Emerging Adults and the Future of Faith in America

Steve Cable looks at the results of the National Study on Youth and Religion and concludes the real need for evangelicals in America is not redirecting a pent–up spiritual interest into orthodox Christianity, or overcoming an emotional aversion to organized religion, but instead, demonstrating that spiritual issues are worthy of any real attention at all.

This article examines the trajectory of Christianity in America by looking at what researchers are learning about "the religious and spiritual lives of emerging adults." This last phrase is the subtitle of a recent book by Christian Smith and Patricia Snell which summarizes the results of a groundbreaking study based on the results of the National Study of Youth and Religion (NYSR).{1} In 2002/3, Smith and his team surveyed over three thousand teenagers and conducted detailed interviews with over 250 of the survey respondents. These same people were surveyed again in 2005 and again in 2007/8. The 2007/8 survey also included over 230 in–depth interviews. Through this effort, we can gain insight not only into the current beliefs and practices of these young adults but also how those beliefs and practices have changed over the five year transition from teenager to young adult.

Emerging Adults: A New Life Stage

These 18– to 23–year–olds represent the future leaders of our nation and our churches and will be the parents of the children who will lead America into the second half of the twenty–first century. Barring a major change in our culture, their attitudes toward Christianity are a preview of the role of Christianity in America in the near future. Those of us

committed to Jesus' Great Commission should recognize the importance of understanding these cultural trends so that we effectively communicate the truth of the gospel to an increasingly confused culture.

Let's begin by highlighting a few aspects of the culture which shape the thinking and actions of these young adults. The first point that Smith and Snell make is that a new life phase has developed in American culture. The experience of young Americans as they age from 18 to 30 is much different today than during most of the twentieth century. Full adulthood "is culturally defined as the end of schooling, a stable career job, financial independence, and new family formation."{2} Four factors have contributed to making the transition to full adulthood an extended, complex process:

1. *the dramatic growth in higher education*
2. *the delay of marriage*
3. *the expectation of an unstable career*
4. *the willingness of parents to extend support well into their children's twenties*

Because of these factors, most young adults assume that they will go through an extended period of transition, trying different life experiences, living arrangements, careers, relationships, and viewpoints until they finally are able to stand on their own and settle down. Many of those surveyed are smarting from poor life choices and harmful lifestyles, yet they profess to have "no regrets" and are generally optimistic about their personal future when they finally get to the point they are able to stand on their own. Some researchers refer to this recently created life phase as "emerging adulthood," covering the period from 18 to 29. Through the rest of this article, we will refer to this age range as *emerging adults*. Keep in mind that the surveys and interviews are limited to the range from 18 to 23 and there will certainly be some difference between 29–year–olds and this lower range.

Although, these emerging adults face a period of significant changes, we will see that for many that profess to be Christians, they have already established a set of beliefs and attitudes that have them on a trajectory moving away from a vital Christian walk with Jesus Christ. To put it in the words of Paul, they have already been "taken captive" by their culture (Col. 2:8).

Emerging Adults: Cultural Themes

Through their interviews and the results of other studies, Smith and his team identified over forty cultural themes that impact the overall religious perspective of emerging adults. A sample of those themes gives a feel for the general cultural milieu shaping the lives of today's emerging adults.

Theme #1: Reality and morality are personal and subjective, not objective.

Most emerging adults cannot even conceive of, much less believe in, the existence of a common shared reality that applies to all people. According to Smith and Snell, "They cannot, for whatever reason, believe in—or sometimes even conceive of—a given, objective truth, fact, reality, or nature of the world that is independent of their subjective self-experience and that in relation to which they and others might learn or be persuaded to change. . . . People are thus trying to communicate with each other in order to simply be able to get along and enjoy life as they see fit. Beyond that, anything truly objectively shared or common or real seems impossible to access."{3} It appears that the perceived inability to know objective truth causes emerging adults to settle for getting along and enjoying life as the highest good they can aspire to. This cultural theme is driving them into the life of vanity Solomon warns us of in Ecclesiastes rather than the life of higher calling Paul knew when he wrote:

> *One thing I do: forgetting what lies behind and reaching forward to what lies ahead, I press on toward the goal*

This subjective view of reality is clearly reflected in the conversations of emerging adults. Based on their interviews, the authors report,

> *The phrase "I feel that" has nearly ubiquitously replaced the phrases "I think that," "I believe that," and "I would argue that"—a shift in language use that express[es] an essentially subjectivistic and emotivistic approach to moral reasoning and rational argument . . . which leads to speech in which claims are not staked, rational arguments are not developed, differences are not engaged, nature is not referenced, and universals are not recognized. Rather, differences in viewpoints and ways of life are mostly acknowledged, respected, and then set aside as incommensurate and off limits for evaluation."{4}*

Our young people are growing up into a culture where there is no context for real dialogue about truth and truth's impact on our life choices.

The inability to believe in or search for objective truth stands in contrast to Jesus' claims that He came "to testify to the Truth" (John 18:37) and that He is "the Truth" (John 14:6) and Paul's instruction to Christians to "speak the truth in love" (Eph 4:15).

Without any concept of an objective standard, morality is determined by one's individual feelings. If you feel good about an action then it is right. If you feel bad about an action it is wrong. Most emerging adults would say, "If something would hurt another person, it is probably bad; if it does not and is not illegal, it's probably fine."{5}

Theme #2: It's up to the individual, but don't expect to

change the world.

Most emerging adults have no concept of a common good that would motivate us to put another's interests ahead of our own or to attempt to influence another's behavior for the common good. "The most one should ever do toward influencing another person is to ask him or her to consider what one thinks. Nobody is bound to any course of action by virtue of belonging to a group or because of a common good."{6}

The authors continue:

> *Again, any notion of the responsibilities of a common humanity, a transcendent call to protect the life and dignity of one's neighbor, or a moral responsibility to seek the common good was almost entirely absent among the respondents. . . .{7}*

> *Most emerging adults in America have extremely modest to no expectations for ways society or the world can be changed for the better. . . . Many are totally disconnected from politics, and countless others are only marginally aware of what today's pressing political issues might be. . . . The rest of the world will continue to have its good and bad sides. All you can do is live in it, such as it is, and make out the best you can.{8}*

Theme #3: Uncertain about purpose, but consumerism is good stuff.

Most emerging adults are still unsure as to what their purpose in life might be. Is there something greater that they should devote themselves to? Lacking any concept of a common good takes the teeth out God's command to "love your neighbor as yourself" (Matt 22:39) and to "regard others as more important than yourself, do not merely look out for your own personal interests, but also for the interests of others" (Phil 2:3–4).

Self–sacrifice for others was clearly not a part of their life purpose, but almost all of them are sure that being able to buy the things they want and to live a comfortable affluent lifestyle are key aspects of their purpose. There does not appear to be any tension in their thinking between loving God and loving material things as well. "Not only was there no danger of leading emerging adults into expressing false opposition to materialistic consumerism; interviewers could not, no matter how hard they pushed, get emerging adults to express any serious concerns about any aspect of mass–consumer materialism."{9} In this cultural environment, Jesus' admonition in Luke 12 is desperately needed:

> *Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions (Luke 12:15).*

Theme #4: Sex is not a moral issue.

Partying, hooking up, having sex, and cohabitating are generally viewed as an essential aspect of the transition from teen years to adulthood. This cultural theme creates a dissonance with their attitude toward serious practice of religion since they recognize that most religions are not favorable towards partying and sex outside of marriage. Choosing to ignore any religious moral teaching from their teen years, "the vast majority of emerging adults nonetheless believe that cohabiting is a smart if not absolutely necessary experience and phase for moving toward an eventual successful and happy marriage. . . . None of the emerging adults who are enthusiastic about cohabiting as a means to prevent unsuccessful marriages seem aware that nearly all studies consistently show that couples who live together before they marry are more, not less, likely to later divorce than couples who did not live together before their weddings."{10}

Emerging Adults: Cultural Perspective on Religion

Within these broader cultural themes, Smith and Snell identified a set of prevailing religious cultural themes which create a framework for how many emerging adults view religion. These themes were dominant messages across the 230 interviews and the survey results, but do not reflect the views of all emerging adults.

Feelings towards religion

The general feelings of emerging adults toward religion appear to be driven by their years of diversity training and adherence to religious pluralism. Religion does not seem to be viewed as a controversial topic by emerging adults. They are not averse to talking about religion, but they are not very likely to bring it up for discussion. As the authors discovered,

> *there are many more important things to think and talk about. In any case, for most it's just not a big issue, not a problem, nothing to get worked up over. . . . For very many emerging adults, religion is mostly a matter of indifference. Once one has gotten belief in God figured out . . . and . . . feels confident about going to heaven . . . there is really not much more to think about or pay attention to. In this way, religion has a status on the relevance structures or priority lists of most emerging adults that are similar to, say, the oil refinery industry.{11}*

Even though they realize that religions claim to be different and to have the truth, most emerging adults believe that all religions share the same basic principles. Basically, religion is about belief in God and learning to be a good person. One respondent put it this way: "The line of thought that I follow is that it doesn't matter what you practice. Faith is

important to everybody, and it does the same thing for everybody, no matter what your religion is." Another said, "I find it really hard to believe that one religion is exactly true. I would say that if anything's right, it would be probably something common in most religions."{12}

Consequently, even for the faith that you affiliate with it is fine to only select those aspects that feel right to you and mix in aspects from other faiths to find what works for you.

Purpose of religion

All major world religions answer the major questions of life: Where did I come from? Why am I here? What happens when I die? Is there anything I can do during this life which will impact what happens to me after I die? Consequently, religions provide a perspective on how to be in a right relationship with our creator during this life and how to maximize our benefits in the afterlife (or after–lives, for some religions). However, most emerging adults take a more pragmatic view. According to the interviews, "The real point of religion, ultimately, in the eyes of most emerging adults, is to help people be good, to live good lives."{13}

In fact, it is not really important if they have true answers to these key questions. As one of the interviewees stated, "What do you mean by religious truth? Because all religions pretty much have a good message that people can follow. I would say that basic premise of the religions, like where they get their message from, is false, but the message itself is good."{14}

Kids learn right and wrong from church activities. "By the time a kid becomes a teenager or young adult, that person has pretty much learned his or her morals and so can effectively 'graduate' and stop attending services at the congregation. What is the point, after all, of staying in school after you have been taught everything it has to teach?"{15}

The results of this research confirm that the "cultural captivity" or "sacred/secular split" (identified by Nancy Pearcy as a major challenge for American Christianity) is a dominant factor among emerging adults. Most emerging adults have religious beliefs, but "they do not particularly drive the majority's priorities, commitments, values, or goals." One observed, "I don't think it's the basis of how I live, it's just, I guess I'm just learning about my religion and my beliefs. But I still kinda' retain my own decision or at least a lot of it on situations I've had and experiences."{16}

Perhaps the most chilling quote from Smith and Snell is their conclusion on this theme: "It was clear in many interviews that emerging adults felt entirely comfortable describing various religious beliefs that they affirmed but that appeared to have no connection whatsoever to the living of their lives."{17}

These insights make it very clear that it is not enough to equip teenagers with a set of basic Christian doctrines that define a good Christian. We must also get them to understand that these truths relate to the real, everyday world, and that we can trust them to inform and enlighten our daily choices, attitudes, and activities.

Some of the other themes identified by Smith and Snell are listed below:

- *The family's faith is associated with dependence.*
- *Religious congregations are not a place of real belonging.*
- *Friends hardly talk about religion.*
- *Moral Therapeutic Deism (MTD) is still alive and well. (see "Is This the Last Christian Generation.")*
- *What seems right to me" is authoritative.*
- *Take or leave what you want.*
- *Evidence and proof trump "blind faith."{18}*
- *Mainstream religion is fine, probably.*
- *Religion is a personal choice—not social or institutional.*

· *There is no way to finally know what is true.*

Emerging Adults: Trends in Religious Participation and Belief

What impact does this postmodern cultural milieu have on the religious lives of emerging adults? The survey results provide a lot of insight into that question.

First we find that these emerging adults are much less involved in organized religion and personal religious practice than are older adults. For example, the percentage of emerging adults praying daily is only about two–thirds of the percentage of Baby Boomers who currently are daily pray–ers. Similarly, the percentage of emerging adults who regularly attend worship services is only about half of the percentage of Baby Boomers who currently are regular worship service attendees. It is important to note that when these metrics are compared against the behavior of Baby Boomers when they were in their twenties, the Baby Boomers had numbers that were almost as low as today's emerging adults. This comparison gives some reason to believe that today's emerging adults will exhibit increased levels of religious involvement as they mature.

However, before banking on that historical trend, we need to remember that these emerging adults will be entering their thirties in a culture very different than the culture of the late 70s and early 80s. During this period, as Smith points out, "the larger popular culture of that era was still oriented around the outlook of ideological modernity." This outlook supported the ideal that if we applied ourselves diligently we could uncover absolute truths on which to base a successful life. Today's emerging adults are immersed in a postmodern culture that "stressed difference over unity, relativity over universals, subjective experience over

rational authorities, feeling over reason." In this cultural environment there is little reason to be hostile toward organized religion, but there is also little reason to pursue it either.

The effects of this can be seen in two major differences between the religious practices of Baby Boomers during their early twenties and those of today's emerging adults. First, the survey results show that the number of mainline Protestants and Catholic young adults regularly attending church has dropped by almost fifty percent from the 1970s to today. Today, less than fifteen percent of Catholic emerging adults and less than ten percent of mainline Protestants attend religious services on a weekly basis. In contrast, the attendance percentage for evangelical Protestants has actually grown slightly over the same time period. Second, the number of young adults who identify themselves as not religious or as a religious liberal has grown from thirty–seven percent in 1976 to sixty–one percent in 2006; an increase of sixty–five percent.

The NSYR not only gives us insight into the differences between generations and age groups, it also lets us examine the changes in the practices and thinking of these young people as they moved from teenage high school students into their early twenties. For our purposes, we will look at two primary areas of change: religious affiliation and religious beliefs. At the top level, these surveys show that there is a high degree of continuity in these two areas. That is, the majority of the young adults surveyed have retained the same affiliation and basic beliefs through this five year period. At the same time, there is a large minority that has experienced changes in these areas.

Over one third of the emerging adults surveyed are now affiliated with a different religious group than they were five years ago. On the positive side, twenty–five percent of those who originally identified themselves as Not Religious

are now affiliated with a Christian religion (mostly evangelical denominations). However, over the same period, seventeen percent of those who originally identified themselves as Christian now identify themselves as Not Religious. The greatest changes were seen among mainline Protestant denominations where fully one half of the emerging adults changed their affiliations with half of those identifying as Not Religious and most of the rest now affiliated with evangelical Protestant denominations.

Lest we mistake these changes for a positive trend, keep in mind that the absolute number of emerging adults converting to Not Religious is five times the number of those converting from Not Religious to a Christian affiliation. In fact, when we analyze the change in religious beliefs and activities as those surveyed moved from teenagers to emerging adults, we find that over forty–one percent of them became less religious over the five year span while only 3.6 percent of them became more religious during that period.

If we define cultural captivity as looking to the culture rather than to Christ and the Bible as truth and our primary guide for living, then the following seven beliefs would give a good indication of someone who is not culturally captive.

Percent of those surveyed who ascribed to a particular religious belief

Belief	U.S.	CP		MP
	2008	2003	2008	2008
My religious faith is very or extremely important in shaping my daily life.	44	70	57	33

Jesus was the Son of God who was raised from the dead.	68		83	59
Only people whose sins are forgiven through faith in Jesus go to heaven.	43		64	33
Only one religion is true.	29	49	45	22
Morals are not relative; there is a standard.	51		65	50
God is a personal being involved in the lives of people today.	63	79	74	57
Demons or evil spirits exist.	47	66	63	32
Ascribe to seven biblical beliefs above (based on 2008 affiliation).	10		22	10

CP – Conservative Protestant MP – Mainline Protestant

As seen in the last row of the table, nine out of ten emerging adults do not hold to a consistent set of basic biblical teachings. For those affiliated with an evangelical Protestant church the number drops to about eight out of ten, an alarming figure for denominations which stress the authority and accuracy of the Bible. For those affiliated with a mainline

Protestant church, the number remains at nine out of ten, consistent with the average for all emerging adults.

Christian Smith and other researchers suggest that one interpretation of this data is that it is a result of the success of liberal Protestantism capturing the culture. The views taken by the majority of emerging adults are more consistent with those espoused by liberal Protestant theologians than by those espoused by conservative theologians. However, this success has the effect of making mainline Protestant churches irrelevant to the younger generations since the church offers the same relativism as the culture.

Emerging Adults: Teenage Factors Influencing Current Behavior

One topic of interest to evangelicals is what aspects of a teenager's life will most impact their religious beliefs and behaviors as an emerging adult. In his study, Smith analyzed the religious trajectories from the teenage years into emerging adulthood. As these teenagers left home for college and careers, moving out from under the more or less watchful eyes of their parents, how did their religious beliefs and behaviors change? Overall, they found a significant decline in religiousness with the percent of the group that was highly religious dropping from thirty–four percent in 2003 down to twenty–two percent in 2008. Basically, one in three highly religious teenagers is no longer highly religious as an emerging adult.

Smith and his team used statistical analysis techniques, comparing the original teenage survey results with the emerging adult survey results taken five years later, to identify the factors in teenage lives that were associated with significantly higher levels of religiousness during emerging adulthood. The teenage period factors they found

consistently very important in producing emerging adults with higher involvement in their religion were:

- *frequent personal prayer and scripture reading*
- *parents who were strongly religious*
- *a high importance placed on their own religious faith*
- *having few religious doubts*
- *having religious experiences (e.g., making a commitment to God, answered prayers, experiencing a miracle)*

Some teenage practices had a surprisingly weak correlation with emerging adult religious involvement. These weaker factors included:

- *level of education*
- *frequency of religious service attendance*
- *frequency of Sunday School attendance*
- *participating in mission trips*
- *attending a religious high school*

Let's explore some of these influencing factors to see what lessons we can glean.

Religiously Strong Parents

First, teenagers who view their parents as strongly committed to their religion are more likely to be highly religious as emerging adults. Even though the teenage years begin the process of developing independence from one's parents, it does not mean that what parents think, do, and say is not important. As Smith points out,

> *the best empirical evidence shows that . . . when it comes to religion, parents are in fact hugely important . . . By contrast it is well worth noting, the direct religious influence of peers during the teenage years . . . proved to have a significantly weaker and more qualified influence on emerging adult religious outcomes than parents. Parental*

influences, in short, trump peer influences.{19}

Note this result is true regardless of whether the emerging adult felt close to their parents during their teen years. These results led Smith to chastise American adults for swallowing the myth that "parents of teenagers are irrelevant." He encourages us not to back away from discussing and promoting our religious beliefs with our children during their teenage years when they are first able to begin asking some of life's basic questions.

Personal Religious Disciplines

Second, the analysis showed that it was not participation in religious events, trips, or peer groups, but rather commitment to individual religious disciplines that was a strong factor in predicting high religious involvement as an emerging adult. In other words, putting teenagers into a religious setting is not sufficient. However, if they come to the point where they realize the value of personal interaction with God through prayer and Scripture, they are much more likely to continue in that path. One reason for that correlation is that the practice of personal devotion which is *not* directly observed by peers, parents, or youth leaders, indicate a teenager that has placed a high value on the role of God and His truth in their lives. Another reason is that a consistent intake of God's truth helps to confirm the power and validity of the Scriptures as our guide for living. As Jesus told his followers, "If you abide in My Word, you are truly disciples of mine and you will know the truth and the truth will set you free" (John 8:32).

One take–away from this finding: perhaps we should judge the success of our youth groups less on the number of teenagers attending events, trips, and classes and more on the number who are committed to personal spiritual disciplines because they recognize the value they bring. Perhaps it is worth

risking the “attendance hit” of having fewer fun times in order teach them the importance of “longing for the pure milk of the Word” (1 Peter 2:2).

College vs. Culture

One somewhat surprising result dealt with the impact of college attendance on religious faith and practice. Prior research on Baby Boomers has shown that higher education had an undermining effect on the religious and spiritual lives of young adults in these preceding generations. Many of us Baby Boomers discovered that the social network of our high school years which was generally supportive of religious belief and involvement was in stark contrast to our college campus where those beliefs were often viewed as backward and inappropriate for a college educated person. This environment contributed to a higher decline in religiousness among college attendees compared to those who did not attend college. Today, however, several studies, including the NYSR, have shown that “in fact those who do not attend college are the most likely to experience declines in religious service attendance, self–reported importance of religion and religious affiliation.”{20} For most measures, the differences are not large, but they are certainly counter to the results from the 70s and 80s.

Smith and other researchers have suggested several reasons for this major change. These possible causes include:

· the growing influence of campus–based religious groups
· colleges changing attitudes to be more supportive of religious interests
· a growing number of committed Christian faculty
· the growth of religious colleges and universities
· the major long–term decline in American college students’ interest in answering questions about the meaning of life
· the influence of postmodern relativism which undercuts the authority of the professors as a source of truth

· adolescents who are less rebellious and more conventional than earlier generations

However, I would suggest that if all of these factors were significant, we should see less decline in religiousness from the teen to emerging adult years than we saw for the Baby Boomer generation. As we saw earlier, this is not the case. The decline in religious involvement and belief is greater for today's emerging adults as a whole than it was for the Baby Boomers. The transition period is just as corrosive if not more so. A reasonable conclusion would be that the culture itself has become just as corrosive as the college. Movies, television, music, and public schools are promoting the same counter–religious message once found primarily in academia.

Other studies have found that many teenagers have already conformed to the culture in their "real lives" before leaving high school and are maintaining the appearance of religiousness to please their parents and authority figures. Once they leave that environment to attend college or pursue a career, they are relieved to be able to set aside their faux religion and focus on their real–life pursuits.

One conclusion I would propose is that this data shows that the types of training and perspective that Probe offers to prepare students for the college environment are equally important for those students who are not headed for college. All teenagers need to be shown why they should value the perspectives taught in the Bible over the perspectives of their popular culture because the biblical perspectives are rooted in verifiable reality rather than the subjective postmodern morass of our popular culture.

Emerging Adults: Exposing Some Myths

As is often the case, a careful examination of well–designed cultural research identifies weaknesses in popularly held

perceptions of reality; that is, facts often expose myths. Let's look at three popular myths that must be modified or discarded in the light of the NYSR results.

Myth 1: Emerging adults are very spiritual but are not into religion.

A popular perception is that although most young adults are not that interested in the external practice of organized religion, they are strongly committed to a personal faith and development of their spirituality. Although their outward involvement has declined, their inward commitment remains strong and their public involvement can be expected to return as they settle down into marriage and children. However, the data does not support this perception. As Smith states, "little evidence supports the idea that emerging adults who decline in regular external religious practice nonetheless retain over time high levels of subjectively important, privately committed, internal religious faith. Quite the contrary is indicated by our analysis."{21}

Smith and his team used the survey responses to categorize the respondents into six different religious types. Four of these types, representing seventy percent of emerging adults, are generally indifferent to both traditional religions and spiritual topics. Of the remaining thirty percent, half of those are what Smith labels Committed Traditionalists who are actively involved with organized religion. Another half of the remaining (i.e., fifteen percent of the total) are labeled Spiritually Open. It is important to understand that Spiritually Open is not the same as Spiritually Interested. Smith reports, "Most are in fact nothing more than simply *open.* They are not *actively* seeking, not taking a lot of initiative in pursuit of the spiritual."{22} So, when the data is analyzed, it appears that less than five percent of emerging adults could be considered as spiritual but not religious.

Consequently, it appears that the challenge for the church is not redirecting a pent–up spiritual interest into orthodox Christianity, but, instead, demonstrating that spiritual issues are worthy of any real attention at all.

Myth 2: Emerging adults are hostile toward the church.

Several recent books have suggested that the dominant attitude of unchurched young adults is one of critical hostility toward the church.{23} Their research suggests that emerging adults view the church as hypocritical, hateful and irrelevant. Although he acknowledges that some of these feelings exist, Smith believes that the data demonstrates that these attitudes are not as prevalent as others suggest. In fact, eight out of ten emerging adults state that they have "a lot of respect for organized religion in this country" and seven out of ten disagree that "organized religion is usually a big turnoff for me." Going a step further, a strong majority of emerging adults would disagree with the statement that "most mainstream religion is irrelevant to the needs and concerns of most people my age."{24}

Given these results, why are we presented with strong cases to the contrary? First, there are a significant minority who view the church as an irrelevant turnoff, and a majority who believe that too many religious people are negative, angry, and judgmental. Second, Smith surmises that some of this perception comes from conducting "interviews with non–representative samples of emerging adults . . . by authors who are themselves alienated from mainstream religion . . . (or) by pastoral and ecclesial reformers within mainstream religion who want to make the case that traditional churches are failing to reach young people today and so need to be dramatically transformed in a postmodern or some other allegedly promising way."{25}

Once again this is a good news / bad news story. The good news is that most emerging adults do not have strong emotional

barriers build up against organized religion. However, the vast majority of them are indifferent to religion and confused about its role in life. According to Smith,

> *Most emerging adults are okay with talking about religion as a topic, although they are largely indifferent to it—religion is just not that important to most of them. . . . To whatever extent they do talk about it, most of them think that most religions share the same core principles, which they generally believe are good.{26}*

Myth 3: Religious practice does not impact personal behavior.

Another common perception is that religiously devoted young adults are not appreciably different from other young adults in their actual life practices when it comes to sexuality, generosity, community service, drug use, and integrity. We are often told that out of wedlock pregnancy, cheating, and drug use are the same for evangelical young adults as for the rest of society. It is certainly true that affiliation with an evangelical denomination makes only a small difference in those behaviors. But does a deep personal commitment to a relationship with Jesus Christ make a difference? The survey data allowed Smith and his team to differentiate between simple affiliation and devotion. What he discovered is that those emerging adults who are devoted to their faith exhibit significantly different lifestyles than the norm. In particular, these devoted emerging adults are:

· more than twice as likely to give and volunteer their time
· more than four times less likely to engage in binge drinking or drugs
· twenty–five percent more likely to have attended college
· almost two times less likely to think that buying more things would make them happier
· twice as likely to abstain from pornography
· more than twice as likely to have abstained from sexual

intercourse outside of marriage

The results clearly show that a deep commitment to a Christian religious faith has a significant impact on one's lifestyle. As Smith concludes, "emerging adult religion—whatever its depth, character, and substance—correlates significantly with, and we think actually often acts as a causal influence producing, what most consider to be more positive outcomes in life for emerging adults."{27}

Exposing these myths helps us focus on the key challenge for the future. It is not redirecting a pent-up spiritual interest into orthodox Christianity, or overcoming an emotional aversion to organized religion, but instead, demonstrating that spiritual issues are worthy of any real attention at all.

Notes

1. Christian Smith and Patricia Snell, *Souls in Transition: The Religious and Spiritual Lives of Emerging Adults* (Oxford University Press, 2009).
2. Ibid., 5.
3. Smith and Snell, *Souls in Transition*, 46.
4. Ibid., 51
5. Ibid., 47.
6. Ibid., 49
7. Ibid., 68.
8. Ibid., 72
9. Ibid., 67.
10. Ibid., 63.
11. Ibid., 145.
12. Ibid., 146.
13. Ibid., 148.
14. Ibid., 149.
15. Ibid., 149.
16. Ibid., 154.
17. Ibid., 154.

18. Meaning, since religion belongs to the category of faith, there can only be knowledge and truth in other areas.
19. Ibid., 285.
20. Ibid., 249.
21. Ibid., 252
22. Ibid., 296.
23. For example, David Kinnaman and Gabe Lyons, *unChristian: What a New Generation Really Thinks About Christianity . . . And Why it Matters* (Baker Books: Grand Rapids, MI, 2007).
24. Smith and Snell, Souls in Transition, 133, Table 4.15.
25. Ibid., 296.
26. Ibid., 286.
27. Ibid., 297.

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See Also:

Emerging Adults Part 2: Distinctly Different Faiths
Emerging Adults A Closer Look
The Importance of Parents in the Faith of Emerging Adults
Cultural Captives – a book on the faith of emerging adults

New Media and Society

Kerby Anderson provides an overview of the ups and downs of the new media such as Facebook and Twitter, and their impact on us.

How is the new media affecting the way we think and the way we interact with others in society? I want to look at the impact the Internet, social networks, and portable media devices are having on our world.

Rachel Marsden doesn't think it is positive. Writing in *The*

Wall Street Journal she says:

> Spare me the stories of your "genius" tech-savvy child who can name every country on Google Earth, or how, because of your iPhone, BlackBerry and three cell phones, you juggle 20 tasks at once and never miss any business—even at 4 a.m., because you sleep with your portable devices. Does anyone care that technology is destroying social graces and turning people into rude jerks?{1}

She isn't the first to notice that the new technology and new mobile devices are changing the way we interact with others. And, as we will discuss later, they apparently are also changing the way we think, affecting everything from creativity to concentration.

Rachel Marsden wonders, "When did it become acceptable for technological interaction to supersede in-person communication?" I have news for her. It happened long before cell phones were invented. When I was a graduate student at Yale University, I noticed something odd about my academic advisor. Whenever the phone would ring, he felt he had to answer it. He could be advising me or we could be deep in the midst of a discussion of a research project. But if the phone rang, he stopped the conversation and answered the phone, staying on the phone until that conversation was over. I began to think that the only way I could ever have a sustained conversation with him would be to call him on the phone.

Of course, mobile devices make it even easier to ignore face-to-face interaction. Now the world revolves around the person who has instant access to others using these devices. Rebecca Hagelin says that narcissism has crept into our world. In 2006, *Time* magazine voted "You" as the "Person of the Year." So much of media and advertising today is about indulging your fantasies.

Rebecca Hagelin is concerned about the impact this is having

on our children. “Young people spend hours every day updating their Facebook pages, post and e-mail countless pictures of themselves, and plug their ears with music to create a self-indulgent existence shut-off from everyone around them.”{2}

While some of the impact is positive, much more should concern us and cause us to change our behavior.

The Internet and the Way You Think

Can the Internet change how you think? That was a question columnist Suzanne Fields asked recently.{3} If you go to Edge.org, you will notice that the question they pose for this year is slightly different. It is, “How is the Internet changing the way you think?” They pose this provocative question because of the impact of computer chips, digitized information, and virtual reality on the way we think and how we receive information in this “collective high-tech electronic ecosystem for the delivery of information.”

I have also been wondering about the impact of the Internet and the new media on our thinking. Unlike Suzanne Fields, I wasn’t wondering *if* the Internet was changing our thinking but *how* it is already changing the way we think. There were two reasons why I have been thinking about this.

First, look at the younger generation being raised on the Internet. If you haven’t noticed, they think and communicate differently from previous generations. I have done radio programs and read articles about the millennial generation. They do think differently, and a large part of that is due to the Internet.

A second reason for my interest in this topic is an *Atlantic* article by Nicholas Carr entitled “Is Google Making Us Stupid?” He says, “Over the past few years I’ve had an uncomfortable sense that someone, or something, has been tinkering with my brain, remapping the neural circuitry,

reprogramming the memory."{4}

It's not that he believes his mind is going, but he notices that he isn't thinking the way he used to think and he isn't concentrating like he used to concentrate. "Immersing myself in a book or a lengthy article used to be easy. My mind would get caught up in the narrative or the turns of the argument, and I'd spend hours strolling through long stretches of prose. That's rarely the case anymore. Now my concentration often starts to drift after two or three pages."

He believes this comes from using the Internet and searching the web with Google. And he gives not only his story, but he also gives many anecdotes and as well as some research to back up his perspective.

For example, a developmental psychologist at Tufts University explains, "We are not only what we read. We are how we read." The style of reading on the Internet puts "efficiency" and "immediacy" above other factors. Put simply, it has changed the way we read and acquire information.

Now you might say that would only be true for the younger generation. Older people are set in their ways. The Internet could not possibly change the way the brains of older people download information. Not true. The 100 billion neurons inside our skulls can break connections and form others. A neuroscientist at George Mason University says, "The brain has the ability to reprogram itself on the fly, altering the way it functions."{5}

The Internet does appear to be altering the way we read and think, but more research is needed to confirm if this true. If so, parents and educators need to take note of what is happening in our cyberworld.

BlackBerries, Twitter, and Concentration

Have portable media devices altered our ability to concentrate? That certainly seems to be the case. Nearly all of us have noticed that people with a BlackBerry sometimes seem distracted. And after they answer an e-mail, they seem to spend a few minutes trying to recollect their thoughts before they had the interruption.

An article in *Newsweek* magazine documents what many of us have always suspected: there are two major drawbacks to these devices.{6} The first is distraction overload. A study at the University of Illinois found that if an interruption takes place at a natural breakpoint, then the mental disruption is less. If it came at a less opportune time, the user experienced the "where was I?" brain lock.

A second problem is what is called "continuous partial attention." People who use mobile devices (like a BlackBerry or an iPhone) often use their devices while they should be paying attention to something else. Psychologists tell us that we really aren't multitasking, but rather engage in rapid-fire switching of attention among tasks. It is inevitable they are going to miss key information if part of their focus is on their BlackBerry.

But another hidden drawback associated is less creativity. Turning on a mobile device or a cell phone when you are "doing nothing" replaces what we used to do in the days before these devices were invented. Back then, we called it "daydreaming." That is when the brain often connects unrelated facts and thoughts. You have probably had some of your most creative ideas while shaving, putting on makeup, or driving. That is when your brain can be creative. Checking e-mail reduces daydreaming.

We also can see how new technology affects the way we process information and react to it emotionally. The headline of one

article asked this question: Can Twitter make you amoral?{7} Research was done at the Brain and Creativity Institute of the University of Southern California to see the impact of social networks like Twitter.

What the researchers found was that human beings can sort information very quickly. And they can respond in fractions of seconds to signs of physical pain in others. But other emotions (like admiration and compassion) take much longer to register. In fact, they found that lasting compassion in a relationship to psychological suffering requires a level of persistent, emotional attention.

So how does that relate to a technology like Twitter? The researchers found that there was a significant emotional cost of heavy reliance on a rapid stream of news snippets obtained through television, online feeds, or social networks such as Twitter. One researcher put it this way: "If things are happening too fast, you may not even fully experience emotions about other people's psychological states and that would have implications for your morality."

The point of these studies is that media does have an impact. A wise and discerning Christian will consider the impact and limit its negative effects.

Social Networks

Social networks such as Facebook and MySpace create an interconnected web of friends and family. People who study these networks are beginning to understand the impact they are having on us.

At a social networking site, you find someone and ask to be his or her friend. Once you are accepted, you become a member of their network, and they become a member of your network. This opens to door to finding and making additional friends. The ability to extend your circle of friends is one of the

many benefits of social networking.

One concern about social networking is that it, like most of the new media, increases distraction and fragmentation of thought. The quotes, stories, jokes, and video clips come at an increased rate. A concentrated conversation with one person is difficult. Look over the shoulder of someone in a social networking site who has lots of friends. Content quickly scrolls downward, and it feels like you are at a party where lots of people are all talking at once.

Also these networks tend to shorten our time of concentration. Steven Kotler makes this case in his *Psychology Today* blog, "How Twitter Makes You Stupid."{8} He once asked the author of the best-selling book why he called it the "8 Minute Meditation." The author told him that eight minutes was the length of time of an average segment of television. He reasoned that "most of us already know exactly how to pay attention for eight minutes."

Steven Kotler argues that Twitter is reducing the time of concentration to a few dozen words. He thinks that constantly using Twitter will tune "the brain to reading and comprehending information 140 characters at a time." He predicts "that if you take a Twitter-addicted teen and give them a reading comprehension test, their comprehension levels will plunge once they pass the 140 [character] mark." I am sure someone is already testing that hypothesis. Soon we should know the results.

Social networks do help us keep track of people who do not live near us, and that's a plus. But we are kidding ourselves if we believe that social networks are the same thing as true community. Shane Hipps, writing in *Flickering Pixels*, says this about virtual communities: "It's virtual—but it ain't community."

Social networks also have a great deal of power to influence

us. Sociologists Nicholas Christakis and James Fowler document this in their new book, *Connected: The Surprising Power of Our Social Networks and How They Shape Our Lives.* They believe that happiness is contagious and so is obesity and quitting smoking. We are not only influenced by our friends, but are even influenced by our friend's friends. They say the world is governed by what they call "three degrees of separation."

Addiction is another concern. Years ago, counselors discovered Internet addiction. Now they are starting to talk about Facebook addiction. Lots of youth and adults spend too much time in front of a computer. Social networks are wonderful tools, but wisdom and discernment are necessary in order to use them correctly.

Media Addiction

The Barna Group does lots of surveys, and that has led George Barna to conclude that "media exposure has become America's most widespread and serious addiction."{9} I have always been hesitant to label our high levels of media exposure an addiction. We seem to have an addiction label for every behavior. But George Barna makes a convincing case.

Addiction changes our brains by altering the chemical balance and flow within the brain and by even altering the structure of the brain. According to the American Psychiatry Association, we can legitimately call something an addiction when certain symptoms manifest themselves.

For example addictions change our brain structure, altering emotions, motivations, and memory capacity. Addictions cause withdrawal symptoms when exposure to the addictive item is eliminated. Addictions cause the people to abandon or reduce their involvement in normal and healthy activities.

Certainly media can be positive in terms of education and relaxation. But most media content, Barna argues, "winds up

serving the lowest common denominator because that's where the largest audience" is to be found.

There is a generational trend. The builder generation did not grow up with media and never became accustomed to it. The boomer generation embraced media, and the following generations expanded it use in ways unthinkable a few decades ago.

If we were truly serious about controlling the media input in our lives and our children's lives, we would see examples of parents putting boundaries on media exposure. We see nothing of the sort. Expenditures on personal media, in-home media, and mobile media continue to increase.

It is not that parents don't understand the dangers. Barna reports that three-quarters of parents say that exposure of their children to inappropriate media content are one of their top concerns. But they continue to buy their kids the media tools and continue to allow them to be exposed to inappropriate content.

By the time a young person reaches age 21, he or she will have been exposed to more than 250,000 acts of violence through TV, movies, and video games. He or she will have listened to thousands of hours of music with questionable lyrical content. Most parents know that much of what their children see or hear isn't wholesome

This may be one of the biggest challenges for society in general and even the church in particular. Most parents recognize the danger of the media storm in which they and their children live. But that are unwilling to take the necessary steps to set boundaries or end their media addiction.

Some Concluding Biblical Principles

In a previous article on Media and Discernment, I talked about

the need for Christians to evaluate the impact of media in their lives. We need to develop discernment and pass those biblical principles to our children and grandchildren.

The new media represents an even greater threat and can easily conform us to the world (Rom. 12:2). Media is a powerful tool to conform us to a secular worldview and thus take us captive (Col. 2:8) to the false philosophies of the world.

Christians should strive to apply the following two passages to their lives as they seek discernment concerning the media. The first is Philippians 4:8. "Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things."

The second is Colossians 3:2–5. "Set your minds on things above, not on earthly things. For you died, and your life is now hidden with Christ in God. When Christ, who is your life, appears, then you also will appear with him in glory. Put to death, therefore, whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires and greed, which is idolatry."

Notes

1. Rachel Marsden, "Technology and the New Me Generation," *The Wall Street Journal*, 30 December 2009.
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9. George Barna, “Media Addiction,” 25 January 2010, www.barna.org.

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Exponential Times – Applying Christian Discernment

Kerby Anderson discusses some of the trends in our rapidly changing world, calling for Christians to “understand the times” with discernment.

You may have seen the YouTube video asking, “Did you know”? Sometimes it has the title “We are living in exponential times.” I want to look at some of the trends that illustrate the fact that we live in exponential times. While I will use the video as a starting point, I will also be citing other authors and commentators as well.

The video begins by talking about population. How often we forget that there are countries like China and India that have a billion people. For example, the video says that if you are one in a million in China, there are thirteen hundred other people just like you. That is because there are over a billion people in China.
The video also points out that twenty-five percent of India’s population with the highest IQs is actually greater than the

total population of America. Put another way, India has more honors kids than America has kids.

This reminds me of a statement in *The World Is Flat* by Thomas Friedman. He says that when he was growing up his parents would tell him "Finish your dinner. People in China and India are starving." Today he tells his daughters, "Girls, finish your homework—people in China and India are starving for your jobs."{1}

Consider the population explosion. There were one billion people in 1800. We did not reach two billion until 1930. The planet had three billion people in 1960 and four billion in 1975. We reached five billion people in 1987 and six billion people in 1999. It is estimated that the planet will hold seven billion people in 2012.

Of course, life expectancy has been going up, and this is changing the demographic of various countries. Many more people are living to age 100 and beyond. For example, there were only two hundred centenarians in France in 1950. The number is projected to reach a hundred fifty thousand by year 2050. That is a seven-hundred-fifty-fold increase in one hundred years.{2}

Or consider the United States population increase in this demographic group. In 1990, there were approximately, thirty thousand centenarians. Some believe that estimate may be a bit too high, but it provides an approximate baseline. The U.S. Census Bureau estimates there will be two hundred sixty-five thousand centenarians by 2050.{3}

One last trend is that world population growth is slowing down as populations are aging. Demographers tell us that we need 2.1 children per woman to replace a population. Back in the 1950s, the average number of babies per woman of child-bearing age was 5.0 but has been dropping ever since. It will most likely reach 2.3 in 2025.{4}

In the developing world, fertility is already moderately low at 2.58 children per woman and is expected to decline further to 1.92 children per woman by mid-century.{5} While only three countries were below the population replacement level of 2.1 babies in 1955, there will be one hundred and two such countries by 2025.{6}

Exponential Growth

What is the impact of exponential growth on society? Richard Swenson argues in his book *Margin* that this has created unprecedented problems for us:

> *One major reason our problems today are unprecedented is because the mathematics are different. Many of the linear lines that in the past described our lives well have now disappeared. Replacing them are lines that slope upward exponentially.{7}*

Exponential growth is very different from arithmetic growth. We live our lives in a linear way. We live day-to-day, week-to-week, month-to-month. But the changes taking place around us are increasing not in a linear way but in an exponential way.

Exponential growth is not something that we would consider intuitive. Scott Armstrong demonstrated that when he asked a graduate class of business students the following question. If you folded a piece of paper in half forty times, how thick would it be? Most of the students guessed it would be less than a foot. A few guessed it would be greater than a foot but less than a mile. Two students guessed it would be great than a mile but less than two thousand miles. The correct answer is that the paper would be thick enough to reach from here to the moon.{8}

This is the challenge of living in exponential times. If the

graph is linear, we have a fairly good grasp of what that will mean for us in the future. When the graph curves upward exponentially, we have a difficult time comprehending its impact.

But will the graph continue to trend upward? It will until it reaches some limit. Eventually there is an upper limit to most of the trends we are seeing. Objective things (people, government buildings, and organizations) have limits. Subjective things (relationships, creativity, and spirituality) also have limits.

At this point the curve changes from a J-curve to an S-curve. The exponential slope begins to flatten and reach a new equilibrium. Eventually there is a turning point at which the upward curve no longer grows exponentially. Finally, the curve levels as growth and limits reach an equilibrium.

One of the challenges of living in exponential times is that the various trends are at different points on the curve. The amount of new information seems to be exploding exponentially and looks like a J-curve. The number of e-mails you receive might not be growing exponentially like it did a few years ago but may still be increasing. Population in many developing countries has been leveling off (and often decreasing), and so the graph looks more like the S-curve. All of these trends are at different parts of the curve and are happening simultaneously. Thus, it is often difficult for us to comprehend what this means to us personally.

Futurists who are trying to understand what will happen in the future are faced with an even more daunting task. If they look at each trend in isolation, they can begin to get an idea of what might happen. But as soon as someone tries to integrate all of these trends into a comprehensive whole, the future becomes blurred.

Trying to integrate all the various trends (many growing

exponentially) creates a challenge for anyone trying to accurately predict the future. We might know the individual trends, but trying to integrate hundreds of trends into a comprehensive picture is difficult, if not impossible.

Warnings About Exponential Growth

In the past, a number of authors have warned about the dangers of exponential growth. And because their predictions did not come to pass, the concept of exponentiality and its impact have faded from current discussion.

In the early nineteenth century, Thomas Malthus wrote his famous *Essay on the Principle of Population* in which he argued that population growth would outstrip food production. He reasoned that population would grow exponentially while food production would merely grow arithmetically. Thus, he predicted a future crisis due to this exponential growth.

In 1968, Stanford biologist Paul Ehrlich published his controversial best-seller, *The Population Bomb*. He also noted that population was growing exponentially and made numerous predictions about catastrophes that would befall the human race in the 1970s and 1980s.

Dennis Meadows and others with a group known as The Club of Rome published their report in the book *The Limits to Growth*. The authors used a computer simulation to consider the interaction of five variables (world population, industrialization, pollution, food production and resource depletion). By changing the various assumptions about population and resources, they predicted various dire scenarios for the future.

Of course these doomsday predictions never came to pass. So it was inevitable that discussion and warning about exponential growth were no longer published on the front pages of newspapers and newsmagazines.

Another reason we have ignored the potential impact of exponential growth is due to the remarkable technological achievements of the twentieth century. Automobile manufacturers have been able to significantly increase gas mileage in cars. Petroleum engineers have been able to find more effective and efficient ways to pull oil from the ground. Farmers and scientists have essentially tripled global food production since World War II, thereby outpacing even population growth.

Nevertheless, there are indeed limits to growth. If we understand what those limits are and work within them, then the future will be bright. If we ignore them, the human race could be in for some rough times. Harvard biologist E.O. Wilson expressed this dichotomy when he asked, "Are we racing to the brink of an abyss, or are we just gathering speed for a takeoff to a wonderful future? The crystal ball is clouded; the human condition baffles all the more because it is both unprecedented and bizarre, almost beyond understanding."{9}

Columnist Tom Harper is more pessimistic: "Currently we are behaving like insane passengers on a jet plane who are busy taking all the rivets and bolts out of the craft as it flies along."{10}

Whatever our future, it is certain that is will be more complex than ever before. And it will be a world in which information has exploded exponentially.

Information Explosion

One aspect of exponential times is the information explosion. The YouTube video by the same title reminds us that information is exploding exponentially. For example, it points out that there are thirty-one billion searches on Google every month. The best estimate is now there are about thirty-six billion searches on Google each month. In 2006, it was 2.7

billion. That's a thirteen-fold increase in just three years.

In order to keep up with this information explosion, engineers have been working at a breakneck pace to increase the efficiency and capacity of computers and other devices that process and store information. Every year, fifty quadrillion transistors are produced. That is more than six million for every human on the planet.{11}

Look at the exponential growth of Internet devices. In 1984, there were a thousand. By 1992, there were one million. By 2008, there were one billion and the number is about to exceed two billion. Some experts believe that there will be fifteen billion Intelligent Connected Devices by the year 2015.{12}

The YouTube video estimates that a week's worth of *The New York Times* contains more information than a person was likely to come across in a lifetime in the eighteenth century. This figure is more difficult to quantify even though it, or variations of it, is cited all the time.

In fact, this may be our biggest challenge in the twenty-first century. There is so much information that most of us are having a difficult time trying to make sense of all the data. Facts, figures, and statistics are coming at us at an accelerating rate. That is why we need to evaluate everything we see, read, and hear from a Christian worldview in order to make sense of the world around us.

One last point is that most of this information is still in the English language. The YouTube video says that there are about 540,000 words in the English language. And this is five times as many words as in the time of Shakespeare.

It turns out that these estimates may be a bit off. Part of the problem is deciding what constitutes a word. After all, we have so many derivatives of a word and we have many words that have multiple meanings. Do you count the word or the various meanings of a word?

Let’s start with the English vocabulary at the time of Shakespeare. We know how many words he used. If you count all the words in his plays and sonnets there are 884,647 of them. The estimate for the number of different words he used varies from eighteen to twenty-five thousand. I might also mention that it appears that Shakespeare coined or invented about fifteen hundred new words. Even so, it seems like the estimate that there were a hundred thousand English words in Shakespeare’s time might be too high.

Do we have over five hundred thousand words in the English language today? Again, it depends how you count words. The largest English dictionary has about four hundred thousand entries. A more realistic number is around two hundred thousand. The latest edition of the *Oxford English Dictionary* contains entries for 171,476 words in current use, and 47,156 obsolete words.

Nevertheless, English has become the language of choice for the world. Approximately three hundred seventy-five million people speak English as their first language. Another seven hundred million speak English as a foreign language. English is also the language most often studied as a foreign language in the European Union. English is more widely spoken and written than any other language.

English is the medium for eighty percent of information stored in the world’s computers. English is the most common language used in the sciences as well as on the Internet. Not only have the number of English words expanded since Shakespeare’s time, its influence has expanded as well.

Exponential Times and a Biblical Worldview

The Bible tells us that we are to understand the times in which we are living. First Chronicles 12:32 says that the sons

of Issachar were “men who understood the times, with knowledge of what Israel should do.” Likewise we need to understand our times with knowledge of what we as Christians should do.

We have also been looking to the future by trying to plot trends from today into tomorrow. The Bible also tells us that we should plan for the future. Isaiah 32:8 says that “the noble man devises noble plans, and by noble plans he stands.” Proverbs 16:9 says “the mind of man plans his way, but the Lord directs his steps.” So we should not only plan for the future, but commit those plans to the Lord and be sensitive to His leading in our lives.

When you live in a world that is increasing exponentially, you have to be ready for change. In fact, it is probably true that most of us now expect change rather than stability in our world. Not so long ago, there were those telling us that change would shock our senses and disorient us.

As commentator Mark Steyn points out, we developed a whole intellectual class of worriers. He says:

> *The Western world has delivered more wealth and more comfort to more of its citizens than any other civilization in history, and in return we’ve developed a great cult of worrying. You know the classics of the genre: In 1968, in his bestselling book The Population Bomb, the eminent scientist Paul Ehrlich declared: “In the 1970s the world will undergo famines—hundreds of millions of people are going to starve to death.” In 1972, in their landmark study The Limits to Growth, the Club of Rome announced that the world would run out of gold by 1981, of mercury by 1985, tin by 1987, zinc by 1990, petroleum by 1992, and copper, lead and gas by 1993.{13}*

Obviously none of that happened. But we shouldn’t dismiss the potential impact of exponential growth, but learn to be more careful in our predictions.

> *I believe one of the greatest challenges for Christians will come from the information explosion. Not only are we inundated with facts, figures, and statistics, but we must also confront various philosophies, worldviews, and religions. It is absolutely essential that Christian develop discernment. We must work to evaluate everything we see, read, and hear from a Christian worldview.*

This is one of the foundational goals of Probe Ministries. We are dedicated to helping you to think biblically about every area of life. I would encourage you to visit the Probe website (www.probe.org) to read other articles. You can also get a podcast of this program or any other program, and even sign up for the *Probe Alert*.

Kerby Anderson discusses some of the trends in our rapidly changing world, and calls for Christians to 'understand the times' with discernment.We live in a world of change. And as I have discussed above, many of these changes are not linear but exponential. May all of us be found faithful in speaking biblical truth to a culture in the midst of change.

Notes

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7. Richard Swenson, *Margin: How to Create the Emotional, Physical, Financial, and Time Reserves You Need* (Colorado Springs: NavPress, 1992), 44.

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10. Tom Harper, quoted by William Goetz, *Apocalypse Next: The End of Civilization as We Know It?* (Camp Hill, PA: Horizon Books, 1996), 15.

11. George Gilder, “Happy Birthday Wired: It’s Been a Weird Five Years,” *Wired*, January 1998, 40.

12. “15 Billion Connected Devices – Powered by the Embedded Internet,” Small Forms Factors Blog, 28 April 2009.

13. Mark Steyn, “It’s the Demography Stupid,” *Wall Street Journal*, 4 January 2006.

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Consumerism – A Biblical Perspective

Kerby Anderson examines ways in which a consumerist mindset is a concern for both society and the church. He concludes by providing a biblical perspective.

Consumerism is a concern within society and within the church.

So I would like to analyze both of these areas of concern by citing books that address this issue. The classic secular book on this subject is *Affluenza: The All-Consuming Epidemic*.{1} An excellent Christian book that deals with the topic of consumerism (in one of its chapters) is Michael Craven's book *Uncompromised Faith: Overcoming Our Culturalized Christianity*.{2}

What is consumerism? Many people use the terms *materialism* and *consumerism* interchangeably. But there is a difference. Consumerism is much more than mere materialism. It is a way of perceiving the world that has affected all of us (especially Americans)—young and old, rich and poor, believer and non-believer—in significant ways. Essentially it is a never-ending desire to possess material goods and to achieve personal success.

Others have defined consumerism as *having* rather than *being*.{3} Your worth and value are measured by what you have rather than by who you are. It is buying into a particular lifestyle in order to find your value, worth, and dignity. As Christians we should be defined by the fact that we are created in God's image and have intrinsic worth and dignity.

Even secular writers see the problems with consumerism. The writers of *Affluenza* say that it is a virus that "is not confined to the upper classes but has found it way throughout our society. Its symptoms affect the poor as well as the rich . . . Affluenza infects all of us, though in different ways."{4}

The authors go on to say that "the *Affluenza* epidemic is rooted in the obsessive, almost religious quest for economic expansion that has become the core principle of what is called the American dream."{5}

Affluenza is rooted in a number of key concepts. First, it is rooted in the belief that the measure of national progress can

be measured by the gross domestic product. Second, it is rooted in the idea that each generation must do better economically than the previous generation.

The consequences of this are devastating to both the nation and individuals. We are living in a time when the economic realities should be restraining spending (both as a nation and as individuals). Instead, we have corporately and individually pursued a lifestyle of "buy now and pay later" in order to expand economically. As we have discussed in previous articles, this philosophy has not served us well.

In an attempt to find happiness and contentment by pursuing "the good life," Americans have instead found it empty. Consumerism seems to promise fulfillment, but alas, it is merely an illusion. Consumerism does not satisfy.

Inverted Values and Changing Attitudes

Anyone looking at some of the social statistics for the U.S. might conclude that our priorities are out of whack. For example, we spend more on shoes, jewelry, and watches than on higher education. We spend much more on auto maintenance than on religious and welfare activities. And three times as many Americans buy Christmas presents for their pets than buy a present for their neighbors.{6}

Debt and waste also show skewed priorities. More Americans have declared personal bankruptcy than graduated from college. Our annual production of solid waste would fill a convoy of garbage trucks stretching halfway to the moon. We have twice as many shopping centers as high schools.{7}

Americans seem to be working themselves to death in order to pay for everything they own or want to buy. We now work more hours each year than do the citizens of any other industrial country, including Japan. And according to Department of Labor statistics, full-time American workers are putting in one

hundred sixty hours more (essentially one month more) than they did in 1969.{8} And ninety-five percent of our workers say the wish they could spend more time with their families.{9}

Americans do recognize the problem and are trying to simplify their lives. A poll by the Center for a New American Dream showed a change in attitudes and action. The poll revealed that eighty-five percent of Americans think our priorities are out of whack. For example, nearly nine in ten (eighty-eight percent) said American society is too materialistic. They also found that most Americans (ninety-three percent) feel we are too focused on working and making money. They also believed (ninety-one percent) that we buy and consume more than we need. More than half of Americans (fifty-two percent) said they have too much debt.{10}

The poll found that many Americans were taking steps to work less, even if that meant reducing their consuming. Nearly half of Americans (forty-eight percent) say they voluntarily made changes in their life in order to get more time and have a less stressful life. This increase in the number of self-proclaimed “down-shifters” suggests the beginning of a national change in priorities.

Perhaps Americans are coming to the realization that more consumer goods don’t make them happy. Think back to the year 1957. That was the year that the program *Leave it to Beaver* premiered on television. It was also the year that the Russians shot Sputnik into space. That was a long time ago.

But 1957 is significant for another reason. It was that year that Americans described themselves as “very happy” reached a plateau.{11} Since then there has been an ever declining percentage of Americans who describe themselves that way even though the size of the average home today is twice what it was in the 1950s and these homes are filled with consumer electronics someone back then could only dream about.

Undermining the Family and Church

What has been the impact of consumerism? Michael Craven talks about how consumerism has undermined the family and the church.

The family has been adversely affected by the time pressures created by a consumer mentality. Family time used to be insulated to a degree from employment demands. That is no longer true. “We no longer hesitate to work weekends and evenings or to travel Sundays, for example, in order to make the Monday-morning meeting.”{12} As we have already mentioned, Americans are working more hours than ever before. The signal that is being sent throughout the corporate world is that you must be willing to sacrifice time with your family in order to get ahead. And that is exactly what is taking place.

Sociologists have concluded that “since 1969 the time American parents spend with their children has declined by 22 hours per week.”{13} Some have questioned this study because its estimate of the decline came from subtracting increased employment hours of parents from total waking hours. But I believe it makes the point that families are suffering from consumerism and this study parallels other studies that have looked at the decline in quality parent-child interaction at home.

The bottom line is this: Americans may talk about family values and quality time with their kids but their behavior demonstrates that they don’t live those values. Frequently children and their needs are sacrificed on the altar of career success. The marketplace trumps family time more than we would like to think that is does.

The church has also been undermined by consumerism. Busy lifestyles and time pressures crowd out church attendance. Weekly church attendance has reached an all-time low in America. And even for those who try to regularly attend

church, attendance is sometimes hit-or-miss. Years ago I realized how difficult it was to teach a series in a Sunday School class because there was so little continuity in attendance from one week to the next.

Craven points out that those who are dissatisfied with a consumerist-created lifestyle turn to church for meaning and purpose. Unfortunately, they think that "by integrating a 'little religion' into their lives they will balance and perfect the lifestyle. Tragically, they do not realize it is not their lifestyle that is in need of salvation, it is their very souls."{14}

Consumerism also affects the way we go about the Christian life. Religious consumerists add spiritual disciplines to their life in the same way they approach work (as a task to be fulfilled with measurable goals). In the end, spiritual activity becomes one more item on a to-do list.

Craven reminds us that Jesus Christ is not to be treated as one good among many. Jesus Christ should be the supreme Good and the source of all life.

Undermining the Community and Character

What has been the impact of consumerism? Craven talks about how consumerism has undermined community and how it has also undermined virtue and character. "With the increased priority given to the marketplace, there follows a decreased commitment to neighbors, community, and connections to extended family; children are displaced in pursuit of opportunities, and familial priorities become subverted to company demands."{15}

This has an adverse impact on citizenship. People are no longer citizens but consumers. Citizens have duties and responsibilities to their fellow citizens. Consumers do not. They are merely partaking of what the consumer economy provides for them. Citizens care about others and their

community. Consumers only care about what the society can provide to them.

Christian philosopher Francis Schaeffer predicted that as society moved from the "death of God" to what today we can call the "death of truth" there would only be two things left: "personal peace and personal prosperity." Schaeffer argued that once Americans accepted these values, they would sacrifice everything to protect their personal peace and affluence.{16}

Consumerism also undermines virtue and character. It "shifts the objective of human life away from cultivating virtue and character, knowing truth, and being content to an artificially constructed, idealized lifestyle that is continually reinforced through media, entertainment, and advertising."{17}

With this view of life, things become more important than people. Having is more important than being. And it is a lifestyle that pursues distraction (sports, entertainment, hobbies, etc.) almost in an effort to keep from thinking about the real world and its circumstances.

As we have already noted, consumerism does not satisfy. In fact, it can be argued that a consumerist mentality puts us in an emotional place where we are perpetually discontent. We are unable to rest in that which is good because we always want more. This is made even more difficult in our world where advertising images provide a seemingly endless series of choices that are promoted to us as necessary in order to achieve the perfect life.

Michael Craven points out that when Christians talk about being content, this is often ridiculed as being willing to "settle for less" and even condemned as "lazy, defeatist, and even irresponsible."{18} Instead we are spurred on by talk of "doing all things to the glory of God" which can be used to justify a consumerist mentality.

A Biblical Perspective on Materialism and Consumerism

We live in a culture that encourages us to buy more and more. No longer are we encouraged to live within our means. We are tempted to buy more than just the necessities and tempted to spend more on luxuries. The Bible warns us about this. Proverbs 21:17 says, “He who loves pleasure will become a poor man; He who loves wine and oil will not become rich.”

In our lifetimes we have lots of money that flows through our hands, and we need to make wiser choices. Consider that a person who makes just $25,000 a year will in his lifetime have a million dollars pass through his hands. The median family income in America is twice that. That means that two million dollars will pass through the average American family’s hands.

A tragic aspect of consumerism is that there is never enough. There is always the desire for more because each purchase only satisfies for short while. Then there is the need for more and more. Essentially, it is the law of diminishing returns. Economists use a more technical term—the law of diminishing marginal return. Simply put, the more we get, the less it satisfies and the more we want.

Once again the Bible warns us about this. Haggai 1:5-6 says, “Now therefore, thus says the Lord of hosts, ‘Consider your ways! You have sown much, but harvest little; you eat, but there is not enough to be satisfied; you drink, but there is not enough to become drunk; you put on clothing, but no one is warm enough; and he who earns, earns wages to put into a purse with holes.’”

We should also be responsible citizens. A tragic consequence of consumerism is what it does to the average citizen. James Kunstler, author of *The Geography of Nowhere*, believes we have “mutated from citizens to consumers.” He says that “consumers have no duties or responsibilities or obligations to their

fellow consumers. Citizens do. They have the obligation to care about their fellow citizens and about the integrity of the town's environment and history."{19}

America was once a nation of joiners. Alexis de Tocqueville noted this in his book *Democracy in America*. Americans would join in all sorts of voluntary associations. But we seem to no longer be joiners but loners. Sure, there are still many people volunteering and giving their time. But much of this is "on the run" as we shuffle from place to place in our busy lives.

Christians are called to be the salt of the earth (Matthew 5:13) and the light of the world (Matthew 5:14-16). We are also called to be ambassadors for Christ (2 Corinthians 5:20). We must resist the temptations of consumerism that encourage us to focus on ourselves and withdraw from active involvement in society.

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Tough Economic Times

The Bailout

Anyone watching the news or looking at their checking account knows that we are in for some tough economic times. I want to spend some time looking at how we arrived at this place and set forth some biblical principles that we collectively and individually need to follow.

Who would have imagined a year ago we would be talking about spending such enormous amounts of money on a bailout? The first bailout was for $700 billion. When these numbers are so big, we lose all proportion of their size and potential

impact. So let me use a few comparisons from a recent *Time* magazine article to make my point.{1}

If we took $700 billion and gave it to every person in America, they would receive a check for $2,300. Or if we decided to give that money instead to every household in America, they would receive $6,200.

What if we were able to use $700 billion to fund the government for a year? If we did so, it would fully fund the Defense Department, the State Department, the Treasury, the Department of Education, Veterans Affairs, the Department of the Interior, and NASA. If instead we decided to pay off some of the national debt, it would retire seven percent of that debt.

Are you a sports fan? What if we used that money to buy sports teams? This is enough money to buy every NFL team, every NBA team, and every Major League Baseball team. But we would have so much left over that we could also buy every one of these teams a new stadium. And we would still have so much money left over that we could pay each of these players $191 million for a year.

Of course this is just the down payment. When we add up all the money for bailouts and the economic stimulus, the numbers are much larger (some estimate on the order of $4.6 trillion).

Jim Bianco (of Bianco Research) crunched the inflation adjusted numbers.{2} The current bailout actually costs more than all of the following big budget government expenditures: the Marshall Plan ($115.3 billion), the Louisiana Purchase ($217 billion), the New Deal ($500 billion [est.]), the Race to the Moon ($237 billion), the Savings and Loan bailout ($256 billion), the Korean War ($454 billion), the Iraq war ($597 billion), the Vietnam War ($698 billion), and NASA ($851.2 billion).

Even if you add all of this up, it actually comes to $3.9

trillion and so is still $700 billion short (which incidentally is the original cost of one of the bailout packages most people have been talking about).

Keep in mind that these are inflation-adjusted figures. So you can begin to see that what has happened this year is absolutely unprecedented. Until you run the numbers, it seems like Monopoly money. But the reality is that it is real money that must either be borrowed or printed. There is no stash of this amount of money somewhere that Congress is putting into the economy.

What Caused the Financial Crisis?

What caused the financial crisis? Answering that question in a few minutes may be difficult, but let me give it a try.

First, there was risky mortgage lending. Some of that was due to government influence through the Community Reinvestment Act which encouraged commercial banks and savings associations to loan money to people in low-income and moderate-income neighborhoods. And part of it was due to the fact that some mortgage lenders were aggressively pushing subprime loans. Some did this by fraudulently overestimating the value of the homes or by overstating the lender's income. When these people couldn't pay on their loan, they lost their homes (and we had a record number of foreclosures).

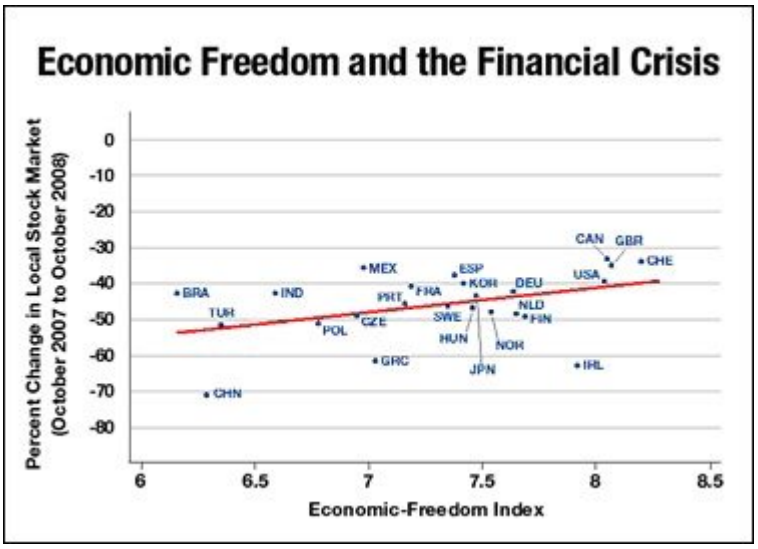
Next, the lenders who pushed those bad loans went bankrupt. Then a whole series of dominoes began to fall. Government sponsored enterprises like Fannie Mae and Freddie Mac as well as financial institutions like Bear Stearns, Lehman Brothers, Merrill Lynch and AIG began to fail.

As this was happening, commentators began to blame government, the financial institutions, Wall Street, and even those who obtained mortgages. Throughout the presidential campaign and into 2009 there was a cry that this was the result of shredded

consumer protections and deregulation.

So is the current crisis a result of these policies? Is deregulation the culprit? Kevin Hassett has proposed a simple test of this view.{3} He points out that countries around the world have very different regulatory structures. Some have relatively light regulatory structures, while others have much more significant intrusion into markets.

If deregulation is the problem, then those countries that have looser regulations should have a greater economic crisis. But that is not what we find. If you plot the degree of economic freedom of a country on the x-axis and the percent of change in the local stock market on the y-axis, you find just the opposite of that prediction.



The correlation is striking. Draw a line from countries with low economic freedom (like China and Turkey) to countries with greater economic freedom (like the United States) and you will notice that most of the countries hug the line. Put another way, the regression line is statistically significant.

If the crisis were a result of deregulation, then the line should be downward sloping (meaning that countries that are freer economically had a biggest collapse in their stock markets). But the line slopes up. That seems to imply that countries that are economically free have suffered less than countries that are not. While it may be true that a single

graph and a statistical correlation certainly does not tell the whole story, it does suggest that the crisis was not due to deregulation.

The End of Prosperity

It is interesting that as the financial crisis was unfolding, a significant economic book was coming on the market. The title of the book is *The End of Prosperity*.{4}

Recently I interviewed Stephen Moore with the *Wall Street Journal*. He is the co-author with Arthur Laffer and Peter Tanous of *The End of Prosperity*. The book provides excellent documentation to many of the economic issues that I have discussed in the past but also looks ahead to the future.

The authors show that, contrary to conventional wisdom, the middle class has been doing better in America. They show how people in high tax states are moving to low tax states. And they document the remarkable changes in Ireland due to lowering taxes. I have talked about some of these issues in previous articles and in my radio commentaries. Their book provides ample endnotes and documentation to buttress these conclusions.

What is most interesting about the book is that it was written before the financial meltdown of the last few months. Those of us who write books have to guess what circumstances will be when the book is finally published. These authors probably had less of a lag time, but I doubt any of them anticipated the economic circumstances that we currently find.

Arthur Laffer, in a column in the *Wall Street Journal,* believes that "financial panics, if left alone, rarely cause much damage to the real economy."{5} But he then points out that government could not leave this financial meltdown alone. He laments that taxpayers have to pay for these bailouts because homeowners and lenders lost money. He notes: "If the

house's value had appreciated, believe you me the overleveraged homeowners and the overly aggressive banks would never have shared their gain with the taxpayers."

He is also concerned with the ability of government to deal with the problem. He says, "Just watch how Congress and Barney Frank run the banks. If you thought they did a bad job running the post office, Amtrak, Fannie Mae, Freddie Mac and the military, just wait till you see what they'll do with Wall Street."

The reason the authors wrote *The End of Prosperity* was to set forth what has worked in the past as a prescription for the future. They were concerned that tax rates were headed up and not down, that the dollar is falling, and that America was turning it back on trade and globalization. They also were concerned that the federal budget was spiraling out of control and that various campaign promises (health care, energy policy, environmental policy) would actually do more harm than good.

One of their final chapters is titled "The Death of Economic Sanity." They feared that the current push toward more governmental intervention would kill the economy. While they hoped that politicians would go slow instead of launching an arsenal of economy killers, they weren't too optimistic. That is why they called their book *The End of Prosperity*.

The Future of Affluence

Let's see what another economist has to say. The Bible tells us that there is wisdom in many counselors (Proverbs 15:22). So when we see different economists essentially saying the same thing, we should pay attention.

Robert Samuelson, writing in *Newsweek* magazine, talks about "The Future of Affluence."{6} He begins by talking about the major economic dislocations of the last few months:

> *"Government has taken over mortgage giants Fannie Mae and Freddie Mac. The Treasury has made investments in many of the nation's major banks. The Federal Reserve is pumping out $1 trillion to stabilize credit markets. U.S. unemployment is at 6.1 percent, up from a recent low of 4.4 percent, and headed toward 8 percent, by some estimates."*

Samuelson says that a recovery will take place but we may find it unsatisfying. He believes we will lapse into a state of "affluent deprivation." By that he doesn't mean poverty, but he does mean that there will be a state of mind in which people will feel poorer than they feel right now.

He says that the U.S. economy has benefited for roughly a quarter century "from the expansionary side effects of falling inflation—lower interest rates, greater debt, higher personal wealth—to the point now that we have now overdosed on its pleasures and are suffering a hangover." Essentially, prosperity bred habits, and many of these habits were bad habits. Personal savings went down, and debt and spending went up.

Essentially we are suffering from "affluenza." Actually that is the title of a book published many years ago to define the problem of materialism in general and consumerism in particular.

The authors say that the virus of affluenza "is not confined to the upper classes but has found it ways throughout our society. Its symptoms affect the poor as well as the rich . . . affluenza infects all of us, though in different ways."{7} The authors go on to say that "the affluenza epidemic is rooted in the obsessive, almost religious quest for economic expansion that has become the core principle of what is called the American dream."

Anyone looking at some of the social statistics for the U.S. might conclude that our priorities are out of whack. We spend

more on shoes, jewelry, and watches than on higher education. We spend much more on auto maintenance than on religious and welfare activities. We have twice as many shopping centers as high schools.

The cure for the virus affluenza is a proper biblical perspective toward life. Jesus tells the parable of a rich man who decides to tear down his barns and build bigger ones (Luke 12:18). He is not satisfied with his current situation, but is striving to make it better. Today most of us have adjusted to a life of affluence as normal and need to actively resist the virus of affluenza.

Squanderville

Warren Buffett tells the story of two side-by-side islands of equal size: Thriftville and Squanderville.{8} On these islands, land is a capital asset. At first, the people on both islands are at a subsistence level and work eight hours a day to meet their needs. But the Thrifts realize that if they work harder and longer, they can produce a surplus of goods they can trade with the Squanders. So the Thrifts decide to do some serious saving and investing and begin to work sixteen hours a day. They begin exporting to Squanderville.

The people of Squanderville like the idea of working less. They can begin to live their lives free from toil. So they willingly trade for these goods with “Squanderbonds” that are denominated in “Squanderbucks.”

Over time, the citizens of Thriftville accumulate lots of Squanderbonds. Some of the pundits in Squanderville see trouble. They foresee that the Squanders will now have to put in double time to eat and pay off their debt.

At about the same time, the citizens of Thriftville begin to get nervous and wonder if the Squanders will make good on their Squanderbonds (which are essentially IOUs). So the

Thrifts start selling their Squanderbonds for Squanderbucks. Then they use the Squanderbucks to buy Squanderville land. Eventually the Thrifts own all of Squanderville.

Now the citizens of Squanderville must pay rent to live on the land which is owned by the Thrifts. The Squanders feel like they have been colonized by purchase rather than conquest. And they also face a horrible set of circumstances. They now must not only work eight hours in order to eat, but they must work additional hours to service the debt and pay Thriftville rent on the land they sold to them.

Does this story sound familiar? It should. Squanderville is America.

Economist Peter Schiff says that the United States has "been getting a free ride on the global gravy train." He sees other countries starting to reclaim their resources and manufactured goods. As a result, Americans are getting priced out of the market because these other countries are going to enjoy the consumption of goods that Americans previously purchased.

He says: "If America had maintained a viable economy and continued to produce goods instead of merely consuming them, and if we had saved money instead of borrowing, our standard of living could rise with everybody else's. Instead, we gutted our manufacturing, let our infrastructure decay, and encouraged our citizens to borrow with reckless abandon."{9}

It appears we have been infected with the virus of affluenza. The root problem is materialism that often breeds discontent. We want more of the world and its possessions rather than more of God and His will in our lives. What a contrast to what Paul says in Philippians where he counts all things to be loss (3:7-8) and instead has learned to be content (4:11). He goes on to talk about godliness with contentment in 1 Timothy 6:6-7. Contentment is an effective antidote to materialism and the foundation to a proper biblical perspective during these

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Is America Going Broke?

Let me begin with a provocative question: Is America going broke? It is a question that has been asked many times before. And when an economist asks the question, it creates quite a

stir. Back in 2006, Laurence Kotlikoff asked: “Is the United States Bankrupt?”{1} He concluded that countries can go broke and that the United States is going broke due to future obligations to Social Security and Medicare. At the time, his commentary generated lots of discussion and controversy.

Two years later that same economist writing for *Forbes* magazine asked the question in a slightly different way: “Is the U.S. Going Broke?”{2} He pointed out that the federal government’s takeover of Fannie Mae and Freddie Mac represented a major financial challenge. These two institutions issue about half of the mortgages in America, so that part of the bailout put the government on the hook for $5 trillion (if you consider the corporate debtthat is owed and the mortgage debt that is guaranteed).

But $5 trillion is effectively pocket change when you consider the real liabilities that are facing our government. He estimates that is on the order of $70 trillion. I have seen others estimate our unfunded liabilities at anywhere from $50 trillion to as high as more than $90 trillion. Let’s for the sake of discussion use the $70 trillion figure.

The $70 trillion figure actually represents the fiscal difference between the government’s projected spending obligations and all its projected tax receipts. He notes, “This fiscal gap takes into account Uncle Sam’s need to service official debt-outstanding U.S. government bonds. But it also recognizes all our government’s unofficial debts, including its obligation to the soon-to-be-retired baby boomers to pay their Social Security and Medicare benefits.”{3}

When we are talking about such large dollar amounts, it is hard to put this in perspective. Let’s focus on the challenge that the baby boom generation creates. There are approximately 78 million baby boomers who will be retiring over the next few decades. Each of them can expect to receive approximately

$50,000 each year (in today's dollars) during their retirement. OK, so let's multiply 78 million by a $50,000 annual payment and you get an annual cost of $4 trillion per year.

Of course, these are just the obligations we know about. There are others potential costs and obligations that aren't even calculated into the national debt. Housing prices certainly fit into that category. We know some of the obligations that were written into law but cannot predict what might take place in the future. And we don't know how many banks in the future will fail and what that cost might be to the American taxpayer.

Fannie Mae and Freddie Mac

I would imagine that if you asked most people a year ago what they know about Fannie Mae and Freddie Mac they would probably respond that they know very little about these two corporations. But after congressional debates about various bailouts, most Americans know a lot more about these two institutions.

Fannie Mae is the Federal National Mortgage Association, and Freddie Mac is the Federal Home Loan Mortgage Corporation. They are stockholder-owned corporations and referred to as government sponsored enterprises, known as GSEs. The two of them are considered the largest financial companies in the world with liabilities of approximately $5 trillion.

The bailout of these insitutions has been controversial for a few reasons. First, these two GSEs are private companies which the government wants to help with taxpayer money. Economist John Lott believes "this whole approach is pretty dubious. If you subsidize risk, you get more of it. If you don't have to bear the cost of the risk, why not shoot for the moon?"

Former House Majority Leader Dick Armey says we are

“privatizing gains while socializing losses.” Stockholders of Fannie Mae and Freddie Mac already receive higher interest rates than Treasury securities because of higher risk of repayment. He suggests that the government repay 90 cents on the dollar rather than 100 percent.

In the midst of the debates about bailouts, we learned some vital lessons about the economy. For example, some have talked about the proposal to suspend the accounting rules of the Sarbanes-Oxley Act known as “mark to market.” Trying to understand this proposal forced us to get up-to-speed on economics and accounting.

We also learned that sometimes a regulatory agency may not have done a good job warning us of dangers. The Office of Federal Housing Enterprise Oversight employs 200 people to oversee Fannie Mae and Freddie Mac which are the government-sponsored entitles that own or guarantee nearly half of the nation’s residential mortgages. Just a few months before the collapse of Fannie and Freddie, the OFHEO issued a report that saw clear sailing ahead.

We also learned that in trying to do some good, government can do harm. During the 1990s the Treasury Department changed the lending rules for the Community Reinvestment Act. This was an attempt to get middle-income and low-income families into homes. Unfortunately, these families lacked the resources to make their payments. It was only a matter of time before many of those families defaulted on their loans.

Medicare

Usually when we talk about unfunded liabilities, the conversation usually turns to Social Security. It turns out that the Social Security shortfall is a problem, but it pales in comparison to the shortfall for Medicare.

Medicare is a pay-as-you-go program. Although some members of

Congress warned about future problems with the system, most politicians simply ignored the potential for a massive shortfall. Medicare comes in three parts. Medicare Part A covers hospital stays, Medicare B covers doctor visits, and Medicare D was recently added as a drug benefit.

How big is the financial shortfall? Let me quote from a speech given Richard Fisher (President and Chief Executive Officer, Federal Reserve Bank of Dallas). He says:

> *The infinite-horizon present discounted value of the unfunded liability for Medicare A is $34.4 trillion. The unfunded liability of Medicare B is an additional $34 trillion. The shortfall for Medicare D adds another $17.2 trillion. The total? If you wanted to cover the unfunded liability of all three programs today, you would be stuck with an $85.6 trillion bill. That is more than six times as large as the bill for Social Security. It is more than six times the annual output of the entire U.S. economy.{4}*

There are a number of factors that contribute to this enormous problem. First, there are the demographic realities that are also affecting Social Security. From 1946 to 1964 we had a baby boom followed by a baby bust. Never has such a large cohort been dependent on such a small cohort to fund their entitlement programs. Second, there is longevity. People are living longer lives than ever before. Third, the cost of medical treatment and technology is increasing. We have better drugs and more sophisticated machines, but these all cost money. Finally, we have a new entitlement (the prescription drug program) that is an unfunded liability that is one-third greater than all of Social Security.

Richard Fisher says that if you add the unfunded liabilities from Medicare and Social Security, you come up with a figure that is nearly $100 trillion. “Traditional Medicare composes about 69 percent, the new drug benefit roughly 17 percent and

Social Security the remaining 14 percent."{5}

So what does this mean to each of us? We currently have a population over 300 million. If we divide the unfunded liability by the number of people in America, the per-person payment would come to $330,000. Put another way, this would be a bill to a family of four for $1.3 million. That is over 25 times the average household's income.

Is America going broke? What do you think?

Consumer Debt

We've been answering the question, Is America Going Broke? But now I would like to shift the focus and ask a related question. Are Americans going broke? While government debt has been exploding, so has consumer debt.

Let's look at just a few recent statistics. Nearly half of all American families spend more than they earn each year. Personal bankruptcies are at an all-time high and increasing. It is estimated that consumers owe more than $2 trillion.

It is important to remember that although many Americans are significantly in debt, many others are not. In my earlier article on "Debt and Credit," I pointed out how some of the statistics about credit card debt are misleading.{6}

The current statistics say that the average U.S. household has more than $9,000 in credit card debt. We also read that the average household also spends more than $1,300 a year in interest payments. While these numbers are true, they are also misleading. The average debt per American household with at least one credit card is $9,000. But nearly one-fourth of Americans don"t even own credit cards.

We should also remember that more than thirty percent of American households pay off their most recent credit cards

bills in full. So actually a majority of Americans owe nothing to credit card companies. Of the households that do owe money on credit cards, the median balance was $2,200. Only about 1 in 12 American households owe more than $9,000 on credit cards.

The statistic is true but very misleading. That is also true of many other consumer debt statistics. For example, nearly two-thirds of consumer borrowing involves what is called “non-revolving” debt such as automobile loans. Anyone who has ever taken out a car loan realizes that he or she is borrowing money from the bank for a depreciating asset. But it is an asset that usually has some resale value (unlike a meal or a vacation purchased with a credit card).

But even in this case, the reality is different than perception. Yes, many families have car payments. But many other families do not have a car payment and owe nothing to the bank. So we have to be careful in how we evaluate various statistics about consumer debt.

The bottom line, however, is that government, families, and individuals are spending more than they have. Government is going broke. Families and individuals are going broke. We need to apply biblical principles to the subject of debt.

Biblical Perspective

Proverbs 22:7 says, “The rich rule over the poor, and the borrower is a servant to the lender.” When you borrow money and put yourself in debt, you put yourself in a situation where the lender has significant influence over the debtor. This is true whether the debtor is an individual or an entire nation.

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

about its dangers. It is never wise to go into debt, and many are now wondering if America and individual Americans are going broke.

Romans 13:8 says, “Owe nothing to anyone.” This passage seems to indicate that we should quickly pay off our debts. That would imply that Christians have a duty to pay their taxes and pay off their debts.

But what should we do if government continues to get further and further in debt? I believe that we should hold government officials responsible since it appears that they do not have any real desire to pay off its debt. Psalm 37:21 says, “The wicked borrows and does not pay back.” We should repay our debts as individuals, and government should pay its debts as well.

In the Old Testament, debt was often connected to slavery. Isn’t it interesting that both debts and slavery were cancelled in the year of Jubilee? It is also worth noting that sometimes people even put themselves in slavery because of debt (Deuteronomy 15:2, 12).

Since we live in the New Testament age, we do not have a year of Jubilee, but we need to hold government and ourselves accountable for debt. If we see a problem, we should address it immediately. Proverbs 22:3 says, “The prudent sees the evil and hides himself, but the naïve go on, and are punished for it.” It is time for prudent people to take an honest appraisal of our financial circumstances.

When government is in debt this much, it really has only three options. It can raise taxes. It can borrow the money. Or it can print the money. While it is likely that government will raise taxes in the future, there does seem to be an upper limit (at least politically) to raising taxes. Borrowing is an option, but it is also unlikely that the U.S. government can borrow too much more from investors and other countries. That

would suggest that the Federal Reserve will print more money, and so our money will be worth less.

In this article we have given you an honest appraisal of where we are as a country. The responsibility is now in our hands to hold government accountable and to take the necessary steps in our own financial circumstances.

Notes

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4. Richard W. Fisher, "Storms on the Horizon," remarks before the Commonwealth Club of California (San Francisco, CA, May 28, 2008), www.dallasfed.org/news/speeches/fisher/2008/fs080528.cfm.

5. Ibid.

6. Kerby Anderson, "Debt and Credit," an article on Debt and Credit.

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Hurricane Ike and God's Commands

Hurricane Ike barreled down on Texas a few days ago, leaving millions of our neighbors without power or safe water, causing huge amounts of wind and water damage, and forcing countless numbers from their homes, some permanently.

Government officials ordered Galveston residents, along with other coastal cities and towns, to evacuate. The National Weather Service tried to express the seriousness of their warning, promising "certain death" to those who stayed. People who lived in one- or two-story homes were told to pin their names and social security numbers to their chests to make identifying their corpses easier. Thousands decided to ride it out, wondering just how bad it could really be.

They found out.

Hurricane Ike left many parts of Galveston a broken, crumpled mess. The aftermath is much worse than residents imagined: no water, no power, no food, no phones. The smell is awful as sewage backs up into waterlogged streets. With no running water, people can't shower, much less flush toilets or even wash their hands after using one. A fetid smell rises from the sludge that's everywhere, a disgusting concoction of mud, sewage, asbestos, lead and gasoline. Not only are officials concerned about the health problems from the stuff, but gigantic bugs are emerging from it. Adding insult to injury is the growing number of mosquitoes.

One woman said, "Next time they should warn people about this, not the storm itself."

There are many reasons officials did everything they could to persuade people to evacuate. And this was one of them: the aftermath of a devastating storm is at least as bad as the

battering winds and rain of the storm itself. The desire to spare residents from having to live in the post-hurricane nightmare was part of why officials urged residents to obey the evacuation order.

Surely this must grieve God's heart with pangs of familiarity. He sees every day—every moment!—the awful aftermath of our disobedience. Behind the gift of His commands is His desire to spare us from the pain and heartbreak that comes from disobedient independence. Behind the gift of His commands is a brilliant mind that knows every possible scenario about what would happen if we obeyed and if we disobeyed. He doesn't tell us on the front end what our disobedience will cost us; He doesn't owe it to us.

Government officials can't see the future. They could only assume the worst, given the computer models and even a rudimentary knowledge of the power of hurricanes. But God can.

May the awful post-hurricane stories remind us that God's rules and intentions are given to bless us, not because He's some sort of cosmic killjoy.

There are two truths He seems intent on wanting us to learn by heart: He is good, and He loves us. And that's why we can trust Him when He tells us what to do and what to avoid.

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Josh McDowell on Using Redeeming Darwin With

Expelled: No Intelligence Allowed

Over the last 50 years, those with a Christian worldview have been the focus of condescension and exclusion in the academic community. As has happened throughout history, these attitudes from the academic community have gradually permeated our mainstream culture. Today, evangelical-bashing is the accepted standard position for all forms of mass media from news reporting to books and movies. Over the last decade, this trend has accelerated to the point that many people believe Christian principles and beliefs should not be recognized in our public policies and culture. We are all experiencing these efforts to relegate the Christian faith to an irrelevant sidelight of American culture.

One of the root causes of this trend is the teaching of naturalistic Darwinism as dogma within our public education system from grade school through our universities. The reasoning is that educated people know that science has proven there is no evidence for a creator. Therefore, there is no place for religion and moral authority in our public life. This attitude directly affects public policies on abortion, euthanasia, education, sexuality, etc.

Although Darwins theory of life originating and evolving to its current forms strictly though random events and natural selection may have seemed plausible 50 years ago, our current understanding of the nature of the universe and the complexity of even the simplest life forms bring up huge issues for which the current state of evolutionary theory has *no* answers. For example, over 700 scientists at our universities and research institutions have signed a statement expressing their doubt that Darwinism can adequately explain our current understanding of life in this universe (See dissentfromdarwin.org for the current list).

In a desperate attempt to protect the dogma upon which their naturalistic/humanistic worldview is based, the scientific/educational establishment is systematically and viciously attacking those who would dare to research alternative theories that may better explain the current evidence. They have mounted a public relations campaign to paint any scientific research or publications which expose the issues with Darwinism as not science, but rather religiously based dogmatism or creationism. What is absolutely amazing is that while aggressively pursuing their campaign of persecution and spin-doctoring, the Darwinist community steadfastly denies that they are doing any such thing. Sadly, this campaign has been successful to date in keeping our public education system and most of our scientists captive to this worldview-motivated attempt to defend the dogma of Darwinism in the face of all evidence to the contrary.

Expelled: No Intelligence Allowed (starring Ben Stein) is a documentary scheduled to be released in April 2008. It exposes the blatant attempts to squelch academic freedom in defense of outdated Darwinist dogma. By chronicling the stories of well-qualified scientists who have dared to question Darwinism as a comprehensive explanation for life and interviewing people on both sides of these events, this documentary presents a strong case for restoring academic freedom allowing scientists to follow the evidence where it leads. Both the content and the involvement of Ben Stein (who is Jewish) make it clear that this documentary was not created to directly promote the teaching of creationism. This documentary calls Americans to stand up for academic freedom and integrity. It says that we should not allow the misguided notion that science and religion must be in conflict to keep scientists from exploring all reasonable hypotheses to explain the latest evidence.

The producers of *Expelled* are making a large financial investment to create a documentary targeted for wide release in thousands of movie theaters. They are taking this risk

because they believe that the American public needs to understand what is really happening. It is only through public awareness and pressure that the current climate of repression and persecution can be changed. *Expelled* is intended to bring this issue to the forefront of public thought. Promoting an open public debate could well lead to unshackling scientific research in this area and opening the door for students for receive more in-depth education in evolutionary theory including those areas where evolutionary theory currently has no viable explanation.

The content of *Expelled* creates a natural opportunity for Christians to discuss the evidence for a creator and the reasons for our faith in Jesus Christ as Creator and Savior. *Expelled* will draw wide public attention to these issues and will create media attention and controversy even among those who do not see it. It would be a shame for believers to miss this opportunity to promote this public discussion and to engage our friends, neighbors and co-workers in making a defense for our hope in Christ.

So how can we go about doing this?

> *1. Let me encourage you to take the time to review the excellent, cutting-edge materials available through our website and our online store. Make the effort to equip your people with the information and encouragement they need to communicate that the scientific evidence points to a creator and to share the relationship they have with the Creator. Again, this foundational issue is critical and will get more intense in the days ahead. The Redeeming Darwin material from Probe and EvanTell is ideal for this purpose.*
>
> *2. Make sure that they know that Expelled will bring this topic to the forefront in peoples conversation whether they have seen the documentary or not. We need to equip believers to look for opportunities to interact intelligently. You may want to make available the Viewers version of Probes*

Discovering the Designer DVD/booklet as a cost effective tool for your people to share with others (found in our Store).

3. Encourage people to see this controversial documentary:

Expelled does not directly promote a Christian view. In fact, it does not even take the position that Intelligent Design has been shown to be a better theory than Darwinism. This helps establish a non-threatening, neutral starting point to engage in a thoughtful discussion. You are not asking people to watch a Christian film. You are encouraging them to become informed on an important issue.

Expelled is a documentary. It is not for entertainment. It will require the audience to think about what they are watching. Although it includes some humor (how could Ben Stein keep from adding humor?), it is a very serious documentary. Be sure people understand that they are attending for the purpose of learning not for a night out at the movies.

After you view the movie, you may want to think about how you could use the DVD version when it is available. If you are showing Expelled in a small group or some other venue, you can better focus peoples expectations.

4. Plan to offer small group opportunities to learn more about this controversy and how it ultimately points us to Christ. Once again, the Redeeming Darwin material is an excellent resource for this purpose.

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M.I.T. Dean's Pants on Fire

George Washington, call your agent. America needs your "I cannot tell a lie" message. A national lecture circuit slot just became available.

A popular dean at the Massachusetts Institute of Technology has resigned after admitting resume padding and living a 28-year lie. Ouch. Her sad story is filled with irony—lots of fresh material for your speeches.

Marilee Jones says, "I have resigned as MIT's Dean of Admissions because very regrettably, I misled the Institute about my academic credentials. I misrepresented my academic degrees when I first applied to MIT 28 years ago and did not have the courage to correct my resume when I applied for my current job or at any time since.

"I am deeply sorry for this," she continues, "and for disappointing so many in the MIT community and beyond who supported me, believed in me, and who have given me extraordinary opportunities." {1}

The Boston Globe reports that her resume claimed degrees from Rensselaer Polytechnic Institute and two other New York institutions, but that she has degrees from none of them. RPI says she attended as a part-time student for about nine months but earned no degree. The other two say they have no record of her attending.{2}

Ironically, as *The New York Times* notes, Jones was widely admired, almost revered, for her humor, outspokenness and common sense. {3} She had won prestigious MIT awards{4} and earned a national reputation as a champion for reducing college admissions pressure on students and parents.

It gets worse. She coauthored the book, *Less Stress, More Success: A New Approach to Guiding Your Teen Through College Admissions and Beyond*. On integrity, it says, "Holding integrity is sometimes very hard to do because the temptation may be to cheat or cut corners. But just remember that what goes around comes around, meaning that life has a funny way of giving back what you put out." {5}

Doesn't it.

Lots of people lie. Some get caught. The US military reportedly distorted Pat Tillman's and Jessica Lynch's stories, allegedly to boost war efforts. Enron executives cooked books for personal gain.

Employees falsify expense accounts or call in sick. Kids disavow breaking windows. Adults tell fish stories. Wandering spouses work late at the office.

Distorting the truth can bring esteem, opportunity, money, thrills. One innocent lie can require cover-ups. Soon the web becomes complex.

We've all made mistakes. As a teen, I valued my reputation for honesty but made some poor choices, lied about them, and nearly was expelled from school. My confronters forgave me and offered me another chance. The episode helped point me to personal faith. I learned that Moses, the great Jewish liberator, warned his compatriots against violating divine prescription: "Be sure your sin will find you out."{6}

Mine found me out. Marilee Jones deceit found her out, as readers from *The Times* of London to *The Times of India* now know.

Jones likely needs privacy—as she has requested—plus good friends, close counsel, and lots of prayers. Perhaps, after recovery, she can help others resist similar temptations.

So, President Washington, what lessons from this episode will your lecture tour emphasize? How about these: Tell the truth. It may be painful but it's the right thing to do. It's easier to remember. You'll sleep better and enhance society.

Pack your saddle bags, Mr. President. Crank up the PowerPoint. Be sure to include a Pinocchio cartoon and some slides of cherry trees.

Oh, but sir, we understand that the cherry tree story might be mere legend. We suggest you explain that to your audiences and give plenty of real-life illustrations.

Notes

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4. MIT Admissions Web site profile, www.mitadmissions.org/Marilee.shtml, accessed April 27, 2007.
5. Lewin, loc. cit.
6. Numbers 32:23 NASB.

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“Mistakes Were Made”

If you’re the nation’s top cop, you know it’s a bad day when pundits compare you to Janet Jackson and Justin Timberlake.

Under fire from solons of both parties for the controversial dismissal of eight US attorneys, Attorney General Alberto Gonzales met the press. Were the dismissals politically motivated? Who suggested them and why? Inquiring minds wanted to know.

Gonzales assured his critics he would get to the bottom of this. Mistakes were made, he explained.

Admitting mistakes can be constructive. The problem, of course, was Gonzales’ ambiguous undertone. Was it honest confession or artful sidestep?

Confession or Sidestep?

Maybe mistakes were made means, Somebody messed up royally. We’re investigating thoroughly, so please sit tight. We’ll name names soon.

Or it could mean, I know who botched this. But I don’t want to point the finger directly at me or my colleagues, so I’ll throw up a vague camouflage.

Maybe Gonzales meant the former. Critics cried foul. *The New York Times* called it an “astonishingly maladroit…Nixonian…dodge.”{1} Administration inconsistencies about who-did-or-knew-what-when did not help quiet skeptics. Who would take responsibility? Ghosts of Janet, Justin and the 2004 Super Bowl reappeared.

Timberlake’s press agent announced back then, “I am sorry if anyone was offended by the wardrobe malfunction during the halftime performance.”{2} Jackson told a press conference, “If I offended anybody, that was truly not my intention.”{3}

William Safire has identified a special verb tense for similar nonconfession confessions: “the past exonerative.”{4}

True Confessions

What did Gonzales mean? I don’t know; I’m still watching. But the “mistakes were made” flap illustrates the need for guidelines for fessing up when warranted.

How about, I was wrong; I’m sorry; please forgive me?

That’s seldom easy. Its risky. Makes you vulnerable to your enemies.

Duke political science professor Michael Munger observes that many politicians seem reluctant to admit faults: “I wonder if some capacity for self-delusion is a requirement for being a politician.”{5} Munger also notes that business star Henry Ford was reputed to have exemplified the doctrine, “Never apologize, never explain.”{6} Literary giant Ralph Waldo Emerson claimed, “No sensible person ever made an apology.”{7}

Reminds me of the editor who, when asked by an exasperated reporter if he’d ever been wrong, replied, Yes. Once I thought I was wrong, but I wasn’t.”

Could big egos that drive success be rendering some folks relationally and ethically flawed?

Plastic Buckets

My second year in university, I swiped a plastic bucket from behind the lectern in the psychology lecture hall. It had been there every day during the semester. No one wants it, I convinced myself. It deserves to be taken. I used it to wash my car.

Two years later, I considered a biblical perspective: If we say we have no sin, we are only fooling ourselves and refusing to accept the truth. But if we confess our sins to … [God], he

is faithful and just to forgive us and to cleanse us from every wrong.{8}

That bucket kept coming to mind. I needed to admit my theft to God and make restitution.

My booty long since lost, I purchased a new bucket and carried it sheepishly across campus one afternoon. Finding no one in the psychology building to confess to, I left the bucket in a broom closet with a note of explanation. Maybe a janitor read it. My conscience was clear.

We all probably have some plastic buckets in our lives, observed an associate. If you do, may I recommend honesty for easier sleeping? Oh, and if you happened to be the owner of that bucket I stole, I was wrong. I'm sorry. Please forgive me.

Notes

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5. Bliwise, loc. cit.
6. Ibid.

7. Ibid. It is unclear from the text whether Munger or Bliwise supplied the Emerson quotation.
8. 1 John 1:8-9 NLT.

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