

Disillusionment in the 1990's

The changing social and economic conditions of the 1990s are turning this into the decade of disillusionment. Millions of baby boomers who grew up in a world that fed and nurtured their expectations are facing a world much different than the one in which they were raised. This crisis of disillusionment could also be called a crisis of "broken promises," since the boomers came to expect that they would in adulthood be privileged to enjoy the fruits of the American dream. Instead, they are tasting the bitter fruit of despair and disillusionment.

The seeds of these circumstances were sown in earlier decades. During the 1980s, they took root and grew, creating a different set of circumstances for this generation in the 1990s.

Leading-Edge Versus Trailing-Edge Boomers

Although these circumstances have affected all baby boomers, they have hit one segment of the boom much harder than the others: the trailing edge. The members of this generation, born during the boom's later years (1955-1964), have not fared as well as their older brothers and sisters. The reason is simple; they were born later.

Psychologist Kevin Leman has written about the effects of birth-order in a single family. The oldest child tends to be serious, responsible, even driven. The youngest child tends to be more carefree—sometimes even the family comic. The order of birth in a single family can often be a great predictor of personality traits.

Paul Light, in his book *Baby Boomers*, observes that "generations may be subject to the same kinds of birth-order effects that social psychologists find in families." Just as

the first-born in a family receives a disproportionate amount of parental attention and nurturance, so first-born boomers received a disproportionate amount of societal attention and privilege.

The leading edge boomers were the first to college, the first to the jobs, and the first to the houses. In the American "first come- first serve" economy, the leading edge found better jobs, better opportunities for career advancement, and better house prices. The trailing edge found just the opposite.

For example, take house prices. A couple that bought a house before inflation and interest rates increased would be better off financially than a couple that bought a house with an inflated price. The leading edge bought houses before the prices went through the roof. They invested in an appreciating asset. By contrast, the trailing edge bought (or tried to buy) houses that were already inflated. Often just coming up with the down payment was difficult if not impossible.

In general, the earlier someone was born, the better are his or her chances of succeeding in the economy. Anyone who doubts the trend need only watch the devastating impact these economic forces are having on the generation following the baby boom. Many "baby busters" cannot find a job that pays them enough to enable them to leave their parents' home. Buying homes of their own seems like the impossible dream.

Actually the seeds of this current disillusionment were sown in the 1960s and 1970s. These later-born boomers were not reared in the optimism of the Eisenhower and Kennedy years. Camelot was an historical footnote. During their "Wonder Years" they experienced the assassinations of John Kennedy, Martin Luther King, Jr., and Robert Kennedy. They grew up during the Vietnam War. They saw anti-war protests on nightly television. Leading-edge boomers saw their idyllic visions unravel in the late 60s, but they still retained their

childhood memories of a world of affluence and optimism. By contrast, trailing-edge boomers growing up in the 1960s saw a different world—a world of shattered dreams and discordant images.

While older boomers grew up in relatively stable families, younger boomers saw the divorce rate climb to unprecedented levels. Television shows about traditional families like the Andersons and the Cleavers were replaced by sitcoms about single parents like Julia and blended families like The Brady Bunch.

By the time boomers hit the job market, wages had stagnated. National attention on a potential energy crisis, an Arab oil embargo, and governmental attempts to control inflation made a bad economy worse. Prime entry-level jobs were hard to find and chances for career advancement seemed slim. Inflation peaked at 18 percent in 1979, and unemployment reached 11 percent in 1982—the highest level since before World War II. These certainly were **not** the “Wonder Years.”

Yet through the 1980s, boomer optimism buoyed spirits that perhaps tomorrow would be better, like it had been for their parents. Mom and Dad struggled through the Great Depression and survived World War II to build a better life. Boomers hoped that the same would be true for them. But, for many, better never came, and they are facing an impending crisis of disillusionment in the 1990s.

Yuppies and Yuffies

Social commentators, always looking for new acronyms to describe portions of the population, dubbed these boomers “Yuffies”: young, urban failures. Just as the name “yuppie” lacked demographic precision, so also the term “yuffie” is imprecise. Nevertheless, the term reinforces a point made in previous programs. Not all baby boomers are yuppies. Just the opposite. Most baby boomers are coming face-to-face with

disillusionment and downward mobility. Definitions used in 1985 to describe yuppies and yuffies illustrate the point. Yuppies were defined as 25- to 39-year-olds who live in metropolitan areas, work in professional or managerial occupations, and earn at least \$30,000 if living alone and \$40,000 if married or living with someone else. Using that definition, there were only four million yuppies in 1985—constituting just 5 percent of all baby boomers.

Yuffies were defined as baby boomers making less than \$10,000 a year. Although that definition seemed much too restrictive in terms of income, it still defined a full 40 percent of the baby boom generation. In 1985, yuffies were roughly eight times as numerous as yuppies.

In the 1990s the trend is continuing. A generation reared with great expectations must now come to grips with the reality of downward mobility.

Home Bittersweet Home

While the American dream has meant different things to different people, certainly one of the most universal, deeply-held parts of the dream has been owning a home. A Roper Organization survey in 1989 reported that nearly nine out of ten adults listed “a home that you own” as part of the life they would like to have. This was nine percentage points ahead of a happy marriage and fourteen points ahead of a car or children.

Not only is home ownership part of the American dream; it is part of the American fantasy. A nationwide survey by Spiegel Inc. found that one out of ten Americans fantasizes about the “house of their dreams” every single day. The dream house has four bedrooms, three bathrooms, two fireplaces, seven closets, three televisions, four telephones, and is a short stroll from the beach. Other amenities include a media/entertainment center, an exercise facility, a library, a spa/whirlpool, a

home office, and an indoor/outdoor pool.

If this characterization of American home fantasies is even close to accurate, no wonder more and more boomers are facing a crisis of broken promises. The American economy simply did not deliver. The dream of owning your own home is a relatively recent one. In 1946— the year the baby boom began—the majority of Americans were renters. Yet within one generation, more than two-thirds of Americans became home owners. The boom generation, growing up in the midst of this significant transition, came to see home ownership as a right rather than a privilege.

But the housing crunch in the 1970s began to change that perception. When the baby boom generation headed out into the world upon graduation, they found stagnant wages and increasing house prices. Both phenomena were due to the size of the baby boom generation. American couples could create millions of babies every year during the baby boom, but the American economy could not create millions of new jobs and millions of new homes in the 1970s. The sheer size of the generation was only one reason for rising home prices. The living patterns of this generation exacerbated the problem. Three lifestyle patterns are especially relevant. First, baby boomers left the nest earlier than any other generation. Many left for college and never returned home but instead began looking for homes of their own. Second, boomers stayed single longer. Unlike their parents, who married early and then purchased houses, boomers in the 1970s often bought houses as singles, thereby creating an even greater demand on the housing market. Finally, boomers had higher divorce rates. This trend also created more demand for housing than would have occurred if they had assumed the lifestyle of their parents.

These three patterns converged to increase demand on housing. From 1960 to 1980, the total number of households grew by at least 10 million each decade. To put this dramatic increase in

perspective, the rate of increase for households was three times faster than that of the population as a whole.

Another reason for the increased cost of home ownership involved the changing perception of a home as an investment. The tax advantage of owning a home in the 1970s and early 1980s was compelling. When the federal income tax was first enacted in 1913, "interest on indebtedness" was exempt. Therefore, a home owner receives a mortgage-interest deduction—effectively a tax subsidy for owning a house rather than renting an apartment. On the other hand, a renter must pay for his apartment with after-tax dollars, and any return from his savings is subject to taxation.

Suddenly, people who would not have normally considered owning a house (singles, couples who preferred apartment living, etc.) were buying homes in record numbers simply because they were good investments. During the late 1970s and early 1980s, net increases in home owner equity were more than three times larger than total personal savings out of income.

Soon the frenzy became a self-fulfilling prophecy. Rising home prices seemed like a good way to beat inflation. The increased demand drove prices even higher, spurring even more demand. According to one writer,

They bought and sold homes like traders in the pork-belly pit. It was the 1980s, and hundreds of thousands of baby boomers, two-income-couples with ready access to credit, were buying New York real estate.

Taken together, all of these factors worked to price many couples out of the housing market. To illustrate the impact, compare the difference between buying a new home in 1949 and buying a house in the 1980s. In 1949, a 30-year-old man purchasing a median-priced house only needed to commit 14 percent of his income. A new "Cape Cod" house in Levittown, New York, went for just \$7,990.

By 1983, the convergence of the various factors already mentioned radically altered the equation. Now a 30-year-old man needed to commit 44 percent of his income to meet the carrying charges on a median-priced house. That same year, 65 percent of all first-time home buyers needed two paychecks to meet their monthly payments. The demographics of first time home buyers in 1989 further illustrate this point. The median home price for first-time buyers went over the \$100,000 mark (actually \$105,200) in that year. The average first-time buyer was nearly thirty-something (29.6), and most first-time buyers (87%) needed dual-incomes to qualify. The prospects for a typical renter to become an homeowner are discouraging. Apartment rents stabilized during the late 1980s, but at record high levels. Only four out of ten young renters had sufficient income to qualify for the mortgage on a median "starter house." Coming up with a down payment was no easier. According to Harvard University's Joint Center for Housing Studies, even with a 10 percent down payment mortgage, only 20 percent of white renters and 4 percent of black renters can afford a typical starter house.

Careers in Crisis

Although boomers saw their parent's salaries and job opportunities increase, this has not been the case for them. Wages stagnated in 1973, thus reducing boomer earning potential. By the end of the 1970s, *Fortune* magazine estimated that baby boomers had effectively lost ten years' income when compared with the earnings of the generation just preceding them.

In the 1970s and 1980s, many couples were able to cope with declining wages by living off two incomes. Many middle-class couples compensated primarily due to the strength of the wife's increased income since men's earnings remained relatively flat during this period. But even the wife's additional income could not forestall the economic impact on

families. Young families with two paychecks today earn about the same as a couple that lived only on the husband's salary in the 1970s.

The problem intensified in the 1990s. The size of the boom generation caused part of the problem. The resulting discrepancy between job supply and job demand first affected the number of entry-level positions that baby boomers could find.

Now boomers find themselves competing for increasingly scarce management-level positions. As one rises in the corporation, the number of management positions decreases as the corporate pyramid narrows. In the early 1980s, economists were writing about the presence of too many people vying for too few management-level positions, causing a bottleneck at the middle management level. Changes in the corporate world throughout the 1980s exacerbated the problem. "Downsizing," "streamlining," and "merging" are just a few of the terms used to describe the twisting of the corporate pyramid into an almost unrecognizable polygon. Driven by the twin goals of improving productivity and enhancing a company's ability to compete, major corporations have eliminated whole levels of middle and upper management.

This generation often finds itself facing two dismal prospects: career plateauing and the potential of a mid-life layoff.

Belt-tightening measures in the 1980s forced employees to be content with lower wages and smaller wage increases. One research economist predicts that "Salaries will probably barely keep up with the cost of living and taxes....I think we're looking at very modest wage increases in the 1990s." For a generation raised on high expectations, the reality of lower wages and fewer and smaller increases can lead to disillusionment.

Although the conclusion may seem like bad news for society as a whole, I believe that it is good news for the church of Jesus Christ. This generation has effectively turned its back on the gospel, in part because it has had it so good. Boomers didn't feel like they needed anyone or anything. Now that they are coming to grips with discouragement and disillusionment, they may be more open to the gospel. If that is so, then churches and individual Christians can use the trends in our society to maximize their influence for Jesus Christ.

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The Decline of a Nation – History and Christian Values

Kerby Anderson considers factors which may lead to the decline of this nation's position as the only world super-power. He points out the relationship between moral and spiritual decline and the decline of society in general. We need to return to godly principles if we are to avoid a descent into irrelevance and depravity.

This article is also available in [Spanish](#).



Doomsayers for many years have been predicting the decline and fall of this country. And while many of these short-term predictions have proved inaccurate, there is some truth to the prevailing belief that this nation will fall like every great nation before it. Apart from revival and reformation, this nation is destined to decline.

The problem with many of these doomsayers is that while their prognosis is right, their diagnosis is wrong. Yes, the future is bleak. But our problem is not ultimately political, economic, or social, as these doomsayers would have us believe. The decline of this nation (just as the decline of every other nation) is due to spiritual factors. The political, economic, and social problems we encounter are the symptoms of the spiritual deterioration of a nation.

Just as there are spiritual principles that influence the life of an individual, so there are political-spiritual principles that govern the life of a nation. And though we may feel that these are obscure and difficult to discern, in reality they are visible to anyone willing to look at the record of history.

Our problem is that we don't really learn from history. George Santayana said that "those who forget the past are condemned to repeat it." The philosopher Hegel said, "What experience and history teach us is this: that people and government never have learned anything from history or acted on principles deduced from it." Or as Winston Churchill said, "The one thing we have learned from history is that we don't learn from history."

The refrains that are often heard are: "It can't happen here," or "Our country is different." But the reality is that nations are born and die just like individuals. Their longevity may exceed the average person's lifespan. But the reality is that nations also die.

History has shown that the average age of the great civilizations is around two hundred years. Countries like Great Britain exceed the average while other countries like the United States are just now reaching the average age.

Each of the great civilizations in the world passed through a series of stages from their birth to their decline to their

death. Historians have listed these in ten stages.

The first stage moves from bondage to spiritual faith. The second from spiritual faith to great courage. The third stage moves from great courage to liberty. The fourth stage moves from liberty to abundance. The fifth stage moves from abundance to selfishness. The sixth stage moves from selfishness to complacency. The seventh stage moves from complacency to apathy. The eighth stage moves from apathy to moral decay. The ninth stage moves from moral decay to dependence. And the tenth and last stage moves from dependence to bondage.

These are the ten stages through which the great civilizations have gone. Notice the progression from bondage to liberty back to bondage. The first generation throws off the shackles of bondage only to have a later generation through apathy and indifference allow itself to once again be enslaved.

This is the direction this and every other country is headed. The book of Judges shows that the nation of Israel passed through these same stages. And this country will do the same unless revival and reformation break out and reverse the inexorable decline of this nation.

The Cycle of Nations

In his book *The End of Christendom*, Malcolm Muggeridge makes this powerful observation. He says:

I conclude that civilizations, like every other human creation, wax and wane. By the nature of the case there can never be a lasting civilization anymore than there can be a lasting spring or lasting happiness in an individual life or a lasting stability in a society. It's in the nature of man and of all that he constructs to perish, and it must ever be so. The world is full of the debris of past civilizations and others are known to have existed which have not left any

debris behind them but have just disappeared.

He goes on to say that

...whatever their ideology may be, from the Garden of Eden onwards such dreams of lasting felicity have cropped up and no doubt always will. But the realization is impossible for the simple reason that a fallen creature like man though capable of conceiving perfection and aspiring after it, is in himself and in his works forever imperfect. Thus he is fated to exist in the no man's land between the perfection he can conceive and the imperfection that characterizes his own nature and everything he does.

Nations rise and nations fall. Every nation has followed this progression from bondage to bondage. The nations of this century will be no different. But let us not accept the Marxist notion that these are fixed and intractable laws of history. Christians can point to unusual times when revival has redirected the inexorable decline of a civilization. In the Old Testament, Jonah saw revival postpone God's judgment of Nineveh. In the sixteenth century, Martin Luther and John Calvin saw a Protestant Reformation transform Europe. And even in the history of the United States the First and Second Great Awakenings changed individuals and our society.

But apart from God's intervention, nations will decline and eventually pass off the scene. Much of the Old Testament records the history of the nation of Israel. It passed through these same stages and so will every country in the world.

As Christians we must recognize that nations will rise and fall just as individuals will be born and die. Our civilization will not last indefinitely, but will eventually pass off the scene. Only God's Word endures forever. We should not put our trust in the things of this world for they are destined for destruction. Instead, we should put our faith in God and His word.

The Decline of the Family

Nations most often fall from within, and this fall is usually due to a decline in the moral and spiritual values in the family. As families go, so goes a nation.

This has been the main premise of thinkers from British historian J. D. Unwin to Russian sociologist Pitirim Sorokin who have studied civilizations that have collapsed. In his book *Our Dance Has Turned to Death*, Carl Wilson identifies the common pattern of family decline in ancient Greece and the Roman Empire. Notice how these seven stages parallel what is happening in our nation today. In the first stage, men ceased to lead their families in worship. Spiritual and moral development became secondary. Their view of God became naturalistic, mathematical, and mechanical.

In the second stage, men selfishly neglected care of their wives and children to pursue material wealth, political and military power, and cultural development. Material values began to dominate thought, and the man began to exalt his own role as an individual. The third stage involved a change in men's sexual values. Men who were preoccupied with business or war either neglected their wives sexually or became involved with lower-class women or with homosexuality. Ultimately, a double standard of morality developed. The fourth stage affected women. The role of women at home and with children lost value and status. Women were neglected and their roles devalued. Soon they revolted to gain access to material wealth and also freedom for sex outside marriage. Women also began to minimize having sex relations to conceive children, and the emphasis became sex for pleasure. Marriage laws were changed to make divorce easy.

In the fifth stage, husbands and wives competed against each other for money, home leadership, and the affection of their children. This resulted in hostility and frustration and possible homosexuality in the children. Many marriages ended

in separation and divorce.

Many children were unwanted, aborted, abandoned, molested, and undisciplined. The more undisciplined children became, the more social pressure there was not to have children. The breakdown of the home produced anarchy.

In the sixth stage, selfish individualism grew and carried over into society, fragmenting it into smaller and smaller group loyalties. The nation was thus weakened by internal conflict. The decrease in the birthrate produced an older population that had less ability to defend itself and less will to do so, making the nation more vulnerable to its enemies.

Finally, unbelief in God became more complete, parental authority diminished, and ethical and moral principles disappeared, affecting the economy and government. Thus, by internal weakness and fragmentation the societies came apart. There was no way to save them except by a dictator who arose from within or by barbarians who invaded from without.

Although this is an ancient pattern of decline found in Greece and Rome, it is relevant today. Families are the foundation of a nation. When the family crumbles, the nation falls because nations are built upon family units. They are the true driving social force. A nation will not be strong unless the family is strong. That was true in the ancient world and it is true today.

Social commentator Michael Novak, writing on the importance of the family, said:

One unforgettable law has been learned through all the disasters and injustices of the last thousand years: If things go well with the family, life is worth living; when the family falters, life falls apart.

The Decline of Values

There are many factors in the decline of a nation. Certainly a major one is the breakdown of the family. But another potent but less perceptible force is the power of ideas.

False ideas are bringing about the decline of western culture. Carl F. H. Henry, in his book *Twilight of a Great Civilization*, says:

There is a new barbarism. This barbarism has embraced a new pagan mentality . . . not simply rejecting the legacy of the West, but embracing a new pagan mentality where there is no fixed truth.

Today we live in a world where biblical absolutes are ignored, and unless we return to these biblical truths, our nation will continue to decline.

To understand how we have arrived at this appalling situation, we need to go back a century and look at the influence of five intellectual leaders who still profoundly affect the modern world. The first person is Charles Darwin (1809-1882). In 1859 he published *The Origin of Species* and later published *The Descent of Man*. His writings blurred the distinction between humans and animals since he taught that we are merely part of an evolutionary progression from lower forms of life. Darwinism, as it came to be called, not only affected the field of biology, but became the foundation for the fields of anthropology, sociology, and psychology.

The second person is Karl Marx (1818-1883). He and Friedrich Engels published the *Communist Manifesto* around 1850, and Marx devoted his life to writing about the demise of capitalism and coming of communism. He understood the importance of ideas. Marx once wrote: "Give me twenty-six lead soldiers and I will conquer the world." (So did Benjamin Franklin.) The twenty-six lead soldiers are the keys on a typewriter. The pervasive

influence of communism in the world today is testimony to the truthfulness of his statement.

The third person is Julius Wellhausen (1844-1918). Although he may not be as well known as the other two men mentioned, his influence was just as profound. He was a German Bible scholar whose theory on the dating of the Pentateuch completely transformed Old Testament studies.

Wellhausen argued that the early books of the Bible were not put together by Moses but were gathered together many centuries later by several different men called redactors who wove various strands together. He and his disciples established an anti-supernatural approach to the scriptures which is influential in most denominational seminaries today.

The fourth person is Sigmund Freud (1856-1939). He merely took the logical implications of what Darwin was doing in biology and applied them to what today is known as psychology and psychiatry. Freud argued that humans are basically autonomous and therefore do not need to know God. Instead, we need to know and understand ourselves since our problems stem from those secret things that have evolved in our lives from our past.

A fifth person is John Dewey (1859-1952). He is the founder of modern education and published his first work, *The School and Society*, in 1899. John Dewey was also one of the co-signers of the *Humanist Manifesto* in 1933.

Dewey, like Darwin and Freud, believed that humans are autonomous. They don't need to have an authority above them but can evolve their own system of education. Thus the very foundation of modern education is anti-supernatural.

Ideas have consequences, and false ideas can bring down a nation. The theories of these five men are having devastating consequences in our nation and world. Unless we return to biblical absolutes, our nation will continue its decline.

Spiritual Decline

The decline and fall of nations is usually due to internal factors rather than external threats. Even though some may have fallen to barbarians, their demise ultimately came because of moral and spiritual weakness which manifested itself as military weakness. Historians have listed the stages in the decline of a nation. These should not be too surprising to any student of the Old Testament. The stages of decline parallel the stages through which the nation of Israel passed.

But neither should they surprise a student of the New Testament. In the opening chapter of the Apostle Paul's letter to the church in Rome, he traces a similar progression. In fact, Romans 1 shows the decline of a civilization from a societal perspective. Looking at the Hellenistic world of his time, he reflects on the progression of sin in a nation.

The first stage is when people turn from God to idolatry. Although God has revealed Himself in nature to all men so that they are without excuse, they nevertheless worship the creation instead of the Creator. This is idolatry. In the past, this took the form of actual idol worship. In our day, it takes the form of the worship of money or the worship of self. In either case, it is idolatry. A further example of this is a general lack of thankfulness. Although they have been prospered by God, they are ungrateful. And when they are no longer looking to God for wisdom and guidance, they become vain and futile and empty in their imaginations. They no longer honor God, so their foolish hearts become darkened. In professing to be wise, they have become fools.

The second stage is when men and women exchange their natural use of sex for unnatural uses. Here the Apostle Paul says those four sobering words, "God gave them over." In a society where lust-driven sensuality and sexual perversion dominate, God gives them over to their degrading passions and unnatural desires. The third stage is anarchy. Once a society has

rejected God's revelation, it is on its own. Moral and social anarchy is the natural result. At this point God has given the sinners over to a depraved mind and so they do things which are not proper. This results in a society which is without understanding, untrustworthy, unloving, and unmerciful.

The final stage is judgment. God's judgment rightly falls upon those who practice idolatry and immorality. Certainly an eternal judgment awaits those who are guilty, but a social judgment occurs when God gives a nation over to its sinful practices.

Notice that this progression is not unique to the Hellenistic world the Apostle Paul was living in. The progression from idolatry to sexual perversion to anarchy to judgment is found throughout history.

In the times of Noah and Lot, there was the idolatry of greed, there was sexual perversion and promiscuity, there was anarchy and violence, and finally there was judgment. Throughout the history of the nation of Israel there was idolatry, sexual perversion, anarchy (in which each person did what was right in his own eyes), and finally judgment.

This progression happened throughout the Bible and to Greece, to Persia, to Babylon, and to Rome. And if it happened to these nations, then it can happen today. Unless we return to God's principles, decline and destruction are inevitable.

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