt you know that there may be very few days off and perhaps no vacation. Someone in debt can begin to feel like a slave.

How can you know if you are too far in debt? Here are a few questions to ask yourself. Do you have an increasing collection of past-due bills on your desk? Do you drive down the road hoping you will win the lottery? Do you feel stress every time you think about your finances? Do you avoid answering the phone because you think it might be a collection agency? Do you make only minimum payments on credit cards?

One of the consequences of debt is we often deny reality. In order to realistically deal with the debt in our lives we need to get rid of some of the silly ideas running around in our

heads.

For example, you are *not* going to win the lottery. Your debt problem is *not* going to go away if you just ignore it. And a computer glitch in your lender's computer is *not* going to accidentally wipe out your financial records so that you don't have to repay your debt.

Another consequence of debt is a loss of integrity. When we cannot pay, we start saying "the check's in the mail" when it isn't. We not only kid ourselves but we try to mislead others about the extent of our problem with debt.

Sometimes debt even leads to dishonesty. Psalm 37:21 says: "The wicked borrows and does not pay back." We should repay our debts.

A third consequence of debt is addiction. Debt is addictive. Once in debt we begin to get comfortable with cars, consumer goods, furniture, etc., all funded through debt. Once we reach that comfort level, we go into further debt.

A final consequence of debt is stress. Stress experts have calculated the impact of various stress factors on our lives.[\[1\]](#) Some of the greatest are death of a spouse and divorce. But it is amazing how many other stress factors are financially related (change in financial state, mortgage over \$100,000). When we owe more than we can pay, we worry and feel a heavy load of stress that wouldn't exist if we lived debt free.

Credit Card Debt

To listen to the news reports, you would think that Americans are drowning in debt, but the story is not that simple. The latest economic statistics say that the average U.S. household has more than \$9,000 in credit card debt. The average household also spends more than \$1,300 a year in interest

payments.

While these numbers are true, they are also misleading. The average debt per American household with at least one credit card is \$9,000. But nearly one-fourth of Americans don't even own credit cards.

An even more telling fact is that more than thirty percent of American households paid off their most recent credit cards bills in full. So actually a majority of Americans owe nothing to credit card companies. Of the households that do owe money on credit cards, the median balance was \$2,200. Only about 1 in 12 American households owe more than \$9,000 on credit cards.

The \$9,000 figure comes from CardWeb. It takes the outstanding credit card debt in America and divides it by the number of households that have at least one credit card. While the average is accurate, it is misleading.

Liz Pulliam Weston, writing for MSN Money, explains: "The example I usually give to illustrate the fallacy of averages is to imagine that you and 17 of your friends were having dinner with Bill Gates and Warren Buffett. The average net worth of a person at that table would be about \$5 billion. The fact that everybody else's personal net worth was a lot less wouldn't affect the average that much because Bill and Warren are so much wealthier than the rest of us." [\[2\]](#)

Yes, Americans are in debt. And some Americans are really in debt. If you are one of those individuals, you should apply the biblical principles we are discussing to your situation. If you are not in debt, learn a vicarious lesson about what can happen if you don't pay attention to debt.

Here are some principles for dealing with credit card debt. First, realize that the problem is not the credit card in your hand. The problem may be with the person holding the credit card. Proverbs 22:3 says, "The prudent sees the evil and hides

himself, but the naïve go on, and are punished for it.”

Second, never use credit cards except for budgeted purchases. Impulse shopping with credit cards is one of the major reasons people find themselves in debt.

Third, pay off your credit cards every month. If you cannot pay off your credit card bill, don't use your credit card again until you can pay your bill.

Home Mortgage

Most Christian financial counselors put a home mortgage in a different category than other debt. There are a number of reasons for this.

First, a home loan is secured by the equity in the home. After an initial down payment, a loan schedule (of principle and interest) is applied to the balance of the home expense. If a homeowner faces a financial crisis, he or she can sell the house and use that amount to retire the loan.

Second, a home is often an appreciating asset. In many housing markets, the price of a home increases every year. This makes it an even less risky financial investment. But of course, what goes up can also go down. Some homeowners have seen the value of their home decrease significantly. That affects their ability to repay their home loan if they need to sell their house.

Third, a home mortgage is a tax deduction and thus provides a small financial benefit to homeowners that they would not have if they were renting. At the same time, eager home buyers shouldn't over-estimate the value of this and justify buying a home that is beyond their means.

Fourth, the interest in a home loan is usually within a few percentage points of the prime rate. This means that the

interest rate in a typical home loan is about one third the interest rate of a typical credit card.

While a home mortgage may be different from other forms of debt, that doesn't mean there aren't dangers and pitfalls. As we have already mentioned, people buy homes assuming that they will appreciate in value. But many find that the house prices stagnate or even decline. After paying closing costs, they may owe more on their home loan than they received from the sale of their house.

Another concern about a home mortgage is that many homeowners end up buying more house than they can really afford. Just because they qualify for a particular house doesn't mean they should buy a house that will stretch them financially.

Changing financial circumstances may surprise a couple that qualifies for a house mortgage. For example, the wife may get pregnant and no longer be able to work and provide the income necessary to make the monthly mortgage payment. Either partner might get laid off from work and not provide the necessary income. And there are always unexpected expenses for homeowners (new furnace, hot water heater, etc.) that couples may not have budgeted for when they purchased a home.

One formula that is often used in considering a home mortgage is to buy a home that is less than two and a half times a family's annual gross income. Another is to consider what you can currently pay in rent and compare that amount to the home mortgage (plus the additional expenses such as insurance, taxes, etc.). The two amounts should be similar.

Getting Out of Debt

Let's conclude by talking about how to get out of debt. If you are already in debt, you need to break the debt cycle with discipline applied over time.

First, establish the right priorities. God owns it all. Unfortunately, we often believe that we own it all. We need to mentally transfer ownership of all our possessions to God (Psalm 8). This would also include giving the Lord His part and honoring Him with your giving (even if it is a small amount).

Second, stop borrowing. If a pipe broke in your house, the first thing to you would do is shut off the water before you started to mop up the water. Before you do anything else, "shut off" the borrowing. Don't use your credit card. Don't take out a bank loan.

Third, develop a budget. This is something you might do by yourself or with the help of many online ministries and financial services that provides guidelines. Or you may consult with a financial expert who can give you guidelines.

You would begin by making a list of all of your monthly expenses (mortgage or rent, utilities, groceries, car payments, credit card bills, etc.). Then you need to establish a priority for the loans that you have that are outstanding. This should include information about the amount owed and the interest rates. Then you need to set aside a realistic budget that allows you to have enough money to pay off the loans in a systematic way.

Write to each creditor with a repayment plan based upon this realistic budget. It might be good to even include a financial statement and a copy of your budget so they can see that you are serious about getting out of debt.

Fourth, begin to retire your debt. If you can, pay extra on the debts with the highest interest rates. If all of them have comparable interest rates, you might instead pay extra on the smallest balance. By paying that off first, you will have a feeling of accomplishment and then free up some of your income to tackle your next debt.

Fifth, develop new spending habits. For example, if you generate extra income from working overtime or at an extra job, use that to retire your debt faster. Don't assume that because you have some extra discretionary income you can use that to spend it on yourself.

Before you buy anything, question yourself. If an item isn't in your budget, ask yourself if you really need it and how much use you will get out of it. We often spend because we are used to spending. Change your spending habits.

Debt is like a form of slavery. Do what you can to be debt free. If you follow these steps faithfully, that can take place in a few years. Debt freedom will reduce your stress and free you up to accomplish what God intends for you to do.

Notes

1. The Holmes-Rahe Scale, www.geocities.com/beyond_stretched/holmes.htm.
2. Liz Pulliam Weston, "The big lie about credit card debt," MSN Money, 30 July 2007, tinyurl.com/33zrut.

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Islam in the Modern World: A Christian Perspective

Islam is a global threat unlike anything ever seen before in the history of the world. Its frighteningly different paradigm of conquest and disrespect for any non-Muslim people and cultures needs to be grasped in order to deal with it. When contrasted with the biblical worldview of Christianity, Islam presents a radically different view of God and mankind. Kerby

Anderson highlights some of the radical differences between the Christianity of the Bible and the Islam of the Koran.

Islam and the Clash of Civilizations

Islam is a seventh century religion. For a moment, think about that statement. I doubt anyone would consider Christianity a first century religion. You might acknowledge that it began in the first century, but you wouldn't probably describe it as a religion of the first century because the timeless principles of the gospel have adapted to the times in which they are communicated.

In many ways, Islam has remained stuck in the century in which it developed. One of the great questions of the twenty-first century is whether it will adapt to the modern era. Certainly many Muslims have done so, but radical Muslims have not.

Perhaps the leading scholar on Islam in this country is the emeritus professor from Princeton University, Bernard Lewis. This is what he had to say about Islam and the modern world:

Islam has brought comfort and peace of mind to countless millions of men and women. It has given dignity and meaning to drab and impoverished lives. It has taught people of different races to live in brotherhood and people of different creeds to live side by side in reasonable tolerance. It inspired a great civilization in which others besides Muslims lived creative and useful lives and which, by its achievement, enriched the whole world. But Islam, like other religions, has also known periods when it inspired in some of its followers a mood of hatred and violence. It is our misfortune that part, though by no means all or even most, of the Muslim world is now going through such a period, and that much, though again not all, of that hatred is directed against us.[\[1\]](#)

This certainly does not mean that all Muslims want to engage

in jihad warfare against America and the West. But it does mean that there is a growing clash of civilizations.[{2}](#)

Bernard Lewis continues:

In the classical Islamic view, to which many Muslims are beginning to return, the world and all mankind are divided into two: the House of Islam, where the Muslim law and faith prevail, and the rest, known as the House of Unbelief or the House of War, which it is the duty of Muslims ultimately to bring to Islam.

It should by now be clear that we are facing a mood and a movement far transcending the level of issues and policies and the governments that pursue them. This is no less than a clash of civilizations—the perhaps irrational but surely historic reaction of an ancient rival against our Judeo-Christian heritage, our secular present, and the worldwide expansion of both. It is crucially important that we on our side should not be provoked into an equally historic but also equally irrational reaction against the rival.[{3}](#)

This is the challenge for the twenty-first century. Will Islam adapt to the modern world, or will there continue to be a clash of civilizations?

Muslim Intelligentsia

Not everyone accepts the clash of civilizations analysis. William Tucker, writing in the *American Spectator*, believes that the actual conflict results from what he calls the Muslim Intelligentsia.

He says that “we are not facing a clash of civilizations so much as a conflict with an educated segment of a civilization that produces some very weird, sexually disoriented men. Poverty has nothing to do with it. It is stunning to meet the al Qaeda roster—one highly accomplished scholar after another

with advanced degrees in chemistry, biology, medicine, engineering, a large percentage of them educated in the United States.”[{4}](#)

This analysis is contrary to the many statements that have been made in the past that poverty breeds terrorism. While it is certainly true that many recruits for jihad come from impoverished situations, it is also true that the leadership comes from those who are well-educated and highly accomplished.

William Tucker believes that those who wish to engage in jihad warfare against the U.S. and the West bear a striking resemblance to the student revolutionaries during the 1960s on American universities. He calls them “overprivileged children” who he believes need to prove themselves (and their manhood) in the world. He also believes that “this is confounded by a polygamous society where fathers are often distant from their sons and where men and women barely encounter each other as young adults.”

Tucker says that our current conflict with Islam is not a war against a whole civilization. He point out that the jihad warriors are despised as much in their own countries as they are in the West. “Egyptians are sick to death of the Muslim Brotherhood and its casual slaughter. The war between Fundamentalists and secular authorities in Algeria cost 100,000 lives.”[{5}](#)

He concludes that we are effectively at war with a Muslim intelligentsia. These are essentially “the same people who brought us the horrors of the French Revolution and 20th century Communism. With their obsession for moral purity and their rational hatred that goes beyond all irrationality, these warrior-intellectuals are wreaking the same havoc in the Middle East as they did in Jacobin France and Mao Tse-tung’s China.”

Certainly we are facing a clash of civilizations between Islam and the West. But it is helpful to understand Tucker's analysis. In any war it is important to know who you are fighting and what their motives might be. This understanding is one more important piece of the puzzle in the war on terrorism.

Extent of the Radical Muslim Threat

What is the extent of the threat from radical Muslims? This is hard to guess, but there are some commentators who have tried to provide a reasonable estimate. Dennis Prager provides an overview of the extent of the threat:

Anyone else sees the contemporary reality—the genocidal Islamic regime in Sudan; the widespread Muslim theological and emotional support for the killing of a Muslim who converts to another religion; the absence of freedom in Muslim-majority countries; the widespread support for Palestinians who randomly murder Israelis; the primitive state in which women are kept in many Muslim countries; the celebration of death; the honor killings of daughters, and so much else that is terrible in significant parts of the Muslim world—knows that civilized humanity has a new evil to fight. [\[6\]](#)

He argues that just as previous generations had to fight the Nazis and the communists, so this generation has to confront militant Islam. But he also notes something is dramatically different about the present Muslim threat. He says:

Far fewer people believed in Nazism or in communism than believe in Islam generally or in authoritarian Islam specifically. There are one billion Muslims in the world. If just 10 percent believe in the Islam of Hamas, the Taliban, the Sudanese regime, Saudi Arabia, Wahhabism, bin Laden, Islamic Jihad, the Finley Park Mosque in London or

Hizbollah—and it is inconceivable that only one of 10 Muslims supports any of these groups' ideologies—that means a true believing enemy of at least 100 million people.[{7}](#)

This very large number of people poses a threat that is unprecedented. Never has civilization has to confront such large numbers of those would wish to destroy civilization.

So what is the threat in the United States? Columnist Douglas MacKinnon has some chilling statistics. While he recognizes that most Muslims in the U.S. are peace-loving, he begins to break down the percentages. He says:

[I]f we accept the estimate that there are 6 million Muslim-Americans in our country, and 99% of them are law abiding citizens who are loyal to our nation, then that means that there may be—may be—1% who might put a twisted version of Islamic extremism before the wellbeing of their fellow Americans. When you stop to think that 1% of 6 million is 60,000 individuals, that then seems like a very intimidating one percent. Let's go to the good side of extreme and say that 99.9 percent of all Muslim-Americans would never turn on their own government. That would still leave a questionable 1/10th one percent—or 6,000 potential terrorist sympathizers.[{8}](#)

You can see that even the most conservative estimate of possible jihad warriors in this country results in a scary scenario for the future.

Women in Islam

One of the areas where Islam has had difficulty in adapting to the modern world has been in its treatment of women. While some Muslim leaders actually claim that Islam actually liberates women, contemporary examples prove otherwise. Women who lived under Taliban rule in Afghanistan or who live under Sharia law in many Muslim countries today do not enjoy equal

rights.

While it is true that many Muslims do respect and honor women, it is not true that those ideas can be found in the Qur'an. Here are just a few passages that illustrate the way women are to be treated. According to the Qur'an, women are considered inferior to men: "Men have authority over women because God has made the one superior to the other" (Sura 4:34). The Qur'an also restricts a woman's testimony in court. According to Sura 2:282, her testimony is worth half as much as that of a man.

Polygamy is sanctioned in Islam, and practiced in many Muslim countries. Sura 4:3 says, "If we fear that ye shall not be able to deal justly with the orphans, marry women of your choice, two or three or four; but if we fear that ye shall not be able to deal justly with them, then only one, or a captive that your hand possess, that will be more suitable, to prevent you from doing injustice."

Women in many Muslim countries cover their faces. The justification for that can be found in the Qur'an that teaches that women must "lower their gaze and guard their modesty: that they should not display their beauty and ornaments except what must ordinarily appear thereof: that they should draw their veils over their bosoms and not display their beauty except to their husbands, their fathers" (Sura 24:31).

Women in many Muslim countries cannot leave their house alone. Again, this is part of Islamic law. It states that a "husband may forbid his wife to leave the home."[{9}](#) It also places other requirements. For example, "a woman may not leave the city without her husband or a member of her unmarriageable kin accompanying her, unless the journey is obligatory, like the hajj. It is unlawful for her to travel otherwise, and unlawful for her husband to allow her to."[{10}](#)

Not only was this practiced in Afghanistan under the Taliban,

it is found in countries like Saudi Arabia. In that country, women cannot drive nor can they leave their home without being accompanied by a male family member. Amnesty International reports that women in Saudi Arabia “who walk unaccompanied, or are in the company of a man who is neither their husband nor close relative, are at risk of arrest on suspicion of prostitution” or other moral offenses.[{11}](#)

Church and State in Islam

Islam and the West differ on many fundamental issues, but one of the most significant is whether the institutions of church and state should be separated. Hundreds of years of Western tradition have demonstrated the wisdom of keeping these institutions separated and the danger that ensues when the ecclesiastical and civil institutions are melded into one.

Bernard Lewis explains that no such separation exists in Islam:

In [the Islamic] world, religion embraces far more than it does in the Christian or post-Christian world. We are accustomed to talking of church and state and a whole series of pairs of words that go with them—lay and ecclesiastical, secular and religious, spiritual and temporal, and so on. These pairs of words simply do not exist in classical Islamic terminology because the dichotomy that these words express is unknown.[{12}](#)

Since the words (and the concepts) do not exist in Islam, it becomes difficult to see how to form democracies in the Muslim world. Essential to the functioning of these governments is a belief in the separation of powers. This would not only include a horizontal separation of powers (executive, legislative, and judicial), but a religious separations of powers (ecclesiastical and civil).

Chuck Colson says that “Islam is a theocratic belief system.

It believes in not just a state church, but a church state. And so, it doesn't advance like Christianity does. These are radically different views of reality." {13}

This leads to another fundamental difference between Islam and Christianity. As we have discussed in previous articles, {14} Islam historically has advanced by force or compulsion. Chuck Colson puts it this way: "Christianity advances by love, it advances by winning people over, it advances by the grace of God; radical Islam advances by force." {15}

Even within Muslim countries, Islam advances by compulsion. But it is important to point out that the Qur'an (2:256) says "there is no compulsion in religion." But that really depends upon your definition of compulsion.

A closer look at Islamic law demonstrates a veiled threat that many believe is tantamount to compulsion. For example, Muhammad instructed his followers to invite non-Muslims to accept Islam before waging war against them. If they refused, warfare would follow or second class status. They would be inferiors in the Muslim social order and pay a special tax. This tax (known as the jizya) is required in Sura 9:29. If they pay it, they may live, but if they refuse to pay it, warfare will ensue.

While those of us in the West would consider this compulsion, the traditional Muslim interpretation of this would be that this would fit into the category of "no compulsion."

Notes

1. Bernard Lewis, "The Roots of Muslim Rage," *Atlantic Monthly*, September 1990, www.theatlantic.com/doc/prem/199009/muslim-rage.
2. See my article "The Clash of Civilizations," Probe Ministries, 2002, probe.org/the-clash-of-civilizations/.
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Christian Worldview and Social Issues

Biblical Principles

How can we apply a Christian worldview to social and political issues? I would like to set forth some key biblical principles that we can apply to these issues.

A key biblical principle that applies to the area of bioethics is the sanctity of human life. Such verses as Psalm 139:13-16 show that God's care and concern extends to the womb. Other verses such as Jeremiah 1:5, Judges 13:7-8, Psalm 51:5 and Exodus 21:22-25 give additional perspective and framework to this principle. These principles can be applied to issues ranging from [abortion](#) to [stem cell research](#) to [infanticide](#).

A related biblical principle involves the equality of human beings. The Bible teaches that God has made "of one blood all nations of men" (Acts 17:26). The Bible also teaches that it is wrong for a Christian to have feelings of superiority (Phil. 2). Believers are told not to make class distinctions between various people (James 2). Paul teaches the spiritual equality of all people in Christ (Gal. 3:28; Col. 3:11). These principles apply to [racial relations](#) and [our view of government](#).

A third principle is a biblical perspective on marriage. Marriage is God's plan and provides intimate companionship for life (Gen. 2:18). Marriage provides a context for the procreation and nurture of children (Eph. 6:1-2). And finally, marriage provides a godly outlet for sexual desire (1 Cor. 7:2). These principles can be applied to such diverse issues as artificial reproduction (which often introduces a third party into the pregnancy) and [cohabitation](#) (living together).

Another biblical principle involves sexual ethics. The Bible teaches that sex is to be within the bounds of marriage, as a man and the woman become one flesh (Eph. 5:31). Paul teaches that we should "avoid sexual immorality" and learn to control our own body in a way that is "holy and honorable" (1 Thess.

4:3-5). He admonishes us to flee sexual immorality (1 Cor. 6:18). These principles apply to such issues as [premarital sex](#), [adultery](#), and [homosexuality](#).

A final principle concerns government and our obedience to civil authority. Government is ordained by God (Rom.13:1-7). We are to render service and obedience to the government (Matt. 22:21) and submit to civil authority (1 Pet. 2:13-17). Even though we are to obey government, there may be certain times when we might be forced to obey God rather than men (Acts 5:29). These principles apply to issues such as [war](#), [civil disobedience](#), [politics](#), and [government](#).

Communicating in a Secular Culture

How can we communicate biblical morality effectively to a secular culture? Here are a few principles.

First, we must interpret Scripture properly. Too often, Christians have passed off their sociological preferences (on issues like abortion or homosexual behavior) instead of doing proper biblical exegesis. The result has often been *a priori* conclusions buttressed with improper proof-texting.

In areas where the Bible clearly speaks, we should exercise our prophetic voice as we seek to be salt and light (Matt. 5:13-16). In other areas, concessions should be allowed.

The apostle Paul recognized that the first priority of Christians is to preach the gospel. He refused to allow various distinctions to hamper his effectiveness, and he tried to “become all things to all men” that he might save some (1 Cor. 9:22). Christians must stand firm for biblical truth, yet also recognize the greater need for the unsaved person to hear a loving presentation of the gospel.

Second, Christians should carefully develop biblical principles which can be applied to contemporary social and

medical issues. Christians often jump immediately from biblical passages into political and social programs. They wrongly neglect the important intermediate step of applying biblical principles within a particular social and cultural situation.

Third, Christians should articulate the moral teachings of Scripture in ways that are meaningful in a pluralistic society. Philosophical principles like the “right to life” or “the dangers of promiscuity” can be appealed to as part of common grace. Scientific, social, legal, and ethical considerations can be useful in arguing for biblical principles in a secular culture.

Christians can argue in a public arena against abortion on the basis of scientific and legal evidence. Medical advances in embryology and fetology show that human life exists in the womb. A legal analysis of the Supreme Court’s *Roe v. Wade* decision shows the justices violated a standard principle of jurisprudence. The burden of proof is placed on the life-taker and the benefit of the doubt is given to the life-saver.

This does not mean we should sublimate the biblical message. But our effectiveness in the public arena will be improved if we elaborate the scientific, social, legal, and ethical aspects of a particular issue instead of trying to articulate our case on Scripture alone.

Christians should develop effective ways to communicate biblical morality to our secular culture. Law and public policy should be based upon biblical morality which results from an accurate interpretation of Scripture and a careful application to society.

Christian Principles in Social Action

How should Christians be involved in the social and political arena? Here are a few key principles.

First, Christians must remember that they have a dual citizenship. On the one hand, their citizenship is in heaven and not on earth (Phil. 3:17–21). Christians must remind themselves that God is sovereign over human affairs even when circumstances look dark and discouraging. On the other hand, the Bible also teaches that Christians are citizens of this earth (Matt. 22:15–22). They are to obey government (Rom. 13:1–7) and work within the social and political circumstances to affect change. Christians are to pray for those in authority (1 Tim. 2:1–4) and to obey those in authority.

Jesus compared the kingdom of heaven to leaven hidden in three pecks of meal (Matt. 13:33). The meal represents the world, and the leaven represents the Christian presence in it. We are to exercise our influence within society, seeking to bring about change that way. Though the Christian presence may seem as insignificant as leaven in meal, nevertheless we are to bring about the same profound change.

Second, Christians must remember that God is sovereign. As the Sovereign over the nations, He bestows power on whom He wishes (Dan. 4:17), and He can turn the heart of a king wherever He wishes (Prov. 21:1).

Third, Christians must use their specific gifts within the social and political arenas. Christians have different gifts and ministries (1 Cor. 12:4–6). Some may be called to a higher level of political participation than others (e.g., a candidate for school board or for Congress). All have a responsibility to be involved in society, but some are called to a higher level of social service, such as a social worker or crisis pregnancy center worker. Christians must recognize the diversity of gifts and encourage fellow believers to use their individual gifts for the greatest impact.

Fourth, Christians should channel their social and political activity through the church. Christians need to be accountable

to each other, especially as they seek to make an impact on society. Wise leadership can prevent zealous evangelical Christians from repeating mistakes made in previous decades by other Christians.

The local church should also provide a context for compassionate social service. In the New Testament, the local church became a training ground for social action (Acts 2:45; 4:34). Meeting the needs of the poor, the infirm, the elderly, and widows is a responsibility of the church. Ministries to these groups can provide a foundation and a catalyst for further outreach and ministry to the community at large.

Christians are to be the salt of the earth and the light of the world (Matt. 5:13–16). In our needy society, we have abundant opportunities to preach the gospel of Jesus Christ and meet significant social needs. By combining these two areas of preaching and ministry, Christians can make a strategic difference in society.

Fallacies and Tactics

Let's now focus on some [logical fallacies and tactics](#) used against Christians. We need to exercise discernment and be on alert for these attempts to sidetrack moral and biblical reflection on some of the key issues of our day.

The first tactic is *equivocation*. This is the use of vague terms. Someone can start off using language we think we understand and then veer off into a new meaning. If you have been listening to the Probe radio program for any time, you are well aware of the fact that religious cults are often guilty of this. A cult member might say that he believes in salvation by grace. But what he really means is that you have to join his cult and work your way toward salvation. Make people define the vague terms they use.

This tactic is used frequently in bioethics. Proponents of

embryonic stem cell research often will not acknowledge the distinction between adult stem cells and embryonic stem cells. Those trying to legalize cloning will refer to it as “somatic cell nuclear transfer.” Unless you have a scientific background, you will not know that it is essentially the same thing.

A second tactic is what is often called “*card stacking*.” That is when an opponent has a selective use of evidence. Don’t jump on the latest bandwagon and intellectual fad without checking the evidence. Many advocates are guilty of listing all the points in their favor while ignoring the serious points against it.

For example, the major biology textbooks used in high school and college never provide students with evidence against evolution. Jonathan Wells, in his book [*Icons of Evolution*](#), shows that the examples that are used in most textbooks are either wrong or misleading. Some of the examples are known frauds (such as the Haeckel embryos) and continue to show up in textbooks decades after they were shown to be fraudulent.

A third tactic is “*appeal to authority*.” That means a person is relying on authority to the exclusion of logic and evidence. Just because an expert says it doesn’t necessarily make it true. We live in a culture that worships experts, but not all experts are right. Hiram’s Law says, “If you consult enough experts, you can confirm any opinion.”

Those who argue that global warming is caused solely by human activity often say that “the debate in the scientific community is over.” But an Internet search of critics of the theories behind global warming will show that there are many scientists with credentials in climatology or meteorology who have questions about the theory. It is not accurate to say that the debate is over when the debate still seems to be taking place.

A fourth tactic often used against Christians is known as an *ad hominem* attack. This is Latin for "against the man." People using this tactic attack the person instead of dealing with the validity of their argument. Often the soundness of an argument is inversely proportional to the amount of *ad hominem* rhetoric. If there is evidence for the position, proponents usually argue the merits of the position. When evidence is lacking, they attack the critics.

Christians who want public libraries to filter pornography from minors are accused of censorship. Citizens who want to define marriage as between one man and one woman are called bigots. Scientists who criticize evolution are subjected to withering attacks on their character and scientific credentials. Scientists who question global warming are compared to holocaust deniers.

Another tactic is the *straw man argument*. This is done by making your opponent's argument seem so ridiculous that it is easy to attack and knock down. Liberal commentators say that evangelical Christians want to implement a religious theocracy in America. That's not true. But the hyperbole works to marginalize Christian activists who believe they have a responsibility to speak to social and political issues within society.

A sixth tactic is *sidestepping*. This is done when someone dodges the issue by changing the subject. Ask a proponent of abortion whether the fetus is human and you are likely to see this technique in action. He or she might start talking about a woman's right to choose or the right of women to control their own bodies. Perhaps you will hear a discourse on the need to tolerate various viewpoints in a pluralistic society. But you probably won't get a straight answer to an important question.

A final tactic is the "*red herring*." That means to go off on a tangent (and is taken from the practice of luring hunting dogs

off the trail with the scent of a herring). Proponents of embryonic stem cell research rarely will talk about the morality of destroying human embryos. Instead they will go off on a tangent and talk about the various diseases that could be treated and the thousands of people who could be helped with the research.

Be on the alert when someone in a debate changes the subject. They may want to argue their points on more familiar ground, or they may know they cannot win their argument on the relevant issue at hand.

A person with discernment will recognize these tactics and beware. We are called to develop discernment as we tear down false arguments raised up against the knowledge of God. By doing this we will learn to take every thought captive to the obedience to Christ (2 Cor. 10:4-5).

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Origin Science

There is a fundamental distinction between operation science and origin science. The founders of modern science had a Christian view of creation.

Origin Science versus Operation Science

Recently Probe produced a DVD based small group curriculum entitled *Redeeming Darwin: The Intelligent Design Controversy*. It has been a great way to inform Christians about Intelligent Design and show them how to use a conversation about this topic to share the gospel.

This year also marks the twentieth anniversary of a book

Norman Geisler and I published entitled *Origin Science*.^{1} In light of the current controversy concerning intelligent design, I want to revisit some of the points we made in this book because they help us better understand some of the key elements in the debate about origins.

The foundational concept in the book was that there is a fundamental difference between operation science and origin science. Operation science is what most of us think of when we talk about science. It deals with regularities. In other words, there are regular recurring patterns that we can observe, and we can do experiments on those patterns. Observation and repeatability are two foundational tools of operation science.

Origin science differs from operation science because it does not deal with present regularities. Instead it focuses on a singular action in the past. As we say in the book, "The great events of origin were singularities. The origin of the universe is not recurring. Nor is the origin of life, or the origin of major new forms of life."^{2}

We argued that "a science which deals with origin events does not fall within the category of empirical science, which deals with observed regularities in the present. Rather, it is more like forensic science."^{3} In many ways, origin science is more like the scientific investigations done by crime scene investigators. The crime was a singular event and often there was no observer. But CSI investigators can use the available evidence to reconstruct the crime.

Likewise, research into origin science must use the available evidence (the bones and the stones) to try to reconstruct a past event. We therefore concluded that:

In origin science it is necessary to find analogies in the present to these events in the past. Thus, for example, if evidence is forthcoming that life can now be synthesized

from chemicals (without intelligent manipulation) under conditions similar to those reasonably assumed to have once existed on the primitive earth, then a naturalistic (secondary-cause) explanation of the origin of life is plausible. If, on the other hand, it can be shown that the kind of complex information found in a living cell is similar to that which can be regularly produced by an intelligent (primary) cause, then it can be plausibly argued that there was an intelligent cause of the first living organism.[{4}](#)

Rise of Modern Science

When we discuss the differences between origin science and operation science, it is important to point out that evolutionists and creationist differ in what they believe caused the origin of the universe, the origin of life, and the origin of major life forms. "Evolutionists posit a secondary natural cause for them; creationists argue for a supernatural primary cause."[{5}](#)

Evolutionists argue that a naturalistic explanation is all that is necessary to explain these origin events. There is no need for the supernatural. Julian Huxley, speaking at the Darwin centennial celebration in Chicago, declared: "In the evolutionary pattern of thought there is no longer need or room for the supernatural. The earth was not created; it evolved. So did all the animals and plants that inhabit it, including our human selves, mind and soul as well as brain and body. So did religion."[{6}](#)

Although most scientists today make no room for the supernatural, that was not always the case. In fact, it can be argued that it was a Christian view of reality that essentially gave rise to modern science.

In a landmark article on this topic M.B. Foster asked: "What

is the source of the un-Greek elements which were imported into philosophy by the post-Reformation philosophers, and which constitute the modernity of modern philosophy? And . . . what is the source of those un-Greek elements in the modern theory of nature by which the peculiar character of the modern science of nature was to be determined?" These are two important questions. He said: "The answer to the first question is: The Christian revelation, and the answer to the second: The Christian doctrine of creation."[{7}](#)

Foster argued that modern empirical science did not emerge from a Greek view of nature. Instead it arose because the founders of modern science had a Christian view of nature. They "were the first to take seriously in their science the Christian doctrine that nature is created."[{8}](#)

Foster argued that only when the Greek concept of necessary forms in nature had given way to the Judeo-Christian idea of a contingent creation did it become necessary to take an empirical route to finding scientific truth. Once these scientists came to view nature as contingent creation it became necessary to use observation and experimentation to understand it. From there, modern science arose.

Francis Bacon

Francis Bacon's belief in the concept of creation is well known. Bacon even confessed that his motivation to observe and experiment was based on the creation mandate in which God said to man: "Be fruitful and multiply, and fill the earth and subdue it; and have dominion over [it]." (Gen. 1:28).

Of this mandate to subdue creation Bacon wrote, "Only let the human race recover that right over nature which belongs to it by divine bequest, and let power be given it; the exercise thereof will be governed by sound reason and true religion."[{9}](#)

Speaking of the natural world, Bacon declared, "The beginning is from God: for the business which is at hand, having the character of good so strongly impressed upon it, appears manifestly to proceed from God who is the author of good, and Father of Lights."[{10}](#)

Bacon believed that a careful observer of nature could discover certain "fixed laws" which he could use in subduing the world and have dominion over creation. In fact, he believed that nature (like the Bible) is the revelation of God. So Christians need not fear that any discovery in God's world (science) will destroy their faith in God's Word (Scripture). For "if the matter be truly considered, natural philosophy is, after the word of God, at once the surest medicine against superstition and the most approved nourishment for faith, and therefore she is rightly given to religion as her most faithful handmaid, since the one displays the will of God, the other his power."[{11}](#)

Bacon believed he could discover the orderly laws by which God established in the creation. He described three approaches:

The men of experiment are like the ant, they only collect and use; the reasoners resemble spiders, who make cobwebs out of their own substance. But the bee takes a middle course; it gathers its material from the flowers of the garden and of the field, but transforms and digests it by a power of its own.[{12}](#)

Therefore the modern scientist is neither a scholastic spider nor an empirical ant but a Baconian bee who extracts from nature what is available for transformation.

Bacon's understanding of Scripture was shaped by the writings of John Calvin. Both Calvin and Bacon were trained in the methods of Renaissance law. Calvin had applied this new method to Scripture, the book of God's Word. Bacon adopted this legal method of inquiry and applied it to the book of God's

world. [{13}](#)

Kepler and Galileo

Johannes Kepler's astronomical views were also bedded deeply in his theistic beliefs about creation and the Creator. He stated that we "will realize that God, who founded everything in the world according to the norm of quantity, also has endowed man with a mind which can comprehend these norms." [{14}](#)

Kepler viewed the universe as a great mathematical machine created by God. Thus he wrote,

My aim in this is to show that the celestial machine is to be likened not to a divine organism but rather to a clockwork . . . insofar as nearly all the manifold movements are carried out by means of a single, quite simple magnetic force, as in the case of a clockwork all motions [are caused] by a simple weight. Moreover I show how this physical conception is to be presented through calculation and geometry. [{15}](#)

Kepler assumed (as the Pythagoreans did) that the universe was mathematically analyzable. But unlike the Greeks, Kepler believed that since the observable physical world was a creation of God, one could come to know God's thoughts by studying the physical laws of the universe.

Another great astronomer was Galileo. He believed "the Holy Scriptures and Nature are both produced by the Word of God; the former is the results of the dictation of the Holy Spirit, and the latter is the most obedient agent of the ordinances of God." Galileo also added: "I do not believe the same God who gave us our senses, our reason, and our intellect intended that we should neglect these gifts and the information they give us about nature, or that we should deny what our senses and our reason have observed by experiment or logical demonstration." [{16}](#)

Galileo believed that the observable laws of nature operate with unalterable regularity. Therefore scientific theories must fit nature. Nature cannot be changed to fit our scientific theories. God works in regular ways in the operation of his universe. He added that mere ignorance of natural causes of the operation of the world is not a sufficient justification for positing a supernatural cause.[{17}](#)

The supernatural is the source of the natural world, but the natural is the proper domain of science. Science deals with “natural phenomena” which supernatural realm is not subject to such test.[{18}](#) Thus, mere ignorance of natural causes of the operation of the world is not a sufficient justification for positing a supernatural cause.

By this distinction Galileo hoped to secure the domain of operation science from unjustified intrusions by religious dogma while retaining nonetheless his belief in a supernatural origin of the natural world.

Isaac Newton

Isaac Newton believed that God created the solar system. He held that the entire solar system was formed from a “common chaos” which is described in Genesis 1:2. From this chaos the “spirit of God,” by means of gravitational attraction, formed the separate planets.” In a letter to Thomas Burnet he insisted that “where natural causes are at hand God uses them as instruments in his works, but I do not think them alone sufficient for ye creation.”[{19}](#)

For Newton, “this Being governs all things, not as the soul of the world, but as Lord over all, and on account of his dominion he is wont to be called Lord God or Universal Ruler.” For “Deity is the dominion of God not over his own body, as those imagine who fancy God to be the soul of the world, but

over servants. The Supreme God is a Being eternal, infinite, absolutely perfect.”[{20}](#)

Newton believed that God had dominion over all His creation:

And from his true dominion it follows that the true God is a living, intelligent, and powerful Being; and, from his other perfections, that he is supreme, or most perfect. He is eternal and infinite, omnipotent and omniscient; that is, his duration reaches from eternity to eternity; his presence from infinity to infinity; he governs all things, and knows all things that are or can be done.[{21}](#)

This Christian concept of God was at the very center of Newton’s cosmology. It was the very foundation of his scientific investigation. According to Newton, the universe was God’s great machine, and scientists could discover the laws by which this machine operates because these are the laws of God.[{22}](#) Thus for Newton, God is the primary cause of the universe and natural laws are the secondary causes by which God operates in the natural world.

Sadly there is a bitter irony in all of this for creationists. The scientific method we employ today was built on the belief in a Creator and His creation. Now, a few centuries later, the science has been used to replace creationist beliefs about origins.

These early scientists shifted their emphasis from a primary cause (God) to secondary causes (natural laws) through which He operates in the natural world. Over time, the subsequent preoccupation with these secondary causes caused scientists to reject the legitimacy of positing a primary cause for these origin events. “In short, natural science came to bite the supernatural hand that fed it.”[{23}](#)

Notes

1. Norman Geisler and Kerby Anderson, *Origin Science* (Grand

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The Changing American Family

Kerby Anderson looks at the latest data on the American family and highlights trends that are changing the nature of family in America as well as debunking some sensationalist headlines. From a biblical worldview perspective, Christians should be concerned about these trends which reflect an

ongoing breakdown of family in America.

Introduction

Are we headed toward a post-marital society where marriage is rare and the traditional family is all but extinct? One would certainly think so by reading some of the stories that have appeared lately. A *New York Times* headline in 2003 warned of “marriage’s stormy future” and documented the rise in the number of nontraditional unions as well as the rising percentage of people living alone.[{1}](#) A 2006 *New York Times* article documented the declining percentage of married couples as a proportion of American households and thus declared that married households are now a minority.[{2}](#) And a 2007 headline proclaimed that “51% of women are now living without a spouse.”[{3}](#)

Well, let’s take a deep breath for a moment. To borrow a phrase from Mark Twain, rumors about the death of marriage and family are greatly exaggerated. But that doesn’t mean that marriage as an institution is doing well and will continue to do well in the twenty-first century.

Let’s first take on a few of these headlines pronouncing the end of marriage. The October 2006 *New York Times* headline proclaimed that “To Be Married Means to Be Outnumbered.” In other words, married households are now a minority in America and unmarried households are the majority. But the author had to manipulate the numbers in order to come to that conclusion. This so-called “new majority” of unmarried households includes lots of widows who were married. And this claim only works if you count households and not individuals. For example, if you have two households—one with two married people and three children and another with a single widow living alone—they would be split between one married household and one unmarried household. But one household has five people, and the other household has one person.

What about the January 2007 *New York Times* headline proclaiming that “51% of Women Are Now Living Without a Spouse”? Columnist and radio talk show host Michael Medved called this journalistic malpractice({4} and the ombudsman for the *New York Times* took his own paper to task for the article.{5} The most recent available figures showed that a clear majority (56%) of all women over the age of twenty are currently married.

So how did the author come to the opposite conclusion? It turns out that the author chose to count more than ten million girls between the ages of fifteen and nineteen as “women.” So these so-called “women” are counted as women living without a spouse (never mind that they are really teenage girls living at home with their parents). This caused the ombudsman for the *New York Times* to ask this question in his op-ed: “Can a 15-year-old be a ‘Woman Without a Spouse’?”{6}

It is also worth mentioning, that even with this statistical sleight of hand, you still cannot get to the conclusion that a majority of women are living without a spouse. The article’s author had to find a way to shave off an additional 2% of the married majority. He did this by including those women whose “husbands are working out of town, are in the military, or are institutionalized.”{7}

Conflicting Attitudes about Marriage and Family

It is certainly premature to say that married couples are a minority and women living without a husband are a majority. But there has been a definite trend that we should not miss and will now address. The definition of marriage and the structure of family in the twenty-first century is very different from what existed in the recent past.

A few decades ago, marriages were the foundation of what many

commentators referred to as “the traditional family.” Now marriages and families are taking some very unfamiliar shapes and orientations due to different views of marriage and family.

Americans are not exactly sure what to think about these dramatic changes in marriage and family. On the one hand, they believe that marriage and family are very important. A *Better Homes and Garden* survey found that their readers rated their relationship to their spouse as the single most important factor in their personal happiness.[{8}](#) And a MassMutual study on family values (taken many years ago) reported that eight out of ten Americans reported that their families were the greatest source of pleasure in their lives—more than friends, religion, recreation, or work.[{9}](#)

On the other hand, Americans are much less sanguine about other people’s marriages and families. I call this the “Lake Wobegon effect” where “all the women are strong, all the men are good looking, and all the children are about average.” In other words, *their* marriage and family are fine, but the rest of the marriages and families are *not*. While the MassMutual Family Values Study found that a majority (81%) pointed to their family as the greatest source of pleasure, it also found that a majority (56%) rated the family in the U.S. “only fair” or “poor.” And almost six in ten expected it to get *worse* in the next ten years. The survey concluded that “Americans seem to see the family in decline everywhere but in their own home.”[{10}](#)

Similar results can be found in many other nationwide polls. A Gallup poll found that Americans believe the family is worse off today than it was ten years ago. And they believed it would be worse off in the future as well.[{11}](#) Americans also demonstrated their ambivalence toward marriage and family not only in their attitudes but their actions. One trend watcher predicted more than a decade ago in an article in *American Demographics* that marriage would become in the 1990s and the

twenty-first century “an optional lifestyle.”[\[12\]](#)

Changing Trends in Marriage

While it may be too early to put the institution of marriage on the endangered species list, there is good reason to believe that changing attitudes and actions have significantly transformed marriage in the twenty-first century. The current generations are marrying later, marrying less, and divorcing more than previous generations.

A major transition in attitudes toward marriage began with the baby boom generation. From 1946 to 1964, over seventy-six million babies were born. By the 1960s the leading edge of the baby boom generation was coming of age and entering into the years when previous generations would begin to marry. But baby boomers (as well as later generations) did not marry as early as previous generations. Instead, they postponed marriage until they established their careers. From the 1960s to the end of the twenty-first century, the median age of first marriage increased by nearly four years for men and four years for women.

Some of those who postponed marriage ended up postponing marriage indefinitely. An increasing proportion of the population adopted this “marriage is optional” perspective and never married. They may have had a number of live-in relationships, but they never joined the ranks of those who married. For them, singleness was not a transition but a lifestyle.

Over the last few decades, the U.S. Census Bureau has documented the increasing percentage of people who fit into the category of “adults living alone.” These are often lumped into a larger category of “non-family households.” Within this larger category are singles that are living alone as well as a growing number of unmarried, cohabiting couples who are

“living together.” The U.S. Census Bureau estimated that in 2000 there were nearly ten million Americans living with an unmarried opposite-sex partner and another 1.2 million Americans living with a same-sex partner.

These numbers are unprecedented. It is estimated that during most of the 1960s and 1970s, only about a half a million Americans were living together. And by 1980, that number was just 1.5 million.[{13}](#) Now that number is more than twelve million.

[Cohabiting](#) couples are also changing the nature of marriage. Researchers estimate that half of Americans will cohabit at one time or another prior to marriage.[{14}](#) And this arrangement often includes children. The traditional stereotype of two young, childless people living together is not completely accurate; currently, some 40% of cohabiting relationships involve children.[{15}](#)

Couples often use cohabitation to delay or forego marriage. But not only are they postponing future marriage, they are increasing their chance of marriage failure. Sociologists David Popenoe and Barbara Dafoe Whitehead, in their study for the National Marriage Project, wrote: “Cohabitation is replacing marriage as the first living together experience for young men and women.” They conclude that those who live together before they get married are putting their future marriage in danger.[{16}](#)

Finally, we should note the impact of cohabitation on [divorce](#). When the divorce rate began to level off and even slightly decline in the 1980s, those concerned about the state of marriage in America began to cheer. But soon the cheers turned to groans when it became obvious that the leveling of the divorce rate was due primarily to an increase in cohabitation. Essentially the divorce rate was down because the marriage rate was down. Couples who break up before they marry don't

show up as divorce statistics.

Many marriages today are less permanent than in previous decades. There have always been divorces in this country, but what used to be rare has now become routine. Changing attitudes toward marriage and divorce in this country are reflected in the changing divorce rate.

A graph of the divorce rate shows two significant trends. One is a sharp increase in divorces in the late 1960s that continued through the 1970s. The second is a leveling and even a slight decline in the 1980s. Both are related to the attitudes of the baby boom generation toward marriage and divorce.

The increasing divorce rate in the 1970s was due to both attitude and opportunity. Baby boomers did not stay married as long as their parents due to their different attitudes towards marriage and especially their attitude toward commitment in marriage. It is clear from the social research that the increase in the divorce rate in the 1970s did not come from empty nesters (e.g., builders) finally filing for divorce after sending their children into the world. Instead it came from young couples (e.g., baby boomers) divorcing even before they had children. [{17}](#)

The opportunity for divorce was also significant. When increasing numbers of couples began seeking divorce, state legislatures responded by passing no-fault divorce laws. Essentially a married person could get a divorce for any reason or no reason at all.

Economic opportunity was also a significant factor in divorce. During this same period, women enjoyed greater economic opportunities in the job market. Women with paychecks are less likely to stay in a marriage that was not fulfilling to them and have less incentive to stay in a marriage. Sociologist David Popenoe surveying a number of studies on divorce

concluded that “nearly all have reached the same general conclusion. It has typically been found that the probability of divorce goes up the higher the wife’s income and the closer that income is to her husband’s.”[{18}](#)

The second part of a graph on divorce shows a leveling and even a slight decline. The divorce rate peaked in 1981 and has been in decline ever since. The reasons are twofold. Initially, the decline had to do with the aging of the baby boom generation who were entering into those years that have traditionally had lower rates of divorce. But long term the reason is due to what we have already discussed in terms of the impact of cohabitation on divorce. Fewer couples are untying the knot because *fewer couples are tying the knot*.

Changing Trends in Family

We have already mentioned that starting with the baby boom generation and continuing on with subsequent generations, couples postponed marriage. But not only did these generations postpone marriage, they also postponed procreation. Unlike the generations that preceded them (e.g., the builder generation born before the end of World War II), these subsequent generations waited longer to have children and also had few children. Lifestyle choice was certainly one factor. Another important factor was cost. The estimated cost of raising a child during this period of time rose to over six figures. Parents of a baby born in 1979 could expect to pay \$66,000 to rear a child to eighteen. For a baby born in 1988, parents could expect to pay \$150,000, and that did not include additional costs of piano lessons, summer camp, or a college education.[{19}](#)

When these generations did have children, often the family structure was very different than in previous generations. Consider the impact of divorce. Children in homes where a divorce has occurred are cut off from one of the parents and

they suffer emotionally, educationally, and economically.

Judith Wallerstein in her research discovered long-term psychological devastation to the children.[{20}](#) For example, three out of five children felt rejected by at least one parent. And five years after their parents' divorce, more than one-third of the children were doing markedly worse than they had been before the divorce. Essentially she found that these emotional tremors register on the psychological Richter scale many years after the divorce.

The middle class in this country has been rocked by the one-two punch of divorce and illegitimacy, creating what has been called the "feminization of poverty." U.S. Census Bureau statistics show that single moms are five times more likely to be poor than are their married sisters.[{21}](#)

An increasing percentage of women give birth to children out of wedlock. This increase is due in large part to changing attitudes toward marriage and family. In a society that is already changing traditional patterns (by postponing marriage, divorcing more frequently, etc.), it is not surprising that many women are avoiding marriage altogether. Essentially, the current generation disconnects having children and getting married. In their minds, they separate parenthood from marriage, thus creating an enormous increase in the number of single parent homes.

Greater social acceptance of out-of-wedlock births, divorce, and single parenting tends to reinforce the trends and suggests that these percentages will increase in the future. Young adults who contemplate marriage may be less inclined to do so because they were raised in a home where divorce occurred. A young woman raised by a single mom may be less inclined to marry when they are older, convinced that they can raise a child without the help of a husband. Better employment options for young women even encourage them to "go it alone."

These changes in attitudes and changes in the structure of marriage and family have created a very different family in the twenty-first century. One writer imagined the confusion that children would feel in this futuristic scenario:

On a spring afternoon, half a century from today, the Joneses are gathered to sing "Happy Birthday" to Junior. There's Dad and his third wife, Mom and her second husband, Junior's two half brothers from his father's first marriage, his six stepsisters from his mother's spouse's previous unions, 100-year-old Great Grandpa, all eight of Junior's current "grandparents," assorted aunts, uncles-in-law and stepcousins. While one robot scoops up the gift wrappings and another blows out the candles, Junior makes a wish . . . that he didn't have so many relatives. {22}

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