

# Violence in Society

*Kerby Anderson helps us take a biblical perspective on a very scary and touchy issue: violence in America. Applying a Christian worldview, he shines the spotlight on areas of today's culture that should concern us all.*

## **It's a scary world today!**

Growing up used to be less traumatic just a few decades ago. Children back then worried about such things as a flat tire on their Schwinns and hoped that their teacher wouldn't give too much homework.

How life has changed. A 1994 poll found more than half the children questioned said they were afraid of violent crime against them or a family member. Are these kids just paranoid, or is there a real problem?

Well, it turns out this is not some irrational fear based upon a false perception of danger. Life has indeed become more violent and more dangerous for children. Consider the following statistics: One in six youths between the ages of 10 and 17 has seen or knows someone who has been shot. The estimated number of child abuse victims increased 40 percent between 1985 and 1991. Children under 18 were 244 percent more likely to be killed by guns in 1993 than they were in 1986. Violent crime has increased by more than 560 percent since 1960.

The innocence of childhood has been replaced by the very real threat of violence. Kids in school try to avoid fights in the hall, walk home in fear, and sometimes sleep in bathtubs in order to protect themselves from stray bullets fired during drive-by shootings.

Even families living in so-called "safe" neighborhoods are concerned. They may feel safe today, but there is always a

reminder that violence can intrude at any moment. Polly Klaas and her family no doubt felt safe in Petaluma, California. But on October 1, 1993, she was abducted from her suburban home during a sleepover with two friends. If she can be abducted and murdered, so can nearly any other child.

A child's exposure to violence is pervasive. Children see violence in their schools, their neighborhoods, and their homes. The daily news is rife with reports of child molestations and abductions. War in foreign lands along with daily reports of murder, rape, and robberies also heighten a child's perception of potential violence.

Television in the home is the greatest source of visual violence for children. The average child watches 8,000 televised murders and 100,000 acts of violence before finishing elementary school. That number more than doubles by the time he or she reaches age 18.

And the latest scourge is MTV. Teenagers listen to more than 10,000 hours of rock music, and this impact is intensified as they spend countless hours in front of MTV watching violent and sensual images that go far beyond the images shown on commercial television.

It's a scary world, and children are exposed to more violence than any generation in recent memory. An article in *Newsweek* magazine concluded: "It gets dark early in the Midwest this time of year. Long before many parents are home from work, the shadows creep up the walls and gather in the corners, while on the carpet a little figure sprawls in the glow emanating from an anchorman's tan. There's been a murder in the Loop, a fire in a nightclub, an indictment of another priest. Red and white lights swirl in urgent pinwheels as the ambulances howl down the dark streets. And one more crime that never gets reported, because there's no one to arrest. Who killed childhood? We all did."

## **“As a man thinks in his heart, so is he.”**

Violence has always been a part of the human condition because of our sin nature (Rom. 3:23). But modern families are exposed to even more violence than previous generations because of the media. Any night of the week, the average viewer can see levels of violence approaching and even exceeding the Roman Gladiator games.

Does this have an effect? Certainly it does. The Bible teaches that “as a man thinks in his heart, so is he” (Prov. 23:7). What we view and what we think about affects our actions.

Defenders of television programs say that isn't true. They contend that televised imagery doesn't make people violent nor does it make people callous to suffering. But if televised imagery doesn't affect human behavior, then the TV networks should refund billions of advertising dollars to TV sponsors.

In essence, TV executives are talking out of both sides of their mouths. On the one hand, they try to convince advertisers that a 30-second commercial can influence consumer behavior. On the other hand, they deny that a one-hour program wrapped around the commercials can influence social behavior.

So, how violent is the media? And what impact does media have on members of our family? First, we will look at violence in the movies, and then we'll take up the issue of violence on television.

Ezra Pound once said that artists are “the antennae of the race.” If that is so, then we are a very sick society judging by the latest fare of violence in the movies. The body count is staggering: 32 people are killed in “RoboCop,” while 81 are killed in the sequel; 264 are killed in “Die Hard 2,” and the film “Silence of the Lambs” deals with a psychopath who murders women and skins them.

Who would have imagined just a few years ago that the top

grossing films would be replete with blood, gore, and violence? No wonder some film critics now say that the most violent place on earth is the Hollywood set.

Violence has always been a part of movie-making, but until recently, really violent movies were only seen by the fringe of mass culture. Violence now has gone mainstream. Bloody films are being watched by more than just punk rockers. Family station wagons and vans pull up to movie theaters showing R-rated slasher films. And middle America watches these same programs a few months later on cable TV or on video. Many of the movies seen at home wouldn't have been shown in theaters 10-20 years ago.

Movie violence these days is louder, bloodier, and more anatomically precise than ever before. When a bad guy was shot in a black-and-white Western, the most we saw was a puff of smoke and a few drops of fake blood. Now the sights, sounds, and special effects often jar us more than the real thing. Slow motion, pyrotechnics, and a penchant for leaving nothing to the imagination all conspire to make movies and TV shows more gruesome than ever.

Children especially confront an increasingly violent world with few limits. As concerned parents and citizens we must do what we can to reduce the level of violence in our society through the wise use of discernment and public policy. We need to set limits both in our homes and in the community.

## **Does Media Violence Really Influence Human Behavior?**

Children's greatest exposure to violence comes from television. TV shows, movies edited for television, and video games expose young children to a level of violence unimaginable just a few years ago. The average child watches 8,000 televised murders and 100,000 acts of violence before finishing elementary school. That number more than doubles by

the time he or she reaches age 18.

The violent content of TV includes more than just the 22 minute programs sent down by the networks. At a very young age, children are seeing a level of violence and mayhem that in the past may have only been witnessed by a few police officers and military personnel. TV brings hitting, kicking, stabbings, shootings, and dismemberment right into homes on a daily basis.

The impact on behavior is predictable. Two prominent Surgeon General reports in the last two decades link violence on television and aggressive behavior in children and teenagers. In addition, the National Institute of Mental Health issued a 94-page report entitled, "Television and Behavior: Ten Years of Scientific Progress and Implications for the Eighties." They found "overwhelming" scientific evidence that "excessive" violence on television spills over into the playground and the streets. In one five-year study of 732 children, "several kinds of aggression— conflicts with parents, fighting and delinquency—were all positively correlated with the total amount of television viewing."

Long-term studies are even more disturbing. University of Illinois psychologist Leonard Eron studied children at age eight and then again at eighteen. He found that television habits established at the age of eight influenced aggressive behavior through childhood and adolescent years. The more violent the programs preferred by boys in the third grade, the more aggressive their behavior, both at that time and ten years later. He therefore concluded that "the effect of television violence on aggression is cumulative."

Twenty years later Eron and Rowell Huesmann found the pattern continued. He and his researchers found that children who watched significant amounts of TV violence at the age of 8 were consistently more likely to commit violent crimes or engage in child or spouse abuse at 30.

They concluded "that heavy exposure to televised violence is one of the causes of aggressive behavior, crime and violence in society. Television violence affects youngsters of all ages, of both genders, at all socioeconomic levels and all levels of intelligence."

Since their report in the 1980s, MTV has come on the scene with even more troubling images. Adolescents already listen to an estimated 10,500 hours of rock music between the 7th and 12th grades. Now they also spend countless hours in front of MTV seeing the visual images of rock songs that depict violence, rebellion, sadomasochism, the occult, drug abuse, and promiscuity. MTV reaches 57 million cable households, and its video images are even more lurid than the ones shown on regular TV. Music videos filled with sex, rape, murder, and other images of mayhem assault the senses. And MTV cartoons like Beavis and "the other guy" assault the sensibilities while enticing young people to start fires and commit other acts of violence. Critics count 18 acts of violence in each hour of MTV videos.

Violent images on television and in the movies do contribute to greater violence in society. Sociological studies along with common sense dictate that we do something to reduce the violence in the media before it further damages society.

## **Television Promotes Not Only Violence But Fear As Well.**

Children see thousands of TV murders every year. And the impact on behavior is predictable. Various reports by the Surgeon General in the last two decades link violence on television and aggressive behavior in children and teenagers. In addition, the National Institute of Mental Health issued a 94-page report entitled, "Television and Behavior: Ten Years of Scientific Progress and Implications for the Eighties." They found "overwhelming" scientific evidence that "excessive"

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Confronted with such statistics, many parents respond that their children aren't allowed to watch violent programs. Such action is commendable, but some of the greatest dangers of television are more subtle and insidious. It now appears that simply watching television for long periods can manipulate your view of the world— whether the content is particularly violent or not.

George Gerbner and Larry Gross working at the Annenberg School of Communications in the 1970s found that heavy TV viewers live in a scary world. "We have found that people who watch a lot of TV see the real world as more dangerous and frightening than those who watch very little. Heavy viewers are less trustful of their fellow citizens, and more fearful of the real world."

So heavy viewers were less trustful and more fearful than the average citizen. But what constitutes a heavy viewer. Gerber and Gross defined heavy viewers as those adults who watch an average of four or more hours of television a day. Approximately one-third of all American adults fit that category.

They found that violence on prime-time TV exaggerated heavy viewers' fears about the threat of danger in the real world. Heavy viewers, for example, were less likely to trust someone than light viewers. Heavy viewers also tended to overestimate their likelihood of being involved in a violent crime.

And if this is true of adults, imagine how much TV violence affects children's perception of the world. Gerbner and Gross say, "Imagine spending six hours a day at the local movie

house when you were 12 years old. No parent would have permitted it. Yet, in our sample of children, nearly half the 12-year-olds watch an average of six or more hours of television per day." This would mean that a large portion of young people fit into the category of heavy viewers. Their view of the world must be profoundly shaped by TV. Gerbner and Gross therefore conclude: "If adults can be so accepting of the reality of television, imagine its effect on children. By the time the average American child reaches public school, he has already spent several years in an electronic nursery school."

Television violence affects both adults and children in subtle ways. While we may not personally feel or observe the effects of TV violence, we should not ignore the growing body of data that suggests that televised imagery does affect our perception and behavior.

Obviously something must be done. Parents, programmers, and general citizens must take responsible actions to prevent the increasing violence in our society. Violent homes, violence on television, violence in the movies, violence in the schools all contribute to the increasingly violent society we live in. We have a responsibility to make a difference and apply the appropriate principles in order to help stem the tide of violence in our society.

## **Some Suggestions for Dealing with Violence in the Media**

Christians must address this issue of violence in our society. Here are a number of specific suggestions for dealing with violence.

1. Learn about the impact of violence in our society. Share this material with your pastor, elders, deacons, and church members. Help them understand how important this issue is to them and their community.

2. Create a safe environment. Families live in the midst of violence. We must make our homes safe for our families. A child should feel that his or her world is safe. Providing care and protection are obvious first steps. But parents must also establish limits, provide emotional security, and teach values and virtue in the home.

3. Parents should limit the amount of media exposure in their homes. The average young person sees entirely too much violence on TV and at the movies. Set limits to what a child watches, and evaluate both the quantity and quality of their media input (Rom. 12:2). Focus on what is pure, beautiful, true, right, honorable, excellent, and praiseworthy (Phil. 4:8).

4. Watch TV with children. Obviously we should limit the amount of TV our children watch. But when they watch television, we should try to watch it with them. We can encourage discussion with children during the programs. The plots and actions of the programs provides a natural context for discussion and teach important principles about relationships and violence. The discussion could focus on how cartoon characters or TV actors could solve their problems without resorting to violence. TV often ignores the consequences of violence. What are the consequences in real life?

5. Develop children's faith and trust in God. Children at an early age instinctively trust their parents. As the children grow, parents should work to develop their child's trust in God. God is sovereign and omnipotent. Children should learn to trust Him in their lives and depend upon Him to watch over them and keep them safe.

6. Discuss the reasons for pain and suffering in the world. We live in the fallen world (Gen. 3), and even those who follow God will encounter pain, suffering, and violence. Bad things do happen to good people.

7. Teach vigilance without hysteria. By talking about the dangers in society, some parents have instilled fear—even terror—in their children. We need to balance our discussions with them and not make them hysterical. Kids have been known to become hysterical if a car comes down their street or if someone looks at them.

8. Work to establish broadcaster guidelines. No TV or movie producer wants to unilaterally disarm all the actors on their screens out of fear that viewers will watch other programs and movies. Yet many of these same TV and movie producers would like to tone down the violence, but they don't want to be the first to do so. National standards would be able to achieve what individuals would not do by themselves in a competitive market.

Violence is the scourge of our society, but we can make a difference. We must educate ourselves about its influence and impact on our lives. Please feel free to write or call Probe Ministries for more information on this topic. And then take time to apply the principles developed here to make a difference in your home and community. You can help stem the tide of violence in our society.

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# **The Teen Sexual Revolution – Abstinence Programs Are The**

# Only Biblical Response

*Kerby Anderson considers the real problems created by the new American attitude extolling the virtues of teen sexual activity. He examines the effectiveness of various programs designed to stem the tide of teen sexual activity. He concludes the only reasonable approach is teaching the reasons for and benefits of abstinence prior to marriage.*

One of the low points in television history occurred September 25, 1991. The program was "Doogie Howser, M.D." This half-hour TV show, aimed at preteen and teenage kids, focused on the trials and tribulations of an 18-year-old child prodigy who graduated from medical school and was in the midst of medical practice. Most programs dealt with the problems of being a kid in an adult's profession. But on September 25 the "problem" Doogie Howser confronted was the fact that he was still a virgin.

Advance publicity drove the audience numbers to unanticipated levels. Millions of parents, teenagers, and pajama-clad kids sat down in front of their televisions to watch Doogie Howser and his girlfriend Wanda deal with his "problem." Twenty minutes into the program, they completed the act. Television ratings went through the roof. Parents and advertisers should have as well.

What is wrong with this picture? Each day approximately 7700 teenagers relinquish their virginity. In the process, many will become pregnant and many more will contract a sexually transmitted disease (STD). Already 1 in 4 Americans have an STD, and this percentage is increasing each year. Weren't the producers of "Doogie Howser, M.D." aware that teenage pregnancy and STDs are exploding in the population? Didn't they stop and think of the consequences of portraying virginity as a "problem" to be rectified? Why weren't parents and advertisers concerned about the message this program was

sending?

Perhaps the answer is the trite, age-old refrain “everybody’s doing it.” Every television network and nearly every TV program deals with sensuality. Sooner or later the values of every other program were bound to show up on a TV program aimed at preteens and teenagers. In many ways the media is merely reflecting a culture that was transformed by a sexual revolution of values. Sexually liberal elites have hijacked our culture by seizing control of two major arenas. The first is the entertainment media (television, movies, rock music, MTV). The second is the area of sex education (sex education classes and school-based clinics). These two forces have transformed the social landscape of America and made promiscuity a virtue and virginity a “problem” to be solved.

## **The Teenage Sexuality Crisis**

We face a teenage sexuality crisis in America. Consider these alarming statistics of children having children. A New York Times article reported: “Some studies indicate three-fourths of all girls have had sex during their teenage years and 15 percent have had four or more partners.” A Lou Harris poll commissioned by Planned Parenthood discovered that 46 percent of 16-year-olds and 57 percent of 17-year-olds have had sexual intercourse.

Former Secretary of Education William Bennett in speaking to the National School Board Association warned that “The statistics by which we measure how our children how our boys and girls are treating one another sexually are little short of staggering.” He found that more than one-half of America’s young people have had sexual intercourse by the time they are seventeen. He also found that more than one million teenage girls in the U.S. become pregnant each year. Of those who give birth, nearly half are not yet eighteen.

“These numbers,” William Bennett concluded, “are an

irrefutable indictment of sex education's effectiveness in reducing teenage sexual activity and pregnancies." Moreover, these numbers are not skewed by impoverished, inner city youths from broken homes. One New York polling firm posed questions to 1300 students in 16 high schools in suburban areas in order to get a reading of "mainstream" adolescent attitudes. They discovered:

- *57% lost virginity in high school*
- *79% lost virginity by the end of college*
- *16.9 average age for sex*
- *33% of high school students had sex once a month to once a week*
- *52% of college students had sex once a month to once a week.*

Kids are trying sex at an earlier age than ever before. More than a third of 15-year-old boys have had sexual intercourse as have 27 percent of the 15-year-old girls. Among sexually active teenage girls, 61 percent have had multiple partners. The reasons for such early sexual experimentation are many.

Biology is one reason. Teenagers are maturing faster sexually due to better health and nutrition. Since the turn of the century, for example, the onset of menstruation in girls has dropped three months each decade. Consequently, urges that used to arise in the mid-teens now explode in the early teens. Meanwhile the typical age of first marriage has risen more than four years since the 1950s.

A sex-saturated society is another reason. Sex is used to sell everything from cars to toothpaste. Sexual innuendos clutter most every TV program and movie. And explicit nudity and sensuality that used to be reserved for R-rated movies has found its way into the home through broadcast and cable television. Media researchers calculate that teenagers see

approximately five hours of TV a day. This means that they see each year nearly 14,000 sexual encounters on television alone.

Lack of parental supervision and direction is a third reason. Working parents and reductions in after-school programs have left teenagers with less supervision and a looser after-school life. In the inner city, the scarcity of jobs and parents coupled with a cynical view of the future invites teenage promiscuity and its inevitable consequences. Adolescent boys in the suburbs trying to prove their masculinity, herd into groups like the infamous score-keeping Spur Posse gang in California.

Even when teenagers want to sit out the sexual revolution, they often get little help from parents who may be too embarrassed or intimidated to talk to their children. Parents, in fact, often lag behind their kids in sexual information. At one sex-education workshop held by Girls Inc. (formerly Girls Club of America), nearly half of the mothers had never seen a condom. Other mothers did not want to talk about sex because they were molested as children and were fearful of talking about sex with their daughters.

Teenagers are also getting mixed messages. In any given week, they are likely to hear contradictory messages. "No sex until you're married." "No sex unless you're older." "No sex unless you're protected." "No sex unless you're in love." No wonder adolescents are confused.

## **The Report Card on Sex Education**

For more than thirty years proponents of comprehensive sex education have told us that giving sexual information to young children and adolescents will reduce the number of unplanned pregnancies and sexually transmitted diseases. In that effort nearly \$3 billion has been spent on federal Title X family planning services, yet teenage pregnancies and abortions rise.

Perhaps one of the most devastating popular critiques of comprehensive sex education came from Barbara Dafoe Whitehead. The journalist who said that Dan Quayle was right also was willing to say that sex education was wrong. Her article in the October 1994 issue of *Atlantic Monthly* entitled "The Failure of Sex Education" demonstrated that sex education neither reduced pregnancy nor slowed the spread of STDs.

Comprehensive sex education is mandated in at least 17 states, so Whitehead chose one state and focused her analysis on the sex education experiment in New Jersey. Like other curricula the New Jersey sex education program rests on certain questionable assumptions.

The first tenet is that children are "sexual from birth." Sex educators reject the classic notion of a latency period until approximately age twelve. They argue that you are "being sexual when you throw your arms around your grandpa and give him a hug."

Second, sex educators hold that children are sexually miseducated. Parents, in their view, have simply not done their job, so we need "professionals" to do it right. Parents try to protect their children, fail to affirm their sexuality, and even discuss sexuality in a context of moralizing. The media, they say, is also guilty of providing sexual misinformation.

Third, if miseducation is the problem, then sex education in the schools is the solution. Parents are failing miserably at the task, so "it is time to turn the job over to the schools. Schools occupy a safe middle ground between Mom and MTV."

*Learning About Family Life* is the curriculum used in New Jersey. While it discusses such things as sexual desire, AIDS, divorce, condoms, and masturbation, it nearly ignores such issues as abstinence, marriage, self-control, and virginity. One technique promoted to prevent pregnancy and STDs is

noncoital sex, or what some sex educators call outercourse. Yet there is good evidence to suggest that teaching teenagers to explore their sexuality through noncoital techniques will lead to coitus. Ultimately, outercourse will lead to intercourse.

Whitehead concludes that comprehensive sex education has been a failure. For example, the percent of teenage births to unwed mothers was 67 percent in 1980 and rose to 84 percent in 1991. In the place of this failed curriculum, Whitehead describes a better program. She found that "sex education works best when it combines clear messages about behavior with strong moral and logistical support for the behavior sought." One example she cites is the *Postponing Sexual Involvement* program at Grady Memorial Hospital in Atlanta, Georgia, which offers more than a "Just Say No" message. It reinforces the message by having adolescents practice the desired behavior and enlists the aid of older teenagers to teach younger teenagers how to resist sexual advances. Whitehead also found that "religiously observant teens" are less likely to experiment sexually, thus providing an opportunity for church-related programs to stem the tide of teenage pregnancy. The results of Whitehead's research are clear: abstinence is still the best form of sex education.

## **Is "Safe Sex" Really Safe?**

At the 1987 World Congress of Sexologists, Theresa Crenshaw asked the audience, "If you had the available partner of your dreams and knew that person carried HIV, how many of you would have sex depending on a condom for your protection?" When they were asked for a show of hands, none of the 800 members of the audience indicated that they would trust the condoms. If condoms do not eliminate the fear of HIV-infection for sexologists and sex educators, why do we encourage the children of America to play STD Russian Roulette?

Are condoms a safe and effective way to reduce pregnancy and

STDs? To listen to sex educators you would think so. Every day sex education classes throughout this country promote condoms as a means of safe sex or at least safer sex. But the research on condoms provides no such guarantee.

For example, Texas researcher Susan Weller writing in the 1993 issue of *Social Science Medicine*, evaluated all research published prior to July 1990 on condom effectiveness. She reported that condoms are only 87 percent effective in preventing pregnancy and 69 percent effective in reducing the risk of HIV infection. This translates into a 31 failure rate in preventing AIDS transmission. And according to a study in the 1992 *Family Planning Perspectives*, 15 percent of married couples who use condoms for birth control end up with an unplanned pregnancy within the first year.

So why has condom distribution become the centerpiece of the U.S. AIDS policy and the most frequently promoted aspect of comprehensive sex education? For many years, the answer to that question was an a priori commitment to condoms and a safe sex message over an abstinence message. But in recent years, sex educators and public health officials have been pointing to one study which appeared to vindicate the condom policy.

The study was presented at the Ninth International Conference on AIDS held in Berlin on June 9, 1993. The study involved 304 couples with one partner who was HIV positive. Of the 123 couples who used condoms with each act of sexual intercourse, not a single negative HIV partner became positive. So proponents of condom distribution thought they had scientific vindication for their views.

Unfortunately that is not the whole story. Condoms do appear to be effective in stopping the spread of AIDS when used "correctly and consistently." Most individuals, however, do not use them "correctly and consistently." What happens to them? Well, it turns out that part of the study received much less attention. Of 122 couples who could not be taught to use

condoms properly, 12 became HIV positive in both partners. Undoubtedly over time, even more partners would contract AIDS.

How well does this study apply to the general population? I would argue the couples in the study group were quite dissimilar from the general population. For example, they knew the HIV status of their spouse and therefore had a vested interest in protecting themselves. They were responsible partners and in a committed monogamous relationship. In essence, their actions and attitudes differ dramatically from teenagers and single adults who do not know the HIV status of their partners, are often reckless, and have multiple sexual partners.

Contrary to popular belief, condoms are not as reliable as public health pronouncements might lead you to think. Abstinence is still the only safe sex.

## **Only Abstinence-Only Programs Really Work**

Less than a decade ago, an abstinence-only program was rare in the public schools. Today directive abstinence programs can be found in many school districts while battles are fought in other school districts for their inclusion or removal. While proponents of abstinence programs run for school board or influence existing school board members, groups like Planned Parenthood bring lawsuits against districts that use abstinence-based curricula arguing that they are inaccurate or incomplete. At least a dozen abstinence-based curricula are on the market, with the largest being *Sex Respect* (Bradley, Illinois) and *Teen-Aid* (Spokane, Washington).

The emergence of abstinence-only programs as an alternative to comprehensive sex education programs was due to both popularity and politics. Parents concerned about the ineffectiveness of the safe sex message eagerly embraced the message of abstinence. And political funding helped spread the message and legitimize its educational value. The Adolescent

Family Life Act enacted in 1981 by the Reagan Administration created Title XX and set aside \$2 million a year for the development and implementation of abstinence-based programs. Although the Clinton Administration later cut funding for abstinence programs, the earlier funding in the 1980s helped groups like Sex Respect and Teen-Aid launch abstinence programs in the schools.

Parents and children have embraced the abstinence message in significant numbers. One national poll by the University of Chicago found that 68 percent of adults surveyed said premarital sex among teenagers is "always wrong." A 1994 poll for USA Weekend asked more than 1200 teens and adults what they thought of "several high profile athletes [who] are saying in public that they have abstained from sex before marriage and are telling teens to do the same." Seventy-two percent of the teens and 78 percent of the adults said they agree with the pro-abstinence message.

Their enthusiasm for abstinence-only education is well founded. Even though the abstinence message has been criticized by some as naive or inadequate, there are good reasons to promote abstinence in schools and society.

1. Teenagers want to learn about abstinence. Contrary to the often repeated teenage claim, not "everyone's doing it." A 1992 study by the Centers for Disease Control found that 43 percent of teenagers (age 14 to 17) had engaged in sexual intercourse at least once. Put another way, the latest surveys suggest that a majority of teenagers are not doing it.

2. Abstinence prevents pregnancy. Proponents of abstinence-only programs argue that it will significantly lower the teenage pregnancy rate and cited lots of anecdotes and statistics to make their case. For example, the San Marcos Junior High in San Marcos, California, adopted an abstinence-only program developed by Teen- Aid. The curriculum dropped the school's pregnancy rate from 147 to 20 within a two-year

period. An abstinence-only program for girls in Washington, D.C., has seen only one of 400 girls become pregnant.

3. Abstinence prevents sexually transmitted diseases (STDs). After more than three decades, the sexual revolution has taken lots of prisoners. Before 1960 there were only two STDs that doctors were concerned about: syphilis and gonorrhea. Today, there are more than 20 significant STDs ranging from the relatively harmless to the fatal. Twelve million Americans are newly infected each year, and 63 percent of these new infections are in people less than 25 years old. Eighty percent of those infected with an STD have absolutely no symptoms.

The conclusion is simple: abstinence is the only truly safe sex.

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## **Government Programs**

### **Affirmative Action, Part One**

Janice Camarena probably never heard of *Brown v. Board of Education* when she enrolled in San Bernardino Valley College in California. No doubt she knows about it now. Mrs. Camarena was thrown out of a class at the college because of her skin color. When she entered the class, the instructor immediately told her to leave. That section of English 101 was reserved for black students only. Mrs. Camarena is white.

Mrs. Camarena (who is currently suing the California Community

Colleges) has come to personify what is wrong with affirmative action programs in the 1990s. Forty years after *Brown v. Board of Education*, the civil right movement has strayed from the color-blind principles articulated by Martin Luther King, Jr. Government bureaucrats and liberal judges have set up quotas and turned the 1964 Civil Rights Act on its head.

Title VII, Section 703 (j) clearly bans preferences by race, gender, ethnicity, and religion in business and government. The Act was a model of fairness, openness, and equality. Unfortunately the interpretation of the law fell into the hands of bureaucrats and judges who swept away fairness and replaced it with color-based preferences.

No wonder momentum is growing in California for a 1996 initiative (modeled on the 1964 Civil Rights Act) that would amend the state's constitution to prohibit the use of quotas by state institutions. California is often the prairie upon which grassroots grass fires spread, and the California Civil Rights Initiative may be the start of a larger movement poised to spread from coast to coast.

As William Bennett has noted: "Affirmative action has not brought us what we want—a color-blind society. It has brought us an extremely color-conscious society. In our universities we have separate dorms, separate social centers." One might legitimately ask, What's next? Separate water fountains?

How bad has the problem become? Consider just a few examples of the impact of affirmative action quotas on government.

A Defense Department memo cited on the November 18, 1994, broadcast of ABC's "20/20" declared, "In the future, special permission will be required for the promotion of all white men without disabilities."

Senator Jesse Helms (R-NC) cites a U.S. Forest Service document that actually states, "Only unqualified applicants will be considered."

Now that affirmative action appears threatened, suggestions are being floated by proponents to modify affirmative action rather than abolish it. The growing drumbeat from liberal proponents of affirmative action is that race-based affirmative action must be replaced by class-based affirmative action. After all, ask proponents, why should preferential treatment be given to an affluent, black Harvard law graduate over a poor, white West Virginia coal miner? Class-based affirmative action would supposedly be fairer and arouse less hostility because it was based upon economic need rather than race.

But the weaknesses of such a system should be quickly apparent. Race-based affirmative action has spawned an enormous governmental bureaucracy. A class-based system would no doubt be even larger and more byzantine. How would one qualify for class-based affirmative action? Would we use the income of the supposed "victim"? Would we use the income of the victim's family of origin? Would non-cash governmental support be counted? Who would decide? The questions are endless. At least in a race-based system, we can reach some consensus about what constitutes an ethnic minority.

## **Affirmative Action, Part Two**

Affirmative action has been under review for some time, but it took a 1995 Supreme Court case to dramatically change the civil rights landscape. The case involved Randy Pech (owner of Adarand Constructors) who lost in the bidding for a guard-rail construction project in Colorado's San Juan National Forest because he had the wrong skin color. He had the lowest bid, but was passed over because he was not a minority. The prime contractor was eligible for a \$10,000 grant from the U.S. Department of Transportation for hiring minority-owned subcontractors. The grant was greater than the difference in the bids submitted by Pech and a Hispanic-owned firm.

Pech filed a discrimination lawsuit. When it reached the

Supreme Court, the U.S. Solicitor General argued that Pech had no legal standing to sue, even though the U.S. Government paid the prime contractor \$10,000 to discriminate against him! And this illustrates the double standard currently upheld in the law. Protected minorities have standing to sue even if they were never actually the subjects of discrimination. But victims of reverse discrimination have no such recourse and often do not even have legal standing to sue.

Nevertheless, the court ruled in a narrow 5-to-4 decision that Randy Pech had been discriminated against. Some of the justices even went so far as to argue against the very foundation of affirmative action.

Now that affirmative action appears threatened, suggestions are being floated by proponents to modify affirmative action rather than abolish it. The growing drumbeat from liberal proponents of affirmative action is that race-based affirmative action must be replaced by class-based affirmative action. But a class-based system would even go further in pitting one ethnic minority against another. This is already the case with race-based affirmative action. At the University of California at Berkeley, for example, thousands of qualified Asian-American students are turned away each year in order to increase the percentage of African-American and Hispanic-American students on campus. A class-based system of affirmative action would not only continue this practice but increase it.

The best solution is to abolish affirmative action quotas and move to a society that is truly color-blind. When an employer engages in discrimination, civil rights laws and judicial rulings provide a basis for legal remedy. But current interpretations of civil rights laws and affirmative action quotas do not provide equality before the law. They grant protected minorities racial privilege before the law.

In his famous dissent from the Supreme Court case of *Plessy v.*

*Ferguson*, Justice John Marshall Harlan argued that the Constitution “is color-blind, and neither knows nor tolerates classes among citizens. In respect of civil rights, all citizens are equal before the law.”

In his famous 1963 speech, Martin Luther King Jr. dreamed of “a Nation where they [his children] will not be judged by the color of their skins, but by the conduct of their character.”

Affirmative action quotas violate the spirit of these dreams and turns the 1964 Civil Rights Act on its head. It’s time to return to a Constitutional foundation. It’s time to return to the true spirit of the civil rights movement. It’s time for affirmative action quotas to go.

## **Missile Defense**

A four-star general calling the President on a hot-line red phone:

“Mr, President, we have a national emergency. Our satellites have detected a ballistic missile launched from a former Soviet republic at the United States.”

[Pause]

“No, sir. We cannot shoot it down. We have no ballistic missile defense. There is nothing we can do to stop it.”

While the scenario is fiction (similar to the plot in the movie “Crimson Tide”), the problem is fact. If a rogue Russian or a Islamic fundamentalist or a North Korean general decided to fire a missile at the United States, we would be unable to defend ourselves!

It is not that we cannot deploy the technology to defend ourselves. It is that we choose not to deploy that technology. The reason is simple: the 1972 Anti-Ballistic Missile Treaty. Twenty-three years ago, the U.S. made the mad promise that it

would not defend itself from ballistic missile attack. The MAD (mutually assured destruction) doctrine was the basis of the 1972 ABM treaty. Incredibly, President Clinton wants to keep this reckless pledge today even though the Soviet Union no longer exists and the world is no doubt more dangerous as nuclear proliferation continues.

Opponents of missile defense systems have argued that they are expensive and technologically impossible. Now a group of 16 eminent scientists formed under the auspices of the Heritage Foundation have put forward an affordable and doable plan.

They propose an upgrade of the Navy's Aegis air defense system to shoot down long-range and short-range ballistic missiles. The Aegis is a ship-board radar-tracking and interceptor system that directs surface-to-air missiles.

The Navy is already working on an upgrade that would allow it to intercept missiles outside the atmosphere, in what is called the "upper tier." If developed and deployed on ships scattered around the world, the U.S. would effectively have a protective shield against strategic missiles.

But there is the problem. By agreeing to abide by this obsolete treaty, the U.S. is prevented from deploying an "upper tier" defense. At his recent summit with Boris Yeltsin, President Clinton reaffirmed his support for the ABM treaty signed with the Soviet Union, a country that no longer exists.

As questionable at the ABM treaty was during the Cold War, it is even more absurd in our current political and military environment. Former Reagan official Frank Gaffney points out that a Navy Aegis commander in the Sea of Japan would be in the absurd position of being able to shoot down a missile in North Korea heading for Tokyo, but would be prevented from shooting down a missile heading for San Francisco! Is it really in the interests of the U.S. to dumb down the "upper tier" system so that we can protect our allies abroad but not

our own homeland?

The Heritage Foundation scientists believe an upgraded system could be deployed in three years at a cost of only \$1 billion. This is a a plan we need to pursue. The United States is vulnerable to missile attack, and yet has the means to defend itself. In this dangerous post-Cold War world, we need to be able to defend ourselves from missile attack.

Is the threat that great? Well, consider the number of countries already in the nuclear club. They include the U.S., Great Britain, France, China, Russia, India, Israel, North Korea, Pakistan, and South Africa (South Africa is currently dismantling its nuclear program).

But that's not all. Most intelligence experts also put Ukraine, Kazakhstan, and Belarus in that list because they control some Soviet missiles. Finally, four other powers Iran, Iraq, Libya, and Syria are working furiously to develop and deploy nuclear missiles. Thus, all of these countries make up what could be called "the doomsday club." They all have the capacity or will soon have the capacity to bring about a nuclear Armageddon!

Intelligence experts estimate is that there are as many as 25 countries that have or will have the technical capability to develop a nuclear weapon, and approximately 26 countries have access to long-range missiles. In many ways, the post-Cold War world is more dangerous now that the Soviet Union has fallen and nuclear proliferation has accelerated.

Soviet scientists are willing to sell their services abroad. Boris Yeltsin seems unwilling or unable to stop the spread of nuclear technology. Likewise President Clinton has been unable to stop nuclear proliferation. If there was ever a time we needed an anti- ballistic missile system, it is now.

The "Crimson Tide" scenario is great movie drama, but it's lousy foreign policy. A missile launched from Kiev or Baghdad

or Pyongyang would devastate an American city, and the U.S. can do nothing to stop it. Although the movie does not mention it, the real reason this potential nightmare is so scary is because the U.S. has no defense against ballistic missile attack.

You must do two things. First, educate yourself and your friends about the danger. America is vulnerable to nuclear attack, and yet most Americans do not know this. Second, call for Congress to deploy an "upper tier" defense to the Aegis system. The cost would be less than one percent of the entire Defense Department budget. Building such a system would protect the United States from rogue leaders and military dictators who might someday decide to launch ballistic missiles on this country.

## **Corporate Welfare**

Cutting a \$200 billion deficit from a \$1.6 trillion budget is not as difficult as the media might make it sound, especially when politicians target the easier cuts first. One of the most obvious cuts is so-called "corporate welfare." Both liberals (like Secretary Robert Reich) and conservatives (like Speaker Newt Gingrich) talk about cutting corporate welfare. When Congress reconvenes, politicians need to stop talking about cutting and begin cutting programs.

What should be placed on the cutting block? Here is a list of examples from the Cato Institute of corporate welfare that should be eliminated.

Department of Agriculture's Market Promotion Program puts \$110 million a year into the advertising budgets of major U.S. corporations. In 1991, they spent \$2.5 million promoting Dole pineapple products; \$2.9 million selling Pillsbury muffins and pies; \$10 million advertising Sunkist oranges; \$465,000 boosting the sales of McDonald's Chicken McNuggets; and \$1.2 million promoting American Legend mink coats.

Farm subsidies also should be cut. Consider the sugar price support program. A full 40 percent of its \$1.4 billion in subsidies goes to the largest one percent of sugar producers. The 33 largest sugar cane plantations each receive more than \$1 million in federal funds.

The Rural Electrification Administration and the federal Power Marketing Administrations are funneling \$2 billion in annual subsidies to some of the wealthiest electric utility cooperatives in the country. One firm (ALLTEL) boasted of sales exceeding \$2.3 billion.

Taxpayer-subsidized REA loans have helped big electric utilities serve ski resorts in Aspen, Colorado, and beach resorts like Hilton Head, South Carolina. They have also helped serve gambling resorts communities in Las Vegas, Nevada.

The U.S. Forest Service dished out \$140 million for road building projects in national forests in 1994 to help harvest timber for firms like Georgia-Pacific and Weyerhaeuser. Last year the Clinton administration championed grants through the Advanced Technology Program. Some of the recipients last year were companies like Caterpillar, Dupont, Xerox, General Electric, and United Airlines.

The administrations also pushed over \$500 million through the Technology Reinvestment Project. Many of the recipients are some of the richest companies in America: Chrysler Corporation (\$6 million), Texas Instruments (\$13 million), Hewlett-Packard (\$10 million), Boeing (\$7 million), and Rockwell (\$7 million).

Recently the Congress considered a bill that proposed \$7.6 billion in cuts in corporate welfare. Here are a few highlights of that bill.

It would eliminate the Department of Commerce, beginning with the U.S. Travel and Tourism Administration and the National Oceanic and Atmospheric Administration. It would also

eliminate federal support for expensive projects with dubious commercial potential, such as high speed rail and “smart” cars.

The bill would also discard needless bureaucracy through the elimination of the Department of Energy, the Interstate Commerce Commission, the Federal Maritime Commission, the Maritime Administration, and U.S. Parole Commission. It would eliminate state and local tree-planting programs run by the Small Business Administration. It would also stop funding “transition expenses” from the Postal Service’s reorganization that occurred 24 years ago.

There are more proposals, but you get the idea. There is a lot to cut. We can balance the federal budget, and a good place to start is with corporate welfare. We need to stop talking about it and do it.

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## **Baby Boomerangs**

In the last few years, newspapers and newsmagazines have been full of stories about baby boomers returning to church. The purpose of this essay is to take a look at those stories and statistics and see what we can make of all of this hoopla. Is there a spiritual revival taking place? What caused the exodus and what is bringing about the return? These are just a few questions we will address. [\(1\)](#)

The baby boomers returning to church have been dubbed “baby boomerangs.” Most of them grew up in religious households. In fact, about 96 percent had some religious instruction in their early years. But many jettisoned their religious beliefs when

they became adults because spirituality seemed irrelevant in the secular, pluralistic culture of modern life. Now, like boomerangs return to the point of their departure, many baby boomers are returning to church.

At least two processes were responsible for their exodus from organized religion. The process of secularization in modern society removed religious ideas and institutions from the dominant place they had in previous generations. Religious ideas were less meaningful, and religious institutions were more marginal in their influence on the baby boom generation. To their parents' dismay, most boomers dropped out of traditional religion for at least two years during their adolescence and adulthood.

The process of pluralization in their world rapidly multiplied the number of world views, faiths, and ideologies. This increase in choice led naturally to a decrease in commitment and continuity. Many boomers during their adolescence and early adulthood went through what might be best called serial-conversions. Spiritually hungry for meaning, they dined heartily at America's cafeteria for alternative religions: est, gestalt, meditation, scientology, bioenergetics, and the New Age. Others sought spiritual peace through 12-step programs for alcoholics, workaholics, even chocoholics. This have-it-your-way, salad-bar spirituality has been high on choices and options but low on spiritual commitment.

One author wrote, "Although there are those who try to follow the demanding precepts of traditional religion, most baby boomers find refreshment in a vague religiosity which does not interfere in any way with how they live."

As this generation passes through midlife, it will inevitably look to the future more with anxiety than anticipation. Boomers are asking, Who will care for me? Will I be able to provide for me and my family?

And these questions are also mingled with questions of identity. Who am I? Where am I going? Is this all there is to life? These questions have an underlying spiritual dimension and are not easily answered in a secular world nor in a mystical world filled with bland spirituality.

Certainly this generation has sought answers in self-help programs and community activities, but something more than social changes and technology are necessary. As one commentator said, "There is a feeling of being lost and looking for something greater. People know that technology hasn't worked for them. It hasn't done anything for their souls."

This is, in part, why many baby boomers have begun to return to church. But is this a true spiritual revival? Furthermore, what about the large segment of this generation that is still outside the church and seemingly uninterested in coming back? What could the church do to reach out to those boomers who are still outside the church?

## **Seekers of Experiences**

As in other endeavors, baby boomers have been seekers: seekers of pleasure, seekers of experience, seekers of freedom, seekers of wealth, and yes, seekers of spirituality. But unlike their parents, boomers' search for spirituality took them down unpredictable paths. This generation has been eclectic in its religious

experiences where brand loyalty is unheard of and the customer is king. While some have stayed true to the "faith of their fathers," most mix traditional religion with New Age mysticism and modern self-help psychologies in a flexible and syncretistic manner.

Tracking this generation's values and attitudes toward religion and spiritual issues is not easy, if for no other

reason than the lack of substantial research. Most of the significant research on boomer attitudes toward religion have been done within the last ten years. Consider this comment from the late 1980s: "When the first of its number reached 40 last summer, the Baby Boom once again entered the spotlight. But for all the coverage, including a 10-page cover story in *Time* and [Landon] Jones' 350-page book, little more than a paragraph was written on the role of religion in the lives of the Baby Boom generation." Fortunately, more research since then has provided a better perspective on this generation's attitudes and perspectives on religion.

Boomers can be divided into three religious subcultures: loyalists, returnees, and dropouts. Loyalists tend to be social conservatives. They had better relations with their parents and tended to grow up in stricter homes. Loyalists never really identified with the counterculture and never left their church or synagogue.

At the other extreme are the dropouts. They had less confidence in the country when growing up and had more conflicts with parents. Traditional religion was, to them, out of touch with modern life. They have never come back to church and pursue spirituality (if at all) in a personal and individual way.

Between the loyalists and the dropouts are the returnees. They were and are middle-of-the-road types who were less alienated than the dropouts but more disaffected than the loyalists. They left church or synagogue and have returned but often with some ambivalence.

Each religious subculture manifests differences in spiritual styles and commitment but all are affected to some degree by their experiences in the counterculture. Though their views are different from one another, collectively the three boomer subcultures are very different from their parents. For example, few in the returnees subculture actually consider

themselves religious and do not hold to traditional views of God even though they may actually attend religious services on a regular basis. Returnees are much less likely to engage in traditional religious activities (daily prayers, saying grace at meals, reading the Bible). Almost one-fourth of returnees and nearly one-fifth of loyalists say they believe in reincarnation.

In short, baby boomers are very different from their parents in terms of spiritual commitment and biblical understanding. And churches and Christian organizations that reach out to this generation must be aware of these differences if they are to be effective.

## **“Teach Your Children Well...”**

Those baby boomers who have returned to church—the so-called “baby boomerangs”—have returned for one of two major reasons: children or spiritual restlessness. Boomers concerned about the moral and spiritual upbringing of their children have made the spiritual pilgrimage back to their religious roots. Members of this generation may say they do not believe in absolute values, but frequently their relativistic world view collapses when they have children. They don't want their kids growing up without any moral direction. Church suddenly becomes a much more important place. Gallup surveys, for example, show that nearly nine in ten Americans say they want religious training for their kids, even though fewer than seven in ten with children (ages 4-18) say they are currently providing such training.

The boomerang phenomenon is not peculiar to baby boomers. Church historians have found a predictable pattern of church attendance that has affected numerous generations. Typically after high school young adults drop out of church and often don't drop back into church until they have children. In that regard, boomers are no different than generations that preceded them.

Unlike previous generations, boomers prolonged the cycle by postponing marriage and children. Getting married later and having children later essentially extended their absence from church. And this extended absence allowed many of them to get more set in their ways. A generation used to free weekends and sleeping in on Sunday is less likely to make church attendance a priority.

Kids begin to rearrange those priorities. Statistically, it has been shown that the presence of children in a family makes a significant difference in the likelihood of church attendance. One survey found that married baby boomers are nearly three times more likely to return to church if they have children. Children do indeed seem to be leading their parents back to church.

Another reason for boomers returning to church is spiritual restlessness. Sixteen hundred years ago, St. Augustine acknowledged, "We were made for thee, O God, and our hearts are restless until they find rest in thee." Social commentators have generally underestimated the impact of this generation's restless desire for meaning and significance. Ken Woodward, religion editor for *Newsweek* magazine believes "That search for meaning is a powerful motivation to return to the pews. In the throes of a midlife re-evaluation, Ecclesiastes—'A time for everything under heaven'—is suddenly relevant." George Gallup has found that two thirds of those who dropped out of a traditional church (left for two years or more) returned because they "felt an inner need" to go back and rediscover their religious faith.

For these and other less significant reasons, baby boomers are returning to church though not in the numbers sometimes reported in the media. All of this attention to returning boomers fails to take into account that more than forty percent of baby boomers have not returned to church. And while many are celebrating those coming in the front door, they shouldn't overlook the stream of boomers leaving the church

out the back door. They are bored, disillusioned, or restless and need to be reached more effectively if the church is to make a difference in the 1990s and the 21st Century.

## **“If It Feels Good...”**

Although much has been made of the baby boomerang phenomenon, many more are skeptical of church as well as other institutions such as government, military, and schools. While they are consistent with previous generations in their boomerang cycle, “statistics on church attendance, when viewed up close, reveal dramatic and distinctive patterns along generational lines.” The data show:

- Throughout their lives, Americans born during the Depression have been more faithful than later generations in their church/synagogue attendance.
- “War babies” [born 1939-45] dropped out of church as they entered their twenties during the turbulent sixties, and stayed away. The twin disillusionments stemming from Vietnam and Watergate made them more suspicious of institutions—the church included. Only recently, as they approach and pass midlife, are they trickling back to church.
- “Baby boomers” [born 1946-64] also dropped out of the church in their twenties, but now, in their thirties and early forties, they are returning to the ranks of the faithful. The real boom in church attendance is coming from this generation.” [\(2\)](#)

Nevertheless, boomers are returning to church in increasing numbers. By the early 1980s the number of leading edge baby boomers who attend church regularly rose nearly ten percent (33.5% to 42.8%) and continued to rise through the decade.

Will this revitalized interest in religion make a difference in society? This is a question many social commentators are considering. “Will the churches and synagogues provide the

kind of training necessary to keep the faith vital—or will the churches merely mirror the culture?” asks sociologist Os Guinness. “The natural tendency of the baby boomers is to be laissez faire socially. Will their return to faith make any decisive difference in their personal and social ethics, or will their religious commitment be [simply] a variant of their social philosophy?”

Traditionally boomers have been samplers with little brand loyalty. They don't feel bound to the denomination of their youth and search for experiences (both spiritual and otherwise) that meet their needs. It is not uncommon for families to attend different churches each week (or on the same day) to meet their perceived spiritual needs. They aren't bashful about attending a particular church to take advantage of a special seminar or program and then picking up and moving to another church when those programs seem inviting.

Many boomers may be interested in spiritual issues but see no need to attend church. George Gallup refers to this characteristic in his book *The Unchurched in America—Faith Without Fellowship*. Such religious individualism stems both from American individualism that has been a part of this country for centuries and this generation's desire for flexibility and individuality. The have-it-your-way attitude in every area of a boomer's life has given rise to this religious individualism.

Boomers approach religion and spirituality differently than previous generations. They embrace a faith that is low on commitment and high on choice. As one commentator noted, “They are comfortable with a vague, elastic faith that expands to fill the world after a pleasant Christmas service and contracts to nothing when confronted with difficulties.” No wonder many boomers are starting to embrace religious beliefs that previous generations would never have considered.

## Spiritual hunger

Spiritually hungry boomers looking for nourishment for their souls have already tried a variety of selections from America's spiritual cafeteria. They will probably continue to do so. Lonely, isolated in boxes in the suburbs, often hundreds of miles from their families, boomers are facing significant psychological issues in the midst of busy lives that sap their emotional and spiritual resources. Beneath this isolation and turmoil is a restless desire for spirituality.

Some will try to meet these needs by dabbling in the New Age Movement. And if the churches do not meet their real and perceived needs, this trickle may turn into a torrent. The New Age Movement is attractive to the spiritually naive and institutionally cynical. If the church fails, then the New Age will thrive.

This may be the greatest challenge for the Christian church. Can church leaders woo baby boomers back to the flock? Can the church challenge boomers to a greater level of religious commitment in their lives? Can the church provide religious training necessary to keep boomers' faith vital? These are important questions.

Churches need to challenge boomers to deeper faith and greater religious commitment, but surveys and statistics show that churches themselves may be suffering from the same maladies as baby boomers. Church members like to believe that they are more spiritually committed and live lives different from the unchurched. The data show otherwise.

Approximately 40 percent of America attends church or other religious services on a fairly regular basis. But George Gallup has found that fewer than 10 percent of Americans are deeply committed Christians. Those who are committed "are a breed apart. They are more tolerant of people of diverse backgrounds. They are more involved in charitable activities.

They are more involved in practical Christianity. They are absolutely committed to prayer.”

Numerous surveys show that most Americans who profess Christianity don't know the basic teachings of the faith. Such shallow spirituality makes them more susceptible to the latest fad, trend, or religious cult. Gallup notes that not being grounded in the faith means they “are open for anything that comes along.” For example, studies show that New Age beliefs “are just as strong among traditionally religious people as among those who are not traditionally religious.”

Lack of commitment to a faith position and to a lifestyle based upon biblical principles also extends to church attendance and instruction. Eight in ten Americans believe they can arrive at their own religious views without the help of the church.

Commitment to biblical instruction is not high either. George Gallup says that Americans are trying to do the impossible by “being Christians without the Bible.” He goes on to say that, “We revere the Bible, but we don't read it.” Pastors and pollsters alike have been astounded by the level of biblical illiteracy in this nation.

Churches that reach out to baby boomers will have to shore up their own spiritual commitment as they challenge this generation to a higher level of commitment and discipleship. If they are successful, then their congregations will grow. If they aren't then this generation will go elsewhere to satisfy its spiritual hunger.

#### **Notes**

1. Information in this pamphlet is taken from my book *Signs of Warning, Signs of Hope*. (Moody, 1994).

2. Wesley Pippert, “A Generation Warms to Religion,” *Christianity Today*, 6 October 1989, p. 22.

# Welfare Reform

Many members of Congress have been pushing to reform the welfare system and break the cycles of illegitimacy and dependency. But changing the existing welfare system will not be easy. In its more than 50 years of existence, the system has indeed developed into a mass of bureaucratic idiosyncracies, and these experts say the numerous institutionalized workers are likely to resist attempts to reform them or their routines.

Most taxpayers are skeptical that real change will take place, and they have every right to be skeptical. Since 1960, Congress has passed at least six major welfare revisions so welfare recipients can find work. But the rolls increased by 460% in the same period. Nevertheless, welfare must be reformed. Since 1965, American taxpayers have been forced to pay \$5 trillion into a welfare system created to end poverty. The result? No measurable reduction in poverty. After three decades of Great Society programs to fight the war on poverty, poverty and families are doing worse.

The most visible and most cost-inefficient segment of the U.S. welfare system today is Aid for Dependent Children or AFDC. AFDC began in 1935 as a little-noticed part of the Social Security Act. Its principal purpose was to aid widows and their children until the Social Security survivors' fund could pay out claims. Currently there are more than 14 million individuals on AFDC, and 1 in 7 children is on welfare.

AFDC is not the only program of concern. In the early 1960s, the Kennedy administration proposed several other welfare

programs. Their stated purposes were the admirable goals of eliminating dependency, delinquency, illegitimacy, and disability. And the modern welfare state was born during the flood of Lyndon Johnson's Great Society programs aimed at the war on poverty.

But the road to utopia ran into some devastating chuckholes. Most social statistics indicate that the war on poverty had many casualties. The unintended consequences of these welfare programs was a system which breaks down families, traps the poor in idle frustration, and perpetuates a cycle of government dependency. One aspect of this dependency is family breakdown. Approximately half of today's AFDC recipients are mothers who have never been married to the father or fathers of their children. Another 40 percent are mothers whose husbands have left home.

Another aspect of this dependency is poverty. Half of the poor live in female-headed households. And welfare has not improved their lot. The poverty level has remained relatively unchanged since that time, while illegitimate births have increased more than 400 percent. In the 1960s we declared war on poverty, and poverty won.

Obviously, reform must take place. In fiscal year 1992, the U.S. spent \$305 billion for AFDC. This is more than the current defense budget.

## **Good Intentions Gone Awry**

The dramatic increases in the number of welfare recipients and the length of their dependency on welfare have alarmed both liberals and conservatives. But liberals and conservatives differ in their prescriptions. Liberals argue for more effective programs and for additional job training. Conservatives, on the other hand, argue that the intractable pathologies of the welfare system (the destruction of the family unit and the fostering of dependency) are due to large-

scale governmental intervention. Their argument has been strengthened by the earlier research of Charles Murray in his book *Losing Ground*.

His thesis is that our government not only failed to win its war on poverty, but ended up taking more captives. Under the guise of making life better, it ended up making life worse for the poor. Murray said, "We tried to provide more for the poor and produced more poor instead. We tried to remove the barriers to escape from poverty and inadvertently built a trap." Murray proposes radical changes in the current welfare system, and a number of conservative proposals before Congress include various aspects of Murray's proposals.

But long before Murray's book provided a thorough statistical evaluation, social theorists and even casual observers could see that our current welfare system promotes dependency and destroys the family unit.

Welfare payments provide economic incentives for the creation of single-parent families since they provide a continuous source of income to young mothers. The welfare system was designed to assist when there was no father. But the system effectively eliminated the father entirely by tying payments to his absence.

An irresponsible man can father a child without worrying about how to provide for the child. And a dedicated father with a low-paying job may feel forced to leave home so his children can qualify for more benefits. Eventually the welfare system eliminated the need for families to take any economic initiative by rewarding single parents and penalizing married couples. The result has been an illegitimate birth rate for black women of 88 percent.

A second reason for the breakdown of the family is the "adultification" of children. Various judicial rulings have undercut the role parents can have in helping their children

with difficult decisions. Courts have ruled that parental notification for dispensing birth control drugs and devices violates the minors' rights. Courts have ruled that children need not obtain their parents' permission before they obtain an abortion. The natural progression of this continued trend toward children's rights is the breakdown of the family.

The most rapid rise in poverty rates have been among the children the system was designed to help. This astonishing increase of illegitimate births by over 400 percent is a principal reason for poverty and the perpetuation of a poverty cycle of "children raising children."

Third, the current welfare system rewards dependency and punishes initiative. Welfare does not require recipients to do anything in exchange for their benefits. Many rules actually discourage work, and provide benefits that reduce the incentive to find work. In Maryland, for example, a single parent with two children would need to earn a minimum of \$7.50 an hour to earn the same amount as provided by welfare grants and benefits. Is it any wonder that so many welfare mothers therefore conclude that staying on welfare is better than getting off.

## **Can Welfare Be Changed?**

Now I would like to focus on the various congressional proposals that seek to end welfare as we know it. Although there has been much talk of welfare reform, there have been very few substantive changes in the welfare system in the last three decades. Since 1960, Congress has passed at least six major welfare revisions so welfare recipients can find work. But the rolls increased by 460 percent in the same period.

A report issued by the Department of Health and Human Services revealed the cost of administering welfare programs grows twice as fast as the number of recipients. According to the Congressional Budget Office, welfare as a percent of the Gross

Domestic Product has increased by 230 percent, and its cost will exceed \$500 billion by the end of this decade.

Various congressional proposals attempt to either substantially modify or else eliminate the current system. First let's focus on those proposals that want to modify welfare in the following five areas.

The first change would be in child support. Fathers are not providing child support, and these bills would tighten the loopholes and make these dads pay up. Currently unwed fathers are not named on birth certificates. The omission frequently foils attempts to collect child support. But if dad pays, then mom's welfare check does not have to be so large. The proposed bills would require the mother to identify the father in order to receive a welfare check. States can threaten deadbeat dads with garnishing wages and suspending professional and driver's licenses.

The second change is in the so-called marriage penalty. If a pregnant teen get married or lives with the father of her child, she is frequently ineligible for welfare. Congressional proposals would encourage states to abolish the "marriage penalty" and make it easier to married couples to get welfare.

Creating a family cap is another significant change. Welfare mothers can increase the size of their welfare check by having more children. Congressional bills being considered would allow states to cap payments. If a welfare mother has another child, her check remains the same.

Already in New Jersey, Arkansas, and Georgia, families receive no increase for children born while on the dole. Congressional proposals would extend and encourage this opportunity to other states. The evidence so far is that this family cap may have some deterrence.

Another change is to emphasize work. Often if a welfare mother gets a job, her check is reduced, and she is likely to lose

such benefits like Medicare and free child care. The new proposals before Congress would drop benefits after two years. If an able-bodied welfare recipient does not find a private-sector job then she would be assigned a minimum-wage government job.

A final change would be to keep teenage mothers in school. In the current system a teenager can receive a welfare check, get her own apartment, and drop out of school. Congressional proposals would require a teen mother to live at home until age 18. She has to stay in school or she will lose her benefits. If the family's income is high enough, she does not receive any check at all.

These then are a few of the elements of the congressional proposals to end welfare as we know it. They take some solid steps toward ending illegitimacy and dependency. But there are even more radical proposals, and we will consider them next.

## **Congressional Proposals**

Now we will turn our focus to some of the bills that attempt to do more than just modify the system and actually propose elimination of certain aspects of welfare.

One bill by Congressman James Talent would no longer provide welfare checks, food stamps, and public housing to women under 21 with children born out of wedlock. The justification for such actions stems from the original work by Charles Murray who believes that only this radical solution will cause teenage mothers to change their behavior.

Illegitimacy is the underlying cause of poverty, crime, and social meltdown in the inner cities. Proponents of these more radical proposals believe it is better to stem the tide of illegitimacy than trying to build a dam of social programs to try to contain the flood of problems later on.

Illegitimacy leads to poverty and to crime. Nearly a third of

American children are born out of wedlock, and those children are four times more likely to be poor. And the connection between illegitimacy and crime is also disturbing. More than half the juvenile offenders serving prison time were raised by only one parent. If birth rates continue, the number of young people trapped in poverty and tempted by the values of the street will increase. Illegitimacy is essentially a ticking crime bomb.

Welfare is supposed to be a second chance, not a way of life, but tell that to some children who represent the fourth generation on welfare. Proponents of these radical reforms believe we must scrap the current system.

Another concern is the entangled bureaucracy of welfare. Currently governors have to ask the Federal government if they can revamp their state welfare system. And the federal bureaucracy costs money. If you took the money spent for welfare and gave it to poor families it would amount to \$25,000 a year for every family of four.

These bills would also freeze or change welfare payments. They would replace Food Stamps and AFDC with block grants to the states. Each state would then be free to design its own system.

These proposals also emphasize work by providing a transition for able-bodied welfare recipients into the workplace. The federal government would double welfare payments during the transition period, but would send the check to the employer rather than directly to the welfare recipient. This would no doubt provide greater incentive to work hard and stay on the job.

Many in Congress are skeptical of proposals to provide jobs through job training programs. In the past job training has been relatively ineffective. One 1990 study of New York welfare recipients found that 63 percent of black recipients

and 54 percent of whites have received training while on welfare, but few left the rolls for employment. Even with the training, less than 8 percent of blacks and 5 percent of white recipients were working.

Finally, these proposals would also encourage marriage. Currently the welfare system encourages fathers to leave. These proposals would not only provide social incentives but economic incentives by providing two-parent families with a \$1000 tax credit.

These then are a few of the elements of the congressional proposals to end welfare as we know it. They do take some solid steps toward ending illegitimacy and dependency.

## **Biblical Principles**

I want to conclude this discussion of welfare and welfare reform with some biblical principles that we should use to understand and act on this vital social issue.

The Bible clearly states that we are to help those in need. Christians may disagree about how much is necessary and who should receive help, but there should be no disagreement among Christians about our duty to help the poor since we are directly commanded to do so. Let's then, look at two important questions.

First, who should help the poor? The Bible clearly states that the primary agent of compassionate distribution of food and resources should be the church. Unfortunately, the majority of poverty programs in existence today are government programs or governmentally sponsored programs. While we can applaud the excellent programs established by various churches and Christian organizations, we must lament that most poverty programs are instituted by the state.

Poverty is much more than an economic problem. It results from psychological, social, and spiritual problems. Government

agencies, by their very nature, cannot meet these needs. The church must take a much greater role in helping the poor and not be content to allow the government to be the primary agency for welfare.

A second important question is who should we help? Government programs help nearly everyone who falls below the poverty line, but the Bible establishes more specific qualifications. A biblical system of welfare must apply some sort of means test to those who are potential recipients of welfare. Here are three biblical qualifications for those who should receive welfare.

First, they must be poor. They should not be able to meet basic human needs. We should help those who have suffered misfortune or persecution, but the Bible does not instruct us to give to just anyone who asks for help or to those who are merely trying to improve their comfort or lifestyle.

Second, they must be diligent. Some people are poor because of laziness, neglect, or gluttony. Christians are instructed to admonish laziness and poor habits like drinking, drugs, or even laziness that lead to poverty. Proverbs says, "Go to the ant, you sluggard, and observe her ways and be wise." The Apostle Paul more pointedly says, "If a man will not work, neither let him eat." Lazy people should not be rewarded by welfare, but rather encouraged to change their ways. Third, the church must provide for those thrown into poverty because of the death of the family provider. The Bible commands us to provide for widows and orphans who are in need. Paul wrote to Timothy that a widow who was 60 years or older whose only husband has died was qualified to be supported by the church.

I believe the needs of the poor can and should be met by the church. Churches and individual Christians need to do their part in fighting poverty in their area. Homemakers can provide meals. Educators can provide tutoring and counseling. Businessmen can provide employment training. The church as a

whole can provide everything from a full-time ministry to the poor to an occasional collection for the benevolence fund to be distributed to those facing temporary needs brought about by illness or unemployment. The key is for the church to obey God's command to feed the hungry and clothe the naked. Helping the poor is not an option. We have a biblical responsibility which we cannot simply pass off to the government.

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## **National Health Care**

One of the hottest areas of debate in our society today is in the area of health care. Congress, the President, state legislatures, doctors, insurance companies, and private citizens are talking about rising health costs and proposing ways to deal with this issue.

Consider the following scenario: Suppose the federal government decided to do something about hunger in America and instituted food reform. Imagine that the proposed solution was to herd everyone into food alliances. Then it required that everyone buy food from those food alliances or else required them to eat their meals in huge cafeterias, all offering the same government-approved menu at government approved prices.

What would be the impact? If everyone had to go to food alliances to buy food, the price of food would go up. Imagine if every month money were deducted from your paycheck to pay for food insurance. Then when you went to the food alliance, you gave the cash register receipt to the government for reimbursement. Since you aren't paying for it, you would rarely comparison shop. You wouldn't be looking for bargains and eventually the cost of food would sky-rocket.

The only way the federal government could keep the price down would be to institute price control. It would have to tell manufacturers what they could charge for food. But this would lead to scarcity, because some farmers and manufacturers would conclude that the price was too low for them to make a profit. And some supermarkets would find the profit margin too small so they would go out of business.

Finally what would be the impact on you—the consumer? Well, you would see less diversity and less food at the food alliance. And there would be much more governmental regulation than is really necessary.

This, essentially, is what is being proposed in the area of health care. Government will establish health alliances, set prices, and implement employer mandates. These are just a few of the elements of what is called managed competition.

But is there a better way? Of course there is, and we can return to our food analogy to find it. Currently what does the federal government do to help people who do not have enough to eat? Does it assign people to food alliances or herd them into huge cafeterias? No. It gives them food stamps which they can use in local grocery stores. They comparison shop and find the food and prices they think is best.

Many are saying that this is the model we should use for health care. Don't socialize health care and turn over the decision-making to a few federal bureaucrats and national health boards. Put the power and responsibility into the hands of 100 million individuals who would effectively organize and regulate the health care market.

This of course is just one proposal, but it illustrates rather dramatically what could happen if we made people responsible to their own actions rather than enlarge the role of government in health care.

## How Many Americans Are Uninsured?

During the 1992 campaign, Bill Clinton said that there were 37 million Americans who are uninsured. We were told we need to reform health care in the U.S. in order to provide for the millions of Americans who do not have health insurance.

How many Americans are truly uninsured? During the campaign Bill Clinton stated that 37 million Americans are uninsured. But during his 1994 State of the Union speech President Clinton began using the higher figure of 58 million. Did that mean that 21 million Americans lost health insurance during the first year of the Clinton Administration? Obviously not. So what is the correct figure?

Well, it turns out that these figures only work if you include the Clinton disclaimer "some time each year." This would include anyone who changed jobs, changed health plans, moved, etc. Using that criterion, it would be true to say that I have been homeless in the past since I have been "between homes during some time during a year." But that did not mean that I slept under an overpass. Perhaps a better way to look at this issue would be to figure out how many people do not have insurance over a longer period of time—this would be the people who are chronically uninsured.

So how many Americans are chronically uninsured? It turns out that half the uninsured used in President Clinton's statistic have insurance again within six months. Only 15 percent stay that way for more than 2 years. This produces a figure of about 5.5 million chronically uninsured.

But 37 percent of those people are under the age of 25. For them, insurance plans are often a bad buy or even unnecessary because they may still be covered by their parents' plans. So if we eliminate the 37 percent, this brings the number down to approximately 3 million Americans who are chronically uninsured.

I might also add that some of these 3 million may not want to be insured. Some may be very wealthy and not want health insurance. Some of the other 3 million may want to be outside the system. The Amish may not want to be forced to buy insurance. Christians who are part of a group called "the Brotherhood" have opted out of traditional insurance and pay one another's bills.

So we may have even less than 3 million people are chronically uninsured and want to be insured. That is no small number and it certainly isn't insignificant if you are one of those people who are uninsured. But the 3 million figure does put the problem in a different light.

We could merely expand Medicaid to include these people. We could provide supplementary insurance for these people. We could even come up with free market alternatives. But we don't need government to take over one-seventh of the American economy merely to deal with the problem of 3 million uninsured Americans.

And that's the point, some of the numbers are being used to justify rash and draconian actions. We don't need health alliances, employer mandates, national health boards, or mandated universal coverage if the real problem is that 3 million Americans are chronically uninsured. We can develop a simple program to meet their needs and avoid the problems of socialized medicine.

## **What About the Costs?**

At this place in the discussion it's appropriate to focus on the possible cost of health care reform. Most Americans want to know the price tag of health care reform. And when you hear people talking about the potential cost, recognize that you probably aren't hearing the whole story. Proponents will talk about the direct cost of health care reform, but remember that are other hidden costs that may be more significant.

For example, what will be the impact of health care reform on business? Proponents argue that the impact will be minimal. Business owners are not so sure. They fear that employer mandates will hurt their business, affect their bottom line, and create substantial unemployment.

During a Presidential town meeting in April 1994, President Clinton got into a verbal sparring match with Herman Cain, president and CEO of Godfather's Pizza. The President asked, "Why wouldn't you be able to raise the price of pizza two percent? I'm a satisfied customer. I'd keep buying from you." Then he asked to see Mr. Cain's calculations. Mr. Cain replied in a letter to the President (later reprinted in the *Wall Street Journal*). The following is a brief summary of the letter.

Although there are over 10,000 employees with Godfather's Pizza, two-thirds are owned and operated by franchisees. Mr. Cain focused his calculation only on the approximately one-third which were corporate-owned operations.

Mr. Cain concluded that the Clinton Health Care plan would cost nearly \$2.2 million annually. This represents a \$1.7 million increase. In other words this increase would be a 3 1/2 times their insurance premium for the previous year!

If these calculations by Mr. Cain are accurate (and no one has challenged them so far), then how did President Clinton arrive at his figures of a 2 percent increase in price of pizza? President Clinton stated that restaurants with approximately 30 percent labor need only increase prices by 2.5 percent. Apparently he multiplied 30 percent by the employer mandate of 7.9 percent.

But Mr. Cain's detailed calculations show that it just isn't that simple. He estimates that you would need a 16 to 20 percent increase in "top line" sales to produce the same "bottom line" due to variable costs such as labor, food costs,

operating expenses, marketing, and taxes.

I would argue that even a 2 percent increase in pizza costs could be devastating. Most people buy pizza to save time and money. Even a small increase in the cost of pizza would affect business. Mr. Cain noted that half of all Godfather's Pizza customers use coupons to purchase pizzas. The impact of a 16 to 20 percent increase would be devastating to Godfather's Pizza. And what would be the impact on the economy? In essence the President was predicting that health care reform would require the inflation of prices.

Will a health care reform bill with employer mandates adversely affect business? Proponents say that health care reform will not be costly to the American taxpayer or to American business. But tell that to Herman Cain and Godfather's Pizza. Their detailed spreadsheets project that these health care bills will more than triple their insurance costs in just the first year.

Health care reform may cost much more than we think it will. The direct costs may not seem like much, but don't forget to count the indirect costs to you and to American business.

## **Other Issues**

Other key issues being discussed along with health care reform need to be examined. The first is health care costs. Originally only about 5 percent of the Gross Domestic Product was spent on health care. And until the mid-1980s, it was less than 10 percent. But now it is approximately 14 percent of Gross Domestic Product and could be as high as 18 percent by the end of the decade. In actual numbers, health care costs were \$74.4 billion in 1970 and will be approximate \$1.7 trillion by the year 2000.

Part of the problem is that a third party pays for health insurance. If there were more personal accountability, people

would comparison shop and bring market pressures to bear on some of the health care costs. For example, if I told you I was going to take you to dinner on the Probe credit card, you would probably spend a lot of time looking at the left side of the menu. However, if I said, "Let's go out to eat, Dutch treat," you would probably spend a lot more time looking at the right side of the menu. When someone else pays for our medical bills, we don't pay as much attention to cost. When we have a personal responsibility, we pay more attention and thereby lower costs.

A second issue is tax fairness. Nearly 90% of all private health insurance is employer-provided and purchased with pre-tax dollars. But the self-employed and those who buy their own insurance must buy theirs with after-tax dollars. Presently the government "spends" about \$60-billion a year subsidizing employer-based health insurance by permitting employers to deduct the cost.

Tax fairness would allow all people to buy health insurance with pre-tax dollars. One solution is to allow those who purchases their own health insurance to have a tax deduction or tax credit. This would eliminate the tax benefit for getting health insurance through an employer and employees could purchase their own insurance which leads to the next issue.

Portability is the third major issue. Americans usually cannot take their health insurance with them if they change jobs. A fair tax system would offer no tax subsidy to the employer unless the policy was personal and portable. If it belonged to the employee, then it would be able to go with the employee when he or she changed jobs.

In essence, health insurance is merely a substitute for wages. In a sense, it is an accident of history. Health insurance was provided as a benefit after World War II. Health insurance should be personal and portable. After all, employers don't

own their employees' auto insurance or homeowner's insurance. Health insurance should be no different.

Price fairness is another issue. Proponents of socialized medicine would force people with healthy lifestyles into a one tier system with people who smoke, drink too much, use drugs, drive irresponsibly, and are sexually promiscuous. A better system would be one that rewards responsibility and penalizes irresponsibility. Obviously we should provide for the very young, the very old, the chronically ill, etc., but we shouldn't be forced into a universal risk pool and effectively subsidize the destructive behavior of those who voluntarily choose sin over righteousness.

These are just a few of the key issues in the health care debate. Unfortunately many of them have been ignored. A truly ethical health care system must provide tax fairness, price fairness, and portability.

## **The Moral Costs**

I would like to conclude by examining the social and moral implications of health care reform? Critics of health care reform warn that it will inevitably lead to rationing. Most of the government health care plans proposed will be forced to ration care and no doubt put a squeeze on the aged and on high tech medicine. This would be the only way to save money. For example, when Hillary Clinton testified before the Senate Finance Committee, she explained to the Senators their justification for health care services. She said their proposal creates "the kind of health security we are talking about, then people will know they are not being denied treatment for any reason other than it is not appropriate—will not enhance or save the quality of life." Medical services will be curtailed for those whose quality of life is not deemed necessary to treat. This has been the inevitable result in other industrialized countries that have socialized medicine. If you increase demand (by providing universal

coverage), you will have to decrease supply (health care benefits provided to citizens). Those patients whose quality of life is not deemed satisfactory will be denied treatment.

Canada, for example, has a single-payer plan. They have found that their health care costs are going up as fast as U.S. while their research is lagging behind. Patients find themselves in waiting lines and have been coming in significant numbers to the U.S. for health care. Those remaining in Canada wait in line. There are currently 1.4 million waiting for care and 45 percent say they are in pain.

There would also be a squeeze on high tech medicine. The quickest way to save money is to limit the number of CAT scans, MRIs, or other sophisticated forms of technology. In Canada high tech equipment is relatively rare and used sparingly. In the U.S., the latest technology is available to nearly all Americans.

Health care expert Danny Mendelson writing in *Health Affairs* journal predicted that "a few years down the line, you first start to see what we call silent rationing, where the patient's don't even know that they're not receiving the beneficial care that they need. Further down the line, I think it would become very clear that we were denying patients some of the latest technology in order to save money."

Finally, critics wonder if government should be entrusted with running the health care system in America. Government has not proven to be an efficient deliverer of services. As one wag put it, if we have government take over health care, we might end up with a system that has the efficiency of the post office, the compassion of the IRS, at Pentagon prices. No slight is intended to the good people who work in those areas of government, but the joke does underscore the growing concern over government delivery of services, especially health care.

As Americans begin to evaluate the costs of various health care reform packages, they are beginning to find they are a bad buy. The solution is to reduce the scope of government in health care, not expand it.

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## **Globalism and Foreign Policy**

A small but powerful group of internationalists is bent on bringing every aspect of our world society under one, universal political system. The philosophy behind this movement is known as globalism. In this article we will be looking at the subject and describing how it has been promoted by the Bush and Clinton administrations. First, I would like to begin by looking at the goals of globalists. Though they are a diverse and eclectic group of international bankers, politicians, futurists, religious leaders, and economic planners, they are unified in their desire to unite the planet under a one-world government, a single economic system, and a one-world religion. Through various governmental programs, international conferences, and religious meetings, they desire to unite the various governments of this globe into one single network.

Although this can be achieved in a variety of ways, the primary focus of globalists is on the next generation of young people. By pushing global education in the schools, they believe they can indoctrinate students to accept the basic foundations of globalism. According to one leader of this movement, global education seeks to “prepare students for citizenship in the global age.” They believe that this new form of education will enable future generations to deal effectively with population growth, environmental problems,

international tensions, and terrorism.

But something stands in the way of the designs of the globalists. As a result, they have targeted for elimination three major institutions whose continued existence impedes their plans to unite the world under a single economic, political, and social global network.

## **Three Institutions Under Attack**

The three institutions under attack by globalists today are: the traditional family, the Christian church, and the national government. Each institution espouses doctrines antithetical to the globalist vision. Therefore, they argue, these institutions must be substantially modified or replaced.

The traditional family poses a threat to globalism for two reasons. First, it is still the primary socializing unit in our society. Parents pass on social, cultural, and spiritual values to their children. Many of these values such as faith, hard work, and independence collide with the designs of globalists. Instead, they envision a world where the norm is (1) tolerance for religion, (2) dependence on a one-world global community, and (3) international cooperation. Because these values are not generally taught in traditional American families, the globalists seek to change the family.

Second, parental authority in a traditional family clearly supersedes international authority. Children are taught to obey their parents in such families. Parents have authority over their children, not a national or international governmental entity. Globalists, therefore, see the traditional, American family as an enemy not a friend.

Well-known humanist and globalist Ashley Montagu speaking to a group of educators declared that, "The American family structure produces mentally ill children." From his perspective, the traditional family which teaches such things

as loyalty to God and loyalty to country is not producing children mentally fit for the global world of the twenty-first century.

One of the reasons globalist educators advocate childhood education begin at earlier and earlier ages is so that young children can be indoctrinated into globalism. The earlier they can communicate global themes to children, the more likely they are at breaking the influence of the family.

The Christian church, because of its belief in the authority of the Bible, is another institution globalists feel threatens their global vision. Most other religions as well as liberal Christianity pose little threat. But Christians who believe in God, in sin, in salvation through faith in Jesus Christ alone, stand in the way of globalist plans for a one-world government and a one-world religion.

The coming world religion will merge all religions and faiths into one big spiritual amalgam. Hinduism and Buddhism are syncretistic religions and can easily be merged into this one-world religion. But orthodox Christianity cannot.

Jesus taught that "I am the way, and the truth, and the life; no one comes to the Father, but through Me" (John 14:6). Globalists, therefore, see Christianity as narrow, exclusive, and intolerant. Paul Brandwein even went so far as to say that, "Any child who believes in God is mentally ill." Belief in a personal God to which we owe allegiance and obedience cannot be tolerated if globalists are to achieve their ultimate vision.

National governments also threaten globalism. If the goal is to unite all peoples under one international banner, any nationalism or patriotism blocks the progress of that vision. Globalist and architect, Buckminster Fuller once said that, "Nationalism is the blood clot in the world's circulatory system."

Among nations, the United States stands as one of the greatest obstacles to globalism. The European community has already acquiesced to regional and international plans, and other emerging nations willingly join the international community.

By contrast, the United States remains independent in its national fervor and general unwillingness to cooperate with international standards. Until recently, Americans rejected nearly everything international; be it an international system of measurements (metric system) or an international agency (such as the United Nations or the World Court).

The globalists' solution is to promote global ideas in the schools. Dr. Pierce of Harvard University speaking to educators in Denver, Colorado, said, "Every child in America who enters schools at the age of five is mentally ill, because he comes to school with allegiance toward our elected officials, toward our founding fathers, toward our institutions, toward the preservation of this form of government." Their answer is to purge these nationalist beliefs from school children so they will come to embrace the goals of globalism.

All over the country programs on Global Education, Global History, and Global Citizenship are springing up. Children are being indoctrinated into a global way of thinking. Frequently these programs masquerade as drug awareness programs, civics programs, environmental programs. But their goal is just the same: to break down a child's allegiance to family, church, and country. And to replace this allegiance to the globalist vision for a one-world government, a one-world economic system, and a one-world religion.

## **New World Order**

The term "New World Order" has been used by leading establishment media and think tanks. These groups advocate a world government, a merging of national entities into an

international organization that centralizes political, economic, and cultural spheres into a global network.

Those promoting this idea of a new world order are a diverse group. They include various political groups, like the Club of Rome, the Council on Foreign Relations, and the Trilateral Commission. The concept has also been promoted by foreign policy groups, secret societies, and international bankers.

Historically internationalists have used the term to describe their desire to unite the world political, economically, and culturally, and it is hardly a recent phenomenon. After World War I, President Woodrow Wilson pushed for the world's first international governmental agency: the League of Nations. Yet despite his vigorous attempt to win approval, he failed to get the United States to join the League of Nations.

But by the end of World War II, the world seemed much more willing to experiment with at least a limited form of world government through the United Nations. President Harry Truman signed the United Nations Charter in 1945, and a year later John D. Rockefeller, Jr., gave the U.N. the money to purchase the eighteen acres along the East River in New York City where the U.N. building sits today.

For the last forty years, globalists have tried to use the U.N. and other international organizations to birth this new world order. Yet most of their actions have been to no avail. Except for its peace-keeping action during the Korean War, most of the time the U.N. has been nothing more than an international debate society.

Although the U.N. has not provided internationalists with much of a forum for international change, that does not mean they have not been making progress in their desire to unite the world. Through political deals and treaties of economic cooperation, internationalists have been able to achieve many of their goals.

How these goals fit within the current political context is unclear. But we already have an emerging world order in Europe through the European Economic Community. This European Community is more than just a revised Common Market. Europeans are beginning to speak of themselves as Europeans rather than as Germans or as English. They have developed various cooperative arrangements including a common European currency.

Even more surprising is talk of a United European Community that stretches from the Atlantic to the Eastern end of the former Soviet Union. In his book *Perestroika*, Mikhail Gorbachev proposed a United Europe stretching "from the Atlantic to the Urals." And Pope John Paul II, during a mass held in Germany, appealed for a United Europe "from the Atlantic to the Urals."

Other signs of a change in thinking came when former President Bush delivered his September 1990 speech to a joint session of Congress when he referred four times to a "new world order." Supposedly the reason for all of this talk of a new world order is a changing world situation. Lessening tensions in Eastern Europe and increasing tensions in the Middle East are the supposed reason for President Bush talking about a new world order. But, as we have already noted, this term precedes any of the recent world events.

Notice how *Newsweek* magazine described the genesis of President Bush's vision of the new world order: "As George Bush fished, golfed and pondered the post cold-war world in Maine last month, his aides say that he began to imagine a new world order."

It went on to say that "It is a vision that would have chilled John Foster Dulles to the marrow: the United States and the Soviet Union, united for crisis management around the globe." Perhaps it would have surprised former government leaders, but it is noteworthy that nearly all secular media and most politicians seem ready to embrace the concept of a new world

order.

When President Bush addressed the joint houses of Congress, this is how he expressed his vision: "The crisis in the Persian Gulf, as grave as it is, also offers a rare opportunity to move toward an historic period of cooperation. Out of these troubled times, our fifth objective—a new world order—can emerge; a new era, freer from the threat of terror, stronger in the pursuit of justice, and more secure in the quest for peace. An era in which the nations of the world, east and west, north and south, can prosper and live in harmony."

Recently President Clinton has proposed a variation of this idea. He describes it as global multilateralism. When the Clinton foreign policy team took office, they wanted to extend President Bush's ideal of a new world order. Dedicated to the rapid expansion of U.N.-sponsored "peace keeping operations," the Clinton team began developing agreements to deploy American troops to hot spots around the globe. The goal was to upgrade the professionalism of the U.N. troops and placement of American troops under U.N. commanders using U.N. rules of engagement.

All seemed to be going well for the Clinton policy until U.S. troops in Somalia got cut down in an ambush, and Americans discovered that the operation was led by a Pakistani General. Suddenly, American fathers and mothers wanted to know why their sons' lives were put at risk by placing U.S. troops in harm's way and by placing them under U.N. command.

The Clinton policy of global multilateralism attempts to honor the U.N. request for a standing rapid deployment force under the secretary-general's command. But what it ends up doing is calling for American servicemen to risk life and limb for ill-defined causes in remote places under foreign leaders with constrained rules of engagement. The loss of American sovereignty and the undermining of strategic interests of the

United States is significant.

What's the solution? We need a foreign policy based upon American interests, not the ideals of the globalists.

## **Practical Suggestions**

We must challenge the goals and vision of globalists. In an effort to unite all peoples under a one-world government, one-world economic system, and one-world religion, globalists will attack the traditional family, the Christian church, and the American government. We, therefore, must be willing and able to meet the challenge. Here are some important action steps we must take to prevent the advance of globalism in our communities.

First, we must become informed. Fortunately a number of books have been written which provide accurate information about the goals and strategy of globalism.

Second, find out if globalism is already being taught in your school system. Materials from groups like the Center for Teaching International Relations at the University of Denver are already being used in many school districts. Look for key words and names that may indicate that global education is being used in your district.

Other names for global education are: International Studies, Multicultural International Education, Global R.E.A.C.H. (Respecting our Ethnic and Cultural Heritage), Project 2000, Welcome to Planet Earth, and World Core Curriculum. Key buzzwords for globalists include: global consciousness, interdependence, and new world order.

Third, express your concerns to educators and leaders in your community. Often educators teaching globalism are unaware of the implications of their teaching. Globalism in attempting to unite nations and peoples will have to break down families, churches, and governments. Educate them about the dangers of

globalism and its threat to the foundations upon which your community rests. Encourage them to be better informed about the true goals of globalists and the danger they pose to our society.

Fourth, Christians should be in prayer for those in government. We are admonished in 1 Timothy 2 to pray for leaders and others in authority. Pray that they will have discernment and not be lead astray by the designs of globalists.

Finally, I believe Christians should question the current interest many of our leaders have in developing a new world order. What are our leaders' calling for us to do? Are they proposing that the United States give up its national sovereignty? Will we soon be following the dictates of the U.N. Charter rather than the U.S. Constitution?

These are questions we should all be asking our leaders. What does President Clinton intend with his policy of global multilateralism? What role will the United States play? Aren't we merely being moved towards the globalists' goal of a one-world government, a one-world economy, and a one-world religion?

Moreover, what will this new world order cost the American taxpayer? From the operations of Desert Storm to the more recent military actions in Somalia, Bosnia, and Haiti we can see a trend. American troops do the fighting and the American people pay the bill. If we do not re-evaluate our foreign policy, it may end up costing the American taxpayer plenty.

If you have concerns, I would encourage you to write or call and express your thoughts. Congress and the President need to know that you have questions about current attempts to move us into a new world order.

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# **Broken Homes, Broken Hearts – A Christian Perspective on Sex Outside of Marriage**

*Kerby Anderson examines the impact of teen pregnancies on our society from a Christian, biblical worldview perspective. He suggests steps we must take if Christians are to combat this problem of our American society.*

## **As the family goes, so goes society.**

Families are the bedrock of society. When families fall apart, society falls into social and cultural decline. Ultimately the breakdown of the American family is at the root of nearly every other social problem and pathology.

Just a few decades ago, most children in America grew up in intact, two-parent families. Today, children who do so are a minority. Illegitimacy, divorce, and other lifestyle choices have radically altered the American family, and thus have altered the social landscape.

Karl Zinsmeister of the American Enterprise Institute has said, “There is a mountain of scientific evidence showing that when families disintegrate, children often end up with intellectual, physical and emotional scars that persist for life.” He continues, “We talk about the drug crisis, the education crisis, and the problem of teen pregnancy and juvenile crime. But all these ills trace back predominantly to one source: broken families.”

Broken homes and broken hearts are not only the reason for so many social problems. They are also the reason for the

incumbent economic difficulties we face as a culture. The moral foundation of society erodes as children learn the savage values of the street rather than the civilized values of culture. And government inevitably expands to intervene in family and social crises brought about by the breakdown of the family. Sociologist Daniel Yankelovich puts it this way:

*Americans suspect that the nation's economic difficulties are rooted not in technical economic forces (for example, exchange rates or capital formation) but in fundamental moral causes. There exists a deeply intuitive sense that the success of a market-based economy depends on a highly developed social morality—trustworthiness, honesty, concern for future generations, an ethic of service to others, a humane society that takes care of those in need, frugality instead of greed, high standards of quality and concern for community. These economically desirable social values, in turn, are seen as rooted in family values. Thus the link in public thinking between a healthy family and a robust economy, though indirect, is clear and firm.*

## **Illegitimacy is our most important social problem.**

One of the most significant factors contributing to the breakdown of the family has been the steady rise of unwed births. Since 1960, illegitimate births have increased more than 400 percent. In 1960, 5 percent of all births were out of wedlock. Thirty years later nearly 30 percent of all births were illegitimate. Among blacks two out of every three births are illegitimate.

To put this astonishing increase in illegitimate births in perspective, compare 1961 with 1991. Roughly the same number of babies were born in both years (about 4 million). But in 1991, five times as many of these babies were born out of wedlock.

Social commentator Charles Murray believes that **“illegitimacy is the single most important social problem of our time—more important than crime, drugs, poverty, illiteracy, welfare or homelessness because it drives everything else.”** The public costs of illegitimacy are very high. “Children born out of wedlock tend to have high infant mortality, low birth weight (with attendant morbidities), and high probabilities of being poor, not completing school, and staying on welfare themselves. As a matter of public policy, if not of morality, it pays for society to approve of marriage as the best setting for children, and to discourage having children out of wedlock.”

In her famous article in *Atlantic Monthly* entitled “Dan Quayle Was Right,” Barbara Dafoe Whitehead warned Americans of the cost of ignoring the breakdown of the family:

*If we fail to come to terms with the relationship between family structure and declining child well-being, then it will be increasingly difficult to improve children’s life prospects, no matter how many new programs the federal government funds. Nor will we be able to make progress in bettering school performance or reducing crime or improving the quality of the nation’s future work force—all domestic problems closely connected to family breakup. Worse, we may contribute to the problem by pursuing policies that actually increase family instability and breakup.*

While speaking of Dan Quayle, it might be wise to remind ourselves of what the former Vice-President said that brought such a firestorm from his critics. While speaking to the Commonwealth Club in San Francisco, Vice President Quayle argued that “It doesn’t help matters when prime time TV has Murphy Brown—a character who supposedly epitomized today’s intelligent, highly paid, professional woman—mocking the importance of fathers by bearing a child alone, and calling it just another lifestyle choice.”

At the time, one would have thought the Vice-President had uttered the greatest blasphemy of our time. Yes, he was using a fictional character to make a point. Yes, he was challenging the tolerant, politically-correct conventions of the time. But he was addressing an important issue neglected by so many.

Fortunately, a year later *Atlantic Monthly* magazine devoted the cover of its April 1993 issue to the story: "Dan Quayle Was Right. After decades of public dispute about so-called family diversity, the evidence from social-science research is coming in: The dissolution of two-parent families, though it may benefit the adults involved, is harmful to many children, and dramatically undermines our society."

The conclusion should not be startling, yet in a society that no longer operates from a Christian world and life view, it has nearly become front page news. For decades, the United States has engaged in a dangerous social experiment. Two parents are no longer seen as necessary. Stable, intact families are no longer seen as important. We are trying to reinvent the family and are finding out the devastating consequences of illegitimacy, divorce, and other lifestyle choices. As a society, we must return to the values of abstinence, chastity, fidelity, and commitment. Our desire to reject Christian family values has inevitably lead to the decline of Western civilization. It is time to find the road back to home.

## **The flood of teenage pregnancies is destroying our social fabric.**

One of the most significant factors contributing to the breakdown of the family has been the steady rise of unwed births. Since 1960, illegitimate births have increased more than 400 percent. In 1960, 5 percent of all births were out of wedlock. Thirty years later nearly 30 percent of all births were illegitimate. Among blacks two out of every three births

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One of the driving forces of illegitimacy is births to unmarried teenagers. Every 64 seconds, a baby is born to a teenage mother, and every five minutes a baby is born to a teenager who already has a child. More than two thirds of these births are to teen girls who are not married.

Becoming a teenage parent significantly decreases the chance that the young mother will be able to complete high school, attend college, and successfully compete for a job. She is much more likely to rear the child in poverty than girls who do not become mothers as teenagers. "When teenagers have babies both mothers and children tend to have problems—health, social, psychological, and economic. Teens who have children out of wedlock are more likely to end up at the bottom of the socio-economic ladder."

If the increase in teenage pregnancy isn't disturbing enough, there are other disturbing trends. A growing number of adults are having sex with teens. This is more than just Joey Buttafuoco and Amy Fisher or Woody Allen and Soon-Yi Previn. Social statistics show that adult males are fathers of two thirds of the babies born to teenage girls.

In some ways, this is not a new phenomenon. In 1920, for example, 93 percent of babies born to teenagers were fathered by adults. But the difference is that pregnant teens no longer marry the father. Today, 65 percent of teenage moms are unmarried. Many of these kids are destined to spend a lifetime

in a cycle of poverty and welfare dependency.

Why teenage girls become sexually involved with adult males is sometimes difficult to discern. A desire for a mature male and teenage insecurity are significant reasons. Teenage girls from broken homes or abusive homes often are easy prey for adult men, which may explain why adult men seek out teenager girls. In many cases, teen sex is not consensual. Girls under the age of 18 are victims of approximately half the rapes each year.

Stemming the tide of teen pregnancy, and reforming the current welfare system that often encourages it, are important action points. But doing so must take into account that adult males are a significant reason why teenage girls are becoming pregnant.

Whether we look at the increase in illegitimate births in general or teenage pregnancy in particular, we can see a disturbing trend. In essence, Americans have been conducting a social experiment for the last three decades. And the evidence clearly points to major problems when children are reared in families without two parents. Illegitimate births are part of the reason for the breakdown of the family; divorce is the other.

## **We must honor and promote sexual abstinence.**

Thus far we have been talking about the problems. Now it's time to propose a solution. There are two parts to this approach. First, we must teach sexual abstinence. A fundamental reason for the increase in unwed births is teenage sexual promiscuity. Reduce teenage sexuality and you will reduce illegitimacy. Fortunately, the abstinence message seems to be gaining in popularity and getting the media attention it deserves.

or example, the front page of the Sunday *New York Times* Style

section featured the surprising headline: "Proud to Be a Virgin: Nowadays, You Can be Respected Even if You Don't Do It." And the March 1994 issue of *Mademoiselle* featured an article proclaiming "The New Chastity." The article wondered if "saying no to sex might turn out to be the latest stage in the sexual revolution." *Mademoiselle* found that views on sexuality seem to be changing. Virgins, for example, are no longer seen as individuals who are fearful or socially inept. In fact, abstinence is now being equated with strength of will and character. Those once labeled "carefree" are now considered "careless" in light of the AIDS and STDs.

One of the most visible campaign for abstinence has come from the "True Love Waits" campaign by the Southern Baptist Convention (SBC) begun in the spring of 1993. Students pledge: "Believing that true love waits, I make a commitment to God, myself, my family, those I date, my future mate, and my future children to be sexually pure until the day I enter a covenant marriage relationship."

A grassroots movement to promote abstinence through a variety of programs has been spreading throughout the country. Crisis Pregnancy Centers provide speakers to address the issue of abstinence. Untold groups—with names like "Aim for Success" and "Best Friends" and "Athletes for Abstinence"—are spreading the positive message of abstinence to teens who need to hear an alternative to the safe sex message.

There are substantial personal benefits to abstinence. But the greatest benefit to society is a reduction in the illegitimate birth rate which drives nearly all of the social problems discussed in this book.

## **We must target teen pregnancy.**

Now we must address the second part of the problem; that is, we must target teen pregnancy. The problem with teenage sex is not simply that teens are having sex. In approximately half

the cases, adults are having sex with teenagers. State laws governing statutory rape are often called a "fictitious chastity belt" since law enforcement often ignore the laws.

The reasons for lax enforcement are varied, but they surely include the fallout from the sexual revolution and the children's rights movement. As a society, we have come to accept the notion that even young teenagers are engaging in consensual sex. While there may be some tawdry publicity when a high profile entertainer like Woody Allen or Kelsey Grammar is accused of sex with a teenager, generally the issue is ignored.

But the issue cannot be ignored. "Welfare reform, sex education and teen pregnancy prevention programs and welfare reform are doomed to failure when they ignore the prevalence of adult-teen sex." Education about the problem and enforcement of statutory rape laws would substantially reduce the number of unwed teens.

## **We must honor and promote strong marriages.**

Now I would like to propose additional solutions to the problem of family breakdown. First, we must teach marriage principles. Marriages are falling apart and other marriages never begin as sexual partners choose to live together rather than get married. Churches and Christian organizations must teach marriage principles so that marriages will last. Once built on commitment, today's marriages are a contract: as long as love shall last. Sound, biblical education is necessary to put marriages back on a firm foundation.

Fortunately, a growing number of effective organizations are providing that needed education. Family Life Ministry holds weekend Family Life Conferences through out the country and the world to packed audiences eager to learn more about how to build strong marriages and families. The Marriage Encounter

program has been providing the same important teaching in church and retreat settings. And lots and lots of books, tapes, videos, and other seminars are focusing needed attention on the principles that will build strong marriages and allow them to flourish.

## **We must honor and support fatherhood.**

Second, we must emphasize fatherhood. As more and more children grow up in single-parent homes (which are primarily female-headed homes), fathers appear irrelevant and superfluous. Not only are they seen as expendable; they are often seen as part of the problem.

Yet the consequences of fatherless homes is devastating. "More than 70 percent of all juveniles in state reform institutions come from fatherless homes." Children who grow up without fathers are more likely to be involved in criminal behavior because they lack a positive male role model in their lives. Fathers are not irrelevant. They may indeed spell the difference between success and failure for their children.

Often fatherless homes feed the cycle of illegitimacy itself. "Young white women who grow up without a father in the home are more than twice as likely to bear children out of wedlock. And boys living in a single-parent family are twice as likely to father a child out of wedlock as boys from intact homes."

Fortunately, there are many ministries encouraging men to stand with their families. Gatherings like the Promise Keepers conferences nationwide are highly visible symbols of a much greater movement of men (individual churches or parachurch organizations) who have dedicated themselves to running their families on biblical principles. Groups like Mad Dads (Men Against Destruction Defending Against Drugs and Social disorder) have been organized to encourage fathers in high crime urban areas. Especially critical are young urban (often black) youths who do not have strong male role models to

emulate. One organizer said, "They saw pimps and hustlers and dope dealers and gang bangers and hypersexual individuals who like to make babies but didn't assume the responsibility of taking care of them—so why should the kids? And so our first goal was just to mobilize strong, black fathers who were drug-free, who were willing to stand up and be role models, giving our kids another group of men they could look at."

Building strong families must include building families with fathers. Fatherlessness is one of the primary causes of social disintegration. Parenting cannot be left to mothers and grandmothers. Fathers are essential.

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## Loneliness

*Kerby Anderson discusses the pervasiveness of loneliness in our culture, particularly within marriage.*

The baby boom generation is headed for a crisis of loneliness. The reasons are simple: demographics and social isolation. More boomers are living alone than in previous generations, and those living with another person will still feel the nagging pangs of loneliness.

In previous centuries where extended families dominated the social landscape, a sizable proportion of adults living alone was unthinkable. And even in this century, adults living alone have usually been found near the beginning (singles) and end (widows) of adult life. But these periods of living alone are now longer due to lifestyle choices on the front end and advances in modern medicine on the back end. Baby boomers are postponing marriage and thus extending the number of years of

being single. Moreover, their parents are (and presumably they will be) living longer, thereby increasing the number of years one adult will be living alone. Yet the increase in the number of adults living alone originates from more than just changes at the beginning and end of adult life. Increasing numbers of boomers are living most or all of their adult lives alone.

In the 1950s, about one in every ten households had only one person in them. These were primarily widows. But today, due to the three D's of social statistics (death, divorce, and deferred marriage), about one in every four households is a single person household. And if current trends continue, sociologists predict that ratio will increase to one in every three households by the twenty-first century.

In the past, gender differences have been significant in determining the number of adults living alone. For example, young single households are more likely to be men, since women marry younger. On the other hand, old single households are more likely to be women, because women live longer than men. While these trends still hold true, the gender distinctions are blurring as boomers of both sexes reject the traditional attitudes towards marriage. Compared with their parents, boomers are marrying less, marrying later, and staying married for shorter periods of time.

## **Marriage Patterns**

The most marriageable generation in history has not made the trip to the altar in the same percentage as their parents. In 1946, the parents of the baby boom set an all-time record of 2,291,000 marriages. This record was not broken during the late 1960s and early 1970s, when millions of boomers entered the marriage-prone years. Finally, in 1979, the record that had lasted 33 years was finally broken when the children of the baby boom made 2,317,000 marriages.

Instead of marrying, many boomers chose merely to "live

together." When this generation entered the traditional years of marriageability, the number of unmarried couples living together in the United States doubled in just ten years to well over a million. The sharpest change was among cohabiting couples under 25, who increased ninefold after 1970. Demographers estimate that there have been as many as one-and-a-half to two million cohabiting couples in the U.S. Yet even high figures underestimate the lifestyle changes of boomers. These figures merely represent the number of couples living together at any one time. Cohabitation is a fluid state, so the total number living together or living alone is in the millions.

Not only is this generation marrying less; they are also marrying later. Until the baby boom generation arrived on the scene, the median age of marriage remained stable. But since the mid-fifties, the median age of first marriage has been edging up. Now both "men and women are marrying a full eighteen months later than their counterparts a generation earlier."

Another reason for a crisis in loneliness is marital stability. Not only is this generation marrying less and marrying later; they also stay married less than their parents. The baby boom generation has the highest divorce rate of any generation in history. But this is only part of the statistical picture. Not only do they divorce more often; they divorce earlier. When the divorce rate shot up in the sixties and seventies, the increase did not come from empty nesters finally filing for divorce after sending their children into the world. Instead, it came from young couples divorcing before they even had children. Demographer Tobert Michael of Stanford calculated that while men and women in their twenties comprised only about 20 percent of the population, they contributed 60 percent of the growth in the divorce rate in the sixties and early seventies.

Taken together, these statistics point to a coming crisis of

loneliness for the boom generation. More and more middle-aged adults will find themselves living alone. Thomas Exter, writing in *American Demographics*, predicts that

The most dramatic growth in single-person households should occur among those aged 45 to 64, as baby boomers become middle-aged.

These households are expected to increase by 42 percent, and it appears the number of men living alone is growing faster than the number of women.

The crisis of loneliness will affect more than just the increasing number of baby boomers living alone. While the increase in adults living alone is staggering and unprecedented, these numbers are fractional compared with the number of baby boomers in relationships that leave them feeling very much alone.

The "C" word (as it was often called in the 80s) is a significant issue. Commitment is a foreign concept to most of the million-plus cohabiting couples. These fluid and highly mobile situations form more often out of convenience and demonstrate little of the commitment necessary to make a relationship work. These relationships are transitory and form and dissolve with alarming frequency. Anyone looking for intimacy and commitment will not find them in these relationships.

Commitment is also a problem in marriages. Spawned in the streams of sexual freedom and multiple lifestyle options, boomers may be less committed to making marriage work than previous generations. Marriages, which are supposed to be the source of stability and intimacy, often produce uncertainty and isolation.

## Living-Together Loneliness

Psychologist and best-selling author Dan Kiley has coined the term “living-together loneliness,” or LTL, to describe this phenomenon. He has estimated that 10 to 20 million people (primarily women) suffer from “living together loneliness.”

LTL is an affliction of the individual, not the relationship, though that may be troubled too. Instead, Dan Kiley believes LTL has more to do with two issues: the changing roles of men and women and the crisis of expectations. In the last few decades, especially following the rise of the modern feminist movement, expectations that men have of women and that women have of men have been significantly altered. When these expectations do not match reality, disappointment (and eventually loneliness) sets in. Dan Kiley first noted this phenomenon among his female patients in 1970. He began to realize that loneliness comes in two varieties. The first is the loneliness felt by single, shy people who have no friends. The second is more elusive because it involves the person in a relationship who nevertheless feels isolated and very much alone.

According to Kiley, “There is nothing in any diagnostic or statistical manual about this. I found out about it by listening to people.” He has discovered that some men have similar feelings, but most tend to be women. The typical LTL sufferer is a woman between the ages of 33 and 46, married and living a comfortable life. She may have children. She blames her husband or live-in partner for her loneliness. Often he’s critical, demanding, uncommunicative. The typical LTL woman realizes she is becoming obsessed with her bitterness and is often in counseling for depression or anxiety. She is frequently isolated and feels some estrangement from other people, even close friends. Sometimes she will have a fantasy about her partner dying, believing that her loneliness will end if that man is out of her life.

To determine if a woman is a victim of LTL, Kiley employs a variation of an “uncoupled loneliness” scale devised by researchers at the University of California at Los Angeles. For example, an LTL woman would agree with the following propositions: (1) I can’t turn to him when I feel bad, (2) I feel left out of his life, (3) I feel isolated from him, even when he’s in the same room, (4) I am unhappy being shut off from him, (5) No one really knows me well.

Kiley also documents five identifiable stages of LTL which are likely to affect baby boom women. A typical LTL woman who marries at about age 22 will feel bewildered until she is 28. At that point, isolation sets in. At 34, she begins to feel agitated. This turns to depression between the ages of 43 and 50. After that, a woman faces absolute exhaustion.

Women may soon find that loneliness has become a part of their lives whether they are living alone or “in a relationship,” because loneliness is more a state of mind than it is a social situation. People who find themselves trapped in a relationship may be more lonely than a person living alone. The fundamental issue is whether they reach out and develop strong relationship bonds.

## **Male Loneliness**

In recent years, social psychologists have expressed concern about the friendless male. Many studies have concluded that women have better relational skills which help them to be more successful at making and keeping friends. Women, for example, are more likely than men to express their emotions and display empathy and compassion in response to the emotions of others. Men, on the other hand, are frequently more isolated and competitive and therefore have fewer (if any) close friends.

Men, in fact, may not even be conscious of their loneliness and isolation. In his book *The Hazards of Being Male: The Myth of Masculine Privilege*, Herb Goldberg asked adult men if they

had any close friends. Most of them seemed surprised by the question and usually responded, "No, why? Should I?"

David Smith lists in his book *Men Without Friends* the following six characteristics of men which prove to be barriers to friendship. First, men show an aversion to showing emotions. Expressing feelings is generally taboo for males. At a young age, boys receive the cultural message that they are to be strong and stoic. As men, they shun emotions. Such an aversion makes deep relationships difficult, thus men find it difficult to make and keep friendships.

Second, men seemingly have an inherent inability to fellowship. In fact, men find it hard to accept the fact that they need fellowship. If someone suggests lunch, it is often followed by the response, "Sure, what's up?" Men may get together for business, sports, or recreation (hunting and fishing), but they rarely do so just to enjoy each other's company. Centering a meeting around an activity is not bad, it is just that the conversation often never moves beyond work or sports to deeper levels.

Third, men have inadequate role models. The male macho image prevents strong friendships since a mask of aggressiveness and strength keeps men from knowing themselves and others. A fourth barrier is male competition. Men are inordinately competitive. Men feel they must excel in what they do. Yet this competitive spirit is frequently a barrier to friendship.

Fifth is an inability to ask for help. Men rarely ask for help because they perceive it as a sign of weakness. Others simply don't want to burden their family or colleagues with their problems. In the end, male attempts at self-sufficiency rob them of fulfilling relationships.

A final barrier is incorrect priorities. Men often have a distorted order of priorities in which physical things are more important than relationships. Success and status is

determined by material wealth rather than by the number of close friends.

Men tend to limit their friendships and thus their own identity. H. Norman Wright warns:

The more a man centers his identity in just one phase of his life—such as vocation, family, or career—the more vulnerable he is to threats against his identity and the more prone he is to experience a personal crisis. A man who has limited sources of identity is potentially the most fragile. Men need to broaden their basis for identity. They need to see themselves in several roles rather than just a teacher, just a salesman, just a handsome, strong male, just a husband.

## **Crowded Loneliness**

Loneliness, it turns out, is not just a problem of the individual. Loneliness is endemic to our modern, urban society. In rural communities, although the farm houses are far apart, community is usually very strong. Yet in our urban and suburban communities today, people are physically very close to each other but emotionally very distant from each other. Close proximity does not translate into close community.

Dr. Roberta Hestenes at Eastern College has referred to this as “crowded loneliness.” She says:

Today we are seeing the breakdown of natural “community” network groups in neighborhoods like relatives, PTA, etc. At the same time, we have relationships with so many people. Twenty percent of the American population moves each year. If they think they are moving, they won’t put down roots. People don’t know how to reach out and touch people. This combination produces crowded loneliness.

Another reason for social isolation is the American desire for privacy. Though many boomers desire community and long for a

greater intimacy with other members of their generation, they will choose privacy even if it means a nagging loneliness. Ralph Keyes, in his book *We the Lonely People*, says that above all else Americans value mobility, privacy, and convenience. These three values make developing a sense of community almost impossible. In his book *A Nation of Strangers*, Vance Packard argued that the mobility of American society contributed to social isolation and loneliness. He described five forms of uprooting that were creating greater distances between people.

First is the uprooting of people who move again and again. An old Carole King song asked the question, "Doesn't anybody stay in one place any more?" At the time when Packard wrote the book, he estimated that the average American would move about 14 times in his lifetime. By contrast, he estimated that the average Japanese would move five times.

The second is the uprooting that occurs when communities undergo upheaval. The accelerated population growth during the baby boom along with urban renewal and flight to the suburbs have been disruptive to previously stable communities.

Third, there is the uprooting from housing changes within communities. The proliferation of multiple-dwelling units in urban areas crowd people together who frequently live side by side in anonymity.

Fourth is the increasing isolation due to work schedules. When continuous-operation plants and offices dominate an area's economy, neighbors remain strangers.

And fifth, there is the accelerating fragmentation of the family. The steady rise in the number of broken families and the segmentation of the older population from the younger heightens social isolation. In a very real sense, a crisis in relationships precipitates a crisis in loneliness.

Taken together, these various aspects of loneliness paint a chilling picture of the 1990s. But they also present a

strategic opportunity for the church. Loneliness will be on the increase in this decade, and Christians have an opportunity to minister to people cut off from normal, healthy relationships.

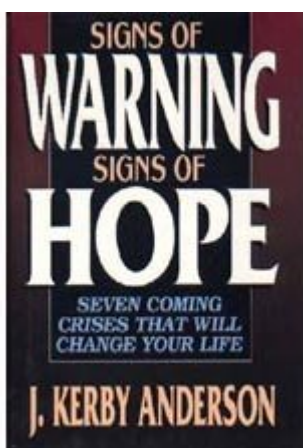
The local church should provide opportunities for outreach and fellowship in their communities. Individual Christians must reach out to lonely people and become their friends. And ultimately we must help a lost, lonely world realize that their best friend of all is Jesus Christ.

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# Financial Security for the Future

*Kerby Anderson looks at our financial future, especially of baby boomers, discussing savings, corporate pensions, Social Security and retirement.*



What kind of financial security can you expect in the future? The answer to that question may depend on when you were born. The generation currently entering retirement will do much better as a group than the baby boom generation following it.

A major reason is demographics. The baby boom was preceded, and more importantly, succeeded by consecutive years of fewer births. Thirty-five percent more Americans were born during the baby boom than during the previous nineteen years. And 12 percent more were born than during the subsequent nineteen years. This nineteen-year blip in fertility has created more than just an oddity in social statistics. It has clouded the financial future of baby boomers. The elderly are supported, especially during the waning years of their old age, by members of the younger generation. The baby boom was immediately followed by a baby bust, or what many commentators have labeled a "birth dearth." This disproportionate ratio between baby boomers and baby busters raises questions about the boom generation's future and suggests it will face an impending crisis of financial security.

Concern arises from both economic and demographic realities. The harsh economic reality in the 1990s is the federal deficit which mushroomed during the 1980s. Aggravating this economic situation are also such issues as trade deficits, increased taxes, higher oil prices, and an inevitable downturn in the economy.

A survey released by the International Association of Financial Planning found that "the long term psyche of the American public is depressed," with significant majorities fearing a resurgence of high inflation and worrying about the chances for a deep recession. But the more important issue is not economics but how demographics affect economics. The sheer size of the boom generation has had a negative impact on its members. Paul Hewitt of the Retirement Policy Institute put it this way:

The baby boom as a generation has been its own worst enemy. Whenever we wanted anything the price went up, and when we sold the price went down. So we got less for our labor and paid more for our houses. When we want to sell those houses the price will go down, and when we want medical care in old

age, prices will go up.

Boomers in general, and leading-edge boomers in particular, find themselves part of what has become called “the triple-squeeze generation.” The more than 25 percent of Americans between the ages of 35 and 44 are finding their own retirement being squeezed out by the college costs of their children and the long-term health care costs of their aging parents. Sixty-six percent of baby boomers surveyed by the International Association of Financial Planning said “providing long-term care for a parent would affect their ability to save for their children’s education” and would no doubt also affect their ability to save for their own retirement.

Commentators have also referred to these people as the “sandwich generation” because they are sandwiched between an older generation dependent upon them for elder care and a younger generation dependent upon them for housing and education. Surely this is one generation that needs to take a hard look at its financial future. The economic and demographic realities may seem dismal, but they will be much worse if we fail to apply biblical principles to our finances. The key to financial security for most Americans has been the three-legged stool of savings, pensions, and Social Security. Unfortunately, economic termites threaten the strength of that stool.

## **Savings**

The first leg on the retirement stool is savings. The boomers are justly concerned about the savings (or more to the point, the lack of savings) they have put away so far for their retirement. A survey of leading-edge boomers found that six out of ten expressed great concern about being able to meet all of their financial responsibilities, and 62 percent fear that they will outlive their retirement savings.

But they aren’t the only ones concerned. A survey by the

American Academy of Actuaries echoed boomers' fears. Seventy-two percent of pension-fund actuaries polled predict that half the baby boom won't have the wherewithal to retire at age 65.

How much have baby boomers saved so far? Well, not very much if a recent survey is any indication. When a group of 35- to 49-year-olds were asked if they could come up with three thousand dollars in a few days without borrowing or using a credit card, 49 percent said they could and 49 percent said they couldn't. Not surprisingly a smaller percentage (only 29 percent) of the 18- to 24-year-olds had the three thousand dollars.

The inability of so many boomers to come up with the sum of three thousand dollars illustrates two things. First, it shows how little (if anything) they have in savings or investments. Second, it demonstrates how much many of them are in debt. The first leg of the three-legged stool is in awful shape because, for many in the boom generation, savings are decreasing while debt is increasing. The reasons for boomer debt are fairly simple. First, the boomers had great expectations for themselves and were often willing to go deeply in debt in order to finance the lifestyle they had chosen for themselves. Second, they had the misfortune of entering the consumer world at the time when wages were stagnant and when most of the goods and services they craved were hit by inflation. This further fueled consumer borrowing, which became both a cause and a consequence of their downward mobility.

Between 1970 and 1983, the percentage of boomer families paying off consumer debt increased from two-thirds to three-fourths. Of families in debt in 1983, the average amount of debt was nearly five thousand dollars.

Families in debt usually are not saving. If they had any financial resources to save and invest, they would be wise to first retire their high interest consumer debt. In 1984, more than a third of all households headed by a person under

thirty-five had no savings whatsoever on deposit with banks and other financial institutions, aside from non-interest-paying checking accounts.

The solution to this problem is simple: Get out of debt and put money into savings and retirement. Now while this may be easy to say, it is difficult for the current generation to do. Baby boomers' expectations frequently exceed their income, and the changing economic and demographic realities place them in a precarious position. But if this generation wants to have a more secure financial future, it must take appropriate financial measures now.

## **Corporate Pensions**

In the past, there used to be an unwritten agreement between a company and an individual. If you faithfully worked for the company, the company would take care of you in your retirement. But this tacit agreement has broken down for two reasons.

First, many of these companies lack the financial resources to take care of the baby boom generation. Consolidation of some companies and the bankruptcies of many others put pensions in jeopardy. Other companies heavily invested in speculative schemes by thrifts and junk bonds, and their portfolios rest on shaky ground. In other cases, the current financial resources seem adequate but have yet to be tested when the millions of baby boomers begin to retire. Second, many baby boomers have not spent enough time with any one company to earn a significant pension. It was not uncommon for the parents of baby boomers to have worked for a single company for more than twenty years. Baby boomers, on the other hand, change jobs if not career paths with unprecedented frequency.

This apparent restlessness is born from both choice and necessity. Boomers are much less likely to stay in a job that does not enhance personal development and self-expression.

Unlike their fathers, who would often remain with a company “for the sake of the family,” the boom generation is much more likely to move on.

Boomers also change jobs out of necessity. They find themselves competing with each other for fewer upper-management positions for a number of reasons. First, companies have thinned their management ranks. Most of this restructuring was done in the 1980s to make companies more efficient. The rest was a natural result of buyouts, takeovers, and consolidation leaving fewer structural layers in upper management and fewer jobs.

Second, boomers crowded into middle-management ranks at the same time restructuring was taking place. The leading-edge boomers in their prime career years are finding themselves on career plateaus and becoming dissatisfied. Many wonder if they will ever make it to the corner office or the executive suite.

Third, there was a boom of business school graduates. The first boomers who graduated with MBAs were often ridiculed by classmates in other academic disciplines. But this initial condemnation gave way to active pursuit, and the number of business graduates quickly proliferated. As supply has outstripped demand, this ambitious group with heightened expectations finds itself frustrated and constantly looking for a job change.

All of these factors have put this generation in a precarious position. By and large, they are not saving and have inadequate pensions to give them a secure financial future. So many are trusting that Social Security will be there for them when they retire. But will it?

## **Social Security**

The impending Social Security debacle is complex and the subject of whole books. But the basic issue can be illustrated

by once again looking at the demographic impact of the boom generation.

When Social Security began in the mid 1930s, the ratio of workers to recipients was ten to one and life expectancy was two years below retirement age. The pay-as-you-go system could work with those kinds of numbers.

But two fundamental demographic changes threaten to send Social Security off a cliff. First is the "senior boom." Advances in modern medicine have raised life expectancy by 28 years in just this century. Today the median age is already 32 and still climbing. Some demographers see the median age reaching as high as 50 years old. One has to wonder about the stability of Social Security in a country where half of the people qualify for membership in the American Association of Retired Persons.

The second demographic change is the ratio between the baby boom generation and the baby bust generation. The smaller generation following the boom generation will be called upon to support Social Security when boomers retire. The system will face incredible strains through the next few decades as the ratio of workers to Social Security beneficiaries continues to decline.

Both demographic changes are relevant. Americans are living longer, and ratios between generations are skewed. These two changes are certain to transform the current pay-as-you-go system into nothing more than an elaborate Ponzi scheme by the twenty-first century. The solutions to the Social Security crisis are few and all politically difficult to achieve. Either you have to change the supply of contributions or the demand of the recipients. Increasing the supply of contributors could be achieved by increasing the birth rate (unlikely, and probably too little too late) or allowing more immigration of workers who could contribute to Social Security. The only other way to increase the supply of

contributions is to increase FICA payments. But there will have to be an upper limit on how much Americans can be taxed. If benefits stay at their current levels, workers in the year 2040 could find Social Security taking as much as 40 percent of their paychecks.

Decreasing demand would require trimming benefits. Current recipients benefit most from Social Security. A retiree on Social Security today recovers everything he paid into the system in about four years. On the other hand, few boomers will ever get the amount of money they paid into the system. Some politicians have suggested trimming benefits to current recipients. Others suggest applying a means test to wealthy recipients or those who receive other pension income. Neither proposal has much likelihood of passage.

More likely, Congress will be forced to trim future benefits. Congress has already increased the age of retirement and may induce workers to stay on the job until age 70. Another solution would be to provide the biggest tax breaks for workers to fund their own retirement through IRAs or Keoghs.

Obviously the solutions are not popular, but the alternative is a collapse of the Social Security system in the next decade. If something isn't done, the demographic realities will destroy the system.

## **Retirement**

Although this generation grew up assuming retirement would be the norm, the changing social and economic conditions we have discussed may force a rethinking of that basic assumption. After all, the idea of retirement historically is of recent origin.

When Social Security was first adopted in 1935, life expectancy was below 63, a full two years under the retirement age. Retirement was for the privileged few who lived long

enough to enjoy the meager financial benefits from the system.

Even as late as the 1950s, the contemporary image we have today of retirement communities and the elderly sightseeing in recreational vehicles did not exist. Retirement still did not exist as an institution. Nearly half the men over age 65 were still in the workforce.

Polls taken during the 1950s and early 1960s showed that most Americans desired to work for as long as they could and saw retirement merely for the disabled. Today, however, most Americans look forward to their retirement as a time to travel, pursue personal interests, and generally indulge themselves. Yet the demographic landscape suggests we might have to revise our current images of retirement.

As baby boomers slowly jog towards Golden Pond, they will likely be the largest generation of senior citizens in history, both in absolute size and in relative proportion to the younger generation. By the year 2000, the oldest boomers could be taking early retirement. The number of workers and dependents retired by 2025 could swell to as many as 58 million workers and dependents, more than double the current number of retirees.

These large numbers are certain to precipitate a "retirement crisis" for two reasons. First, people are living longer. We have raised the life expectancy by 28 years. During most of human history, only one in ten lived to the age of 65. Today eight out of every ten Americans zoom past their 65th birthday.

Second, the burden of providing retirement benefits will fall upon the younger, (and more to the point) smaller generation born after the baby boom. Never will so few be required to fund the retirement of so many. When Social Security was adopted in 1935, there were ten workers for every person over age 65. That ratio shrank to six to one in the 1970s.

Today there are about 3.4 working Americans to support each retiree. But by the time the last boomer hits retirement age in 2029, the ratio of workers to retirees will drop to less than two to one. Obviously, baby boomers face much greater uncertainty than their parents did when they entered into the years now seen as the time of retirement.

This next generation may even decide to reject the idea of retirement, choosing instead to enrich themselves with meaningful work all of their lives. Yet such an idyllic vision could quickly be crushed by the harsh reality of failing health. Working until you are 70 or beyond may not be physiologically possible for all people.

No wonder a chorus of Cassandras is predicting financial disaster in the next century. But significant changes can be made now to avert or at least lessen a potential crisis in the future. Wise investment according to biblical principles now is absolutely necessary to prepare for this uncertain future. The future really depends on what this generation does in the 1990s to get ready for the Retirement Century.

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