

# The Millennial Generation – The Future of Christianity in America

*Millennials are the largest generation in American history and also the least religious generation. Kerby Anderson examines what they believe, how media and technology has affected them, and how pastors and Christian leaders can reach this generation.*

The Millennial generation is a group of young people whose birth years range from 1980 to 2000. This generation is actually just slightly larger than the Baby Boom generation (born from 1946 to 1964). Nearly 78 million Millennials were born between 1980 and 2000.

Millennials are already having an impact on business, the workplace, churches, and other organizations. They certainly are having an impact on politics. The 18- to 29-year-old Millennials voted for Barack Obama in 2008 by a significant margin. Because of their impact in business, politics, and the church, they are simply too large and too influential to ignore.

For this article I will be using much of the data from an excellent book by Thom and Jess Rainer, *The Millennials: Connecting to America's Largest Generation*.[\[1\]](#) Their survey of 1,200 older Millennials (born between 1980 and 1991) provides a detailed look at this generation.

We should begin by noting that not only are Millennials the largest generation, they are also one of the most diverse. That means that for every trend we identify in this generation, there are also lots of exceptions. But that doesn't mean we can't learn some key facets of the Millennials. Here are just a few characteristics.

First, they are on track to become America's most educated generation. "In 2007, the first year the twenty-five- to twenty-nine-year-old age group was entirely comprised of Millennials, 30 percent had attained a college degree. That is the highest rate ever recorded for that age group."[{2}](#)

Second, Millennials view marriage differently than previous generations. They are marrying later, if at all. The average age for first marriage has increased approximately five years since 1970 for both men and women. "About 65 percent of young adults cohabit at least once prior to marriage, compared to just 10 percent in the 1960s."[{3}](#)

Finally, Millennials are the least religious generation in American history. They may say that they are spiritual, but only a small fraction of them say that is important in their lives. The sad reality is that most Millennials don't think about religion at all.

Perhaps the most amazing response from the survey of Millennials was that they are hopeful. Consider their response to the simple statement: "I believe I can do something great." About 60 percent agreed strongly with this statement, and another 36 percent agreed somewhat. That was almost every respondent, 96 percent in total.[{4}](#)

## **Marriage and Family**

How does the Millennial generation view marriage and family? One way to answer that question is to look at the characteristics of their parents.

Baby Boomers wanted the best for themselves. They had a level of self-centeredness that eventually shifted toward meeting the needs of their children. They wanted everything to be perfect for the Millennial children.

There was a high level of parental involvement. Hence, the

parents of Millennials are often called “helicopter parents.” When Millennials were asked about parental involvement, 89 percent responded that they received guidance and advice from their parents.[{5}](#) It turns out that the Boomers are helping Millennials make decisions about work and life. Sometimes the parents sit in on job interviews and even try to negotiate salaries. While previous generations might have rejected such advice, 87 percent of Millennials view their parents as a positive source of influence.[{6}](#)

This positive view Millennials have of parents extends to the older generation as a whole. While Baby Boomers tended to be antiauthoritarian, Millennials have a very positive attitude towards those who are older. Of the Millennials interviewed, 94 percent said they have great respect for older generations.[{7}](#)

When it comes to marriage, Millennials are still optimistic about it even though they grew up in a world where divorce was common. They were asked to respond to the following statement: “It is likely that I will marry more than one time in my life.” For those who responded, 86 percent disagreed that they will marry more than once.[{8}](#) Apparently most Millennials plan to marry once or not at all. It is also worth noting that Millennials are marrying much later than any generation that had preceded them.

Millennials also view marriage differently in part because of the political battles concerning same-sex marriage and the definition of marriage. In the survey of Millennials, they were asked to respond to this statement: “I see nothing wrong with two people of the same gender getting married.” Six in ten agree with the statement (40 percent strongly agreed, 21 percent agreed somewhat).[{9}](#) Put simply, a significant majority of Millennials see nothing wrong with same-sex marriage.

The impact of technology on marriage and family is

significant. The Millennial generation has grown up with the Internet, cell phones, and social media. It is easier than ever to call on a cell phone or send a text to other members of one's extended family. Posting pictures on Facebook allows family members to immediately see what is happening to their children and grandchildren. Millennials are introducing their families to a variety of ways to stay connected.

## **Motivating the Millennials**

How can we motivate the Millennial generation? The answer to that question is easy: build relationships. Thom and Jess Rainer put it this way. "The best motivators in the workplace for this generation are relationships. The best connectors in religious institutions are relationships. The best way to get a Millennial involved in a service, activity, or ministry is through relationships."[10](#)

Relationships are important because of their connection to their family. Millennials also see the world as a much smaller place since they can visit anywhere in the world (either in person or on the Internet). And they are connected to people through the new media in ways that no other generation was able to do.

Education is a high priority for Millennials. This generation is on pace to have significantly more college degrees than the rest of the nation as a whole. About a quarter of the current U.S. population over 25 years old has a college degree, but nearly four in ten of Millennials will probably receive a degree.[11](#)

Millennials do want to make money, but they are not driven by money. Their motivation for education and career are motivated more by family and friends. One word that often surfaces is the word "flexibility." They see money as a means to do what they want to do. At the same time, they reject the "keeping up with the Jones' mentality" that often drives their parents.

Religion is not much of a motivating factor for Millennials. Spiritual matters are not important to them. Only 13 percent of them viewed religion and spirituality as important. And even among those who described themselves as Christian, only 18 percent said their religion was important to them.[{12}](#)

Only one group in the study said their faith was important to them. This was the subgroup identified as “Evangelicals” because of their orthodox biblical beliefs. Nearly two thirds (65 percent) said their faith was important to them.[{13}](#)

The political orientation of Millennials will no doubt influence elections. Millennials voted for Barack Obama over John McCain in the 2008 election by a two-to-one margin (66 percent to 32 percent). It is also worth noting that only half of the Millennials were eligible to vote that year. A greater percentage of that generation will become eligible to vote in each new election cycle.

Various polls, including exit polls, showed that this generation wanted more centralized power in government. And by more than a two-to-one margin (71 percent to 29 percent) they thought the federal government should guarantee health-care coverage for all Americans. More than six out of ten felt that government should be responsible for providing for their retirement.[{14}](#)

## **Millennials and Media**

The Millennial generation has been influenced by media and technology like no other generation. Social commentators made much of the influence of television on the Baby Boomers but the proliferation of Internet, smart phones, and social media has had an even greater impact on Millennials.

When technology first comes on the scene, there are early adopters, then a significant majority, and finally laggards. Millennials fit into the category of early adopters. In the

survey they were asked if they agree with the following statement: "I am usually among the first people to acquire products featuring new technology." About half agreed with the statement, and half disagreed with the statement.[{15}](#) And even for those who disagreed, it is safe to say they did not fit into the category of laggards. Millennials are quick to embrace new technology.

There is one technology that Millennials always have in their hands: video games. "Video-game consoles are part of the industry that pulled in more than twenty billion dollars in revenue in 2008."[{16}](#) If there was one form of technology that is easily identifiable with Millennials it is video games.

When asked how they most frequently communicate when not actually with the other person, they rated phone first (39 percent), then texting (37 percent), and then e-mail (16 percent). At the bottom was by letter (1 percent). The survey also noticed a difference between older and younger Millennials. Put simply, the younger you are, the more likely you are to communicate by texting.

Social media is also a significant part of the lifestyle of a Millennial. Not surprisingly, the most popular social media site was Facebook (73 percent), followed by MySpace (49 percent) as a distant second. They also like to read blogs (30 percent) and write blogs (13 percent). But since blogs require more time and energy than other social media, they do not draw in the large numbers like Facebook and MySpace.

Although social media can be accessed in many ways, still the most pervasive is through the computer. Millennials use computers both for work and for personal use. Most Millennials (83 percent) use a computer for work and spend about 17 hours on it each week. One out of five Millennials use their computer for work for 40 or more hours per week.[{17}](#) And Millennials spend time on computers for personal use. The responses ranged from 5 hours per week to 30 hours per week.

The average was 17 hours per week.

If you put these numbers together, you find something shocking. The average Millennial spends 17 hours per week on a computer for work, and spends the same amount of time on a computer for personal use. That totals 34 hours per week on a computer. “That means that roughly one-third of Millennials’ waking lives are spent on a computer.”[{18}](#)

## Millennials and Religion

The Millennial generation is the least religious generation in American history. The survey found that they are likely to have a syncretistic belief system. In other words, he or she will take portions of belief from various faiths and non-faiths and blend them together in to a unique spiritual system.

Thom and Jess Rainer found that this generation is less likely to care about religion or spiritual matters than previous generations. When they were asked in an open-ended question what was important to them, spiritual matters were sixth on the list. Preceding them in importance were family, friends, education, career, and spouse/partner.

When asked to describe themselves, two-thirds (65 percent) used the term Christian. Interestingly, nearly three in ten (28 percent) picked either atheism, agnosticism, or no preference. In other words, they have moved completely away from certain belief in God.

When asked if they were “born-again Christians”, using a precise definition provided by the interviewers, only 20 percent affirmed this definition of belief and experience. And when presented with seven statements about orthodox Christian belief, the researchers found that only 6 percent of Millennials could affirm them and thus could be properly defined as Evangelical.[{19}](#)

A third (34 percent) of Millennials said that no one can know what will happen when they die. But more than one-fourth (26 percent) said they believe they will go to heaven when they die because they have accepted Christ as their Savior.[{20}](#)

Church attendance has been decreasing with each generation. The Millennial generation illustrates that trend. Nearly two-thirds (65 percent) rarely or never attend religious services.[{21}](#) About one-fourth (24 percent) are active in church (meaning they attend at least once a week). This might suggest that a number of Millennials who attend church do so as seekers. In other words, they are at least spiritually interested enough to visit a church even though they may not be saved.

The Millennial generation presents a significant challenge for us as Christians. The largest and least religious generation in American history is here and making an impact. If the church and Christian organizations are to be vibrant and effective in the twenty-first century, pastors and Christian leaders need to know how to connect to the Millennials. The first step is understanding them and their beliefs. That is why I recommend the book by Thom and Jess Rainer and encourage you to visit our Web site ([www.probe.org](http://www.probe.org)) for other information on this generation.

## Notes

1. Thom Rainer and Jess Rainer, *The Millennials: Connecting to America's Largest Generation* (Nashville, B&H Publishing Group, 2011).
2. Ibid., 3.
3. Ibid.
4. Ibid., 16.
5. Ibid., 55.
6. Ibid., 56.
7. Ibid., 59.
8. Ibid., 63.

9. Ibid., 66.
10. Ibid., 105.
11. Ibid., 108.
12. Ibid., 111.
13. Ibid., 112.
14. Ibid., 115.
15. Ibid., 188.
16. Ibid.
17. Ibid., 197.
18. Ibid., 198.
19. Ibid., 232.
20. Ibid., 233.
21. Ibid., 236.

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## **Boy Scouts and the ACLU: A War of Worldviews**

*Byron Barlowe, an Eagle Scout and Assistant Scoutmaster, assesses the battle with the values of the ACLU from an insider's perspective.*

### **Traditional Mainstay As Good Cultural Influence vs. Liberal Legal Activists with Social Engineering Agenda**

In a gang-ridden section of Dallas, 13-year-old Jose saw a Boy Scouts recruiting poster. That started Jose's improbable climb to Scouting's highest rank of Eagle and a life of beating the odds. He said this about Scoutmaster Mike Ross: "He was a father figure watching over me, the first time I felt it from

someone other than my [single] mom.”[\[1\]](#)

In February 2010, the Boy Scouts of America, or BSA, celebrated a century of building traditional values into nearly 100 million youths like Jose through adults like Mr. Ross. The original Boy Scouts began in England in 1907. The Prime Minister said the new movement was “potentially ‘the greatest moral force the world has ever known’.” Yet surprisingly, there are those who would gut the movement of its culture-shaping distinctives.

In this article we take a look at the warring worldviews of The BSA and its arch-enemy, The American Civil Liberties Union (ACLU). In his book *On My Honor: Why the American Values of the Boy Scouts Are Worth Fighting For*, Texas governor and Eagle Scout Rick Perry writes, “The institutions we saw as bulwarks of stability—such as the Scouts—are under steady attack by groups that seem intent upon remaking (if not replacing) them in pursuit of a very different [worldview].”[\[2\]](#) In a crusade to elevate the minority viewpoints of girls who want entry, as well as atheists and gay activists, the ACLU’s unending efforts to ensure inclusiveness undermine the very Scout laws and oath that make it strong—commitment to virtues like kindness, helpfulness and trustworthiness. This is no less than a war of worldviews.

I ran through all the ranks from Cub Scouts to Eagle Scout, worked professionally with the BSA, and now serve as Asst. Scoutmaster. I have first-hand, lifelong knowledge of Scouting’s benefits to boys, their families, and society. Nowhere else can young men-in-the-making be exposed to dozens of new interests (which often inspire lasting careers) and gain confidence in everything from leadership to lifesaving to family life. Scouting is good life skills insurance!

The pitched battle between the BSA and the ACLU embodies what many call the Culture Wars—battles that in this case reveal contrasting values like humanism vs. religious faith,

politically correct “tolerance” vs. more traditional, absolutist views and radical individual rights vs. group-centered freedoms of speech and association. The contrast is stark.

Conservatives relate most to Scouting. “Of course, the *Boy Scout Handbook* is rarely regarded as being a conservative book. That probably accounts for why the *Handbook* has managed to continuously stay in print since 1910. If it were widely known how masterly the book inculcates conservative values, it would, like Socrates, be charged with corrupting the nation’s youth.”[\[3\]](#)

Scouting is also good for culture. Harris pollsters found that former Scouts agreed in larger numbers than non-Scouts that the following behaviors are “wrong under all circumstances”: to exaggerate one’s education on a resume, lie to the IRS, and steal office supplies for home use. Scouts pull well ahead of non-Scouts on college graduation rates. The “stick-to-it” mentality that Scouting demands comes into play here and in other findings. Scouting positively affects things like treating co-workers with respect, showing understanding to those less fortunate than you and being successful in a career. “This conclusion is hard to escape: Scouting engenders respect for others, honesty, cooperation, self-confidence and other desirable traits.”[\[4\]](#) It also promotes the freedom to exercise a Christian worldview within its program, which provides a venue for transmitting a Christian worldview within the context of the outdoors and community service.

The absolutist morality of Scouting stands in stark relief to the moral relativism of our day and to the ACLU’s worldview. Wouldn’t you prefer to hire someone with Scouting’s values of trustworthiness and honesty?

# The Battles, Including Girls Joining the BSA

The Boy Scouts of America celebrates its centennial this year, but its long-time nemesis the ACLU isn't celebrating. In fact, they and other litigants have maintained a siege against the BSA in court in order to transform key characteristics including Scouting's "duty to God," the exclusion of openly gay leaders, and Scouting's access to government forums like schools. "In all, the Boy Scouts have been involved in thirty lawsuits since the filing of the [original] case," many brought by the ACLU.[{5}](#)

The opening salvo was a string of lawsuits on behalf of girls who wanted membership, many brought by the ACLU. The primary legal issue regarding these kinds of cases is "public accommodation." The BSA's position is that refusing membership to certain individuals like girls and open gays is its right as a private organization. Freedoms of speech and association are at stake for the BSA. Indeed, the definition of freedom of association is "the right guaranteed especially by the First Amendment . . . to join with others . . . as part of a group usually having a common viewpoint or purpose and often exercising the right to assemble and to free speech."[{6}](#)

In the case of *Mankes vs. the BSA*, the plaintiff claimed that restricting membership to boys amounted to sex discrimination. Yet the court decided against the claim on the basis that "the Boy Scouts did not, in creating its organization to help develop the moral character of young boys, intentionally set out to discriminate against girls."[{7}](#) Even the U.S. Congress chartered separate Scouting organizations, one for girls and one for boys, not one unisex organization.

C.S. "Lewis puts it this way in discussing the crisis of post-Christian humanist education: 'We make men without chests and expect of them virtue and enterprise. We laugh at honor and

are shocked to find traitors in our midst.”[{8}](#) I believe that even the most committed feminist would inwardly hope for brave, virtuous men of integrity. That’s what Boy Scouts is all about: engendering young men with chests.

Underneath these battles lies an aversion to any kind of discrimination of supposed victims. The ACLU’s goals raise ethical concerns: when one individual or a minority seeks rights that are not in the best interest of the community at large, it leads to unintended consequences, like possibly shutting down good institutions like the Scouts.

It’s understandable why some girls would want to participate. However, given gender differences and the right to freedom of association, it seems best to restrict the Boys Scouts to boys.

## **The Battles over Gay Leaders (the Scouts’ Doctrine of “Morally Straight”)**

A very contentious battle between the Boy Scouts of America and equal rights advocates revolves around disallowing openly gay leaders from joining the organization. “The BSA’s position is that a homosexual who makes his sex life a public matter is not an appropriate role model of the Scout Oath and Law for adolescent boys.”[{9}](#) Or as Rick Perry puts it, “Tolerance is a two-way street. The Boy Scouts is not the proper intersection for a debate over sexual preference.” He continues, “A number of active homosexuals, with the assistance of the ACLU and...various gay activist organizations have challenged the BSA’s long-standing policy.” [{10}](#)

The landmark Dale case featured a lifelong Scouter who discovered his gay identity only then to realize the Scouts’ policy against openly gay leaders. Eventually landing in the U.S. Supreme Court, BSA vs. Dale marked the end of cases in this category. The Supreme Court ruled 5-4 that state laws may

not prohibit the BSA's moral point of view and the right to expressing its own internal leadership.[{11}](#)

Ultimately, gay people could launch their own organization and any good Scout would recognize the right for them to do this. Even the courts have implied this view, again and again upholding the Scout's rights to operate the way they see fit. Why would it be improper for a private organization like the BSA to restrict leadership to those who share its values?

"BSA units do not routinely ask a prospective adult leader about his (or her) sex life," writes Perry.[{12}](#) This approach falls in line with the controversial "Don't ask, don't tell" doctrine of the U.S. military that's currently being challenged in court. Where members of the military may be concerned about the affect of another squad member's sexuality on its rank-and-file members, Scout units are concerned with the even greater influence of adults on the minds and morals of the children they lead.

A biblical worldview recognizes that belief that gay rights supersede traditional moral teachings springs from the fleshly, fallen state of man's soul. Romans 1 says humans "suppress the truth," and speaks out against unnatural acts in a clear allusion to homosexual unions. People—sometimes believers—fight morality as revealed by God through our conscience and stated moral law. The virtue ethics of the Scouts at least makes room for this morality.

Despite all the cases, "evidence of a planned, strategic legal assault on the Scouts didn't arise until the ACLU became involved, with cases that focused Scouts' 'duty to God.'"[{13}](#)

## **The Battle over "Duty to God"**

Boy Scouts and Scout leaders are really into patches for our uniforms. One of the most beautiful I've ever owned is my Duty to God patch earned at the legendary Rocky Mountain Scout

adventure ranch known as Philmont. The requirements were minimal: take part in several devotions and lead blessings over the food. Nothing dictated which god to pray to, just a built-in acknowledgement of the Creator. This non-sectarian, undirected acknowledgement of God is classic Scout stuff. The program has long featured specific special awards for all major world religions, including Christianity. Scouting's Creator-consciousness can seem vague or even smack of animistic Native American religion, but troops chartered by Christian organizations like ours simply turn it into a chance to honor the God of the Bible.

This hallmark of Scouting is vilified by atheists and agnostics who would participate in Scouting only minus the nod to God. The ACLU has carried out a culture-wide campaign to cut out all mention of God from the public square, motivated by a warped value of self-determination.[{14}](#) Seeking protections from all things religious, the ACLU's activist lawyers have raised human autonomy up as the ultimate good. And the Boy Scouts are a tempting target to further this cause célèbre. From where do the ACLU's motivations spring? Apparently, from the ideology known as humanism, a philosophical commitment to man as the measure of all things coupled with an atheist anti-supernatural bias. But not even Rousseau, whose political theory emphasized individual freedoms, would likely have gone so far. In his view, the individual was subordinate to the general will of the people—and most people in American society agree that the BSA's values and impact outweighs any individual right “not to hear” anything at all of religion.[{15}](#)

When the BSA lays out its broad yet very absolute requirements, the most prominent and controversial are a “duty to God”[{16}](#) and a Scout's pledge to be reverent.[{17}](#) This in no way dictates which or even what kind of deity one's faith is ascribed to, but it sharply clashes with the ACLU's ideals of secularism and humanism. In effect, the BSA directly

challenges the sacred-secular split so prevalent today, where faith is to be kept totally private and godless science serves as the only source of real knowledge. As a result of this worldview mistake, religious commitments and the supernatural are relegated to the personal, subjective, and ultimately meaningless level.

One blogger opines about a duty to God passage in the original 1910 Scout handbook:

*“A Scout is reverent toward God. He is faithful in his religious duties. He respects the beliefs of others.” Such an earnest and irony-free worldview is naturally antithetical to the South Park-style mock-the-world morosity that pervades the culture. In a society that combines libertarian Me-ism with a liberal nanny state that suckles “men without chests,” it is not surprising that the ranks of Boy Scouts are dwindling (Scouting is down 11 percent over the last decade). But we should be cheerful that an institution where self-sacrifice and manly virtues are encouraged manages to survive at all.*[{18}](#)

The ACLU was not involved in the first “duty to God” case against the Scouts. Yet by 2007, its “involvement in fourteen cases against the Boy Scouts had covered, cumulatively, more than 100 years of litigation.”[{19}](#) The ACLU’s view, according to Governor Perry, “is that if one citizen believes there is no God, they must be protected from public references to or acknowledgement of an Almighty Creator. . . . When they get their way, the ACLU enforces upon us the tyranny of the minority.”[{20}](#)

Thank God the courts have not yet allowed this to happen.

## **Pluralism Done Right**

A fellow in my Sunday school sounded alarmed when I asked the

class to pray for a Scouting trip: "Isn't The Boy Scouts a Mormon outfit?" Since Mormons use Scouts as their official youth program for boys, his experience was skewed. Yet, the BSA is a non-sectarian association that simply requires chartering groups to promote belief in God and requires boys to reflect on reverence according to their family's chosen religion. *The Boy Scout Handbook*, (11<sup>th</sup> ed.) explains a Scout's "duty to God" like this: "Your family and religious leaders teach you about God and the ways you can serve. You do your duty to God by following the wisdom of those teachings every day and by respecting and defending the rights of others to practice their own beliefs." Note the genuine tolerance toward other religions. Even a pack or troop member cannot be forced by that unit to engage in religious observances with which they disagree.[\[21\]](#) This policy is the best way to handle a wide-open boys' training program in a very pluralistic culture.

Many Christians talk as if any kind of pluralism is anathema, especially the religious kind, as if we should live in a thoroughly Christianized society that, for all intents and purposes, is like church. However, this is unrealistic. America's Founding Fathers guarded against state-sanctioned religion.

God Himself tacitly acknowledged, even in the theocracy of the Old Testament period that living around His people were those of other religions. Jehovah didn't force people to believe in Him. God was pluralistic in the sense of allowing man's free will.

The Boy Scouts reflects this larger reality and it serves the organization well. It is not seeking to be a church or synagogue or temple. The BSA's Scoutcraft skills and coaching, its citizenship and moral training, remains open to people of all religions. The BSA's vagueness regarding "duty to God" is actually a plus for Christians interested in promoting their

own understanding of God and His world. Talk about a platform to pass along a biblical worldview! Think of it: Scouting's genius is that it combines outdoor exploits like regular camping trips and high-adventure activities with moral and religious instruction in the context of boy-run leadership training. Regular and intensive meetings with dedicated adults to review skills and Scouting's ideals provide ample time for what amounts to discipleship. Some of the richest ministry opportunities in my quarter-century as a full-time minister have been during Scoutmaster-to-Scout conferences in the great outdoors.

If you're committed to seeing the next generation of boys walk into adulthood not only as capable young men but with their faith intact, Scouting is one of the best venues out there. Hopefully, the ACLU won't be able to quash that.

## Notes

1. *Readers Digest*, May, 2010, 138.
2. Rick Perry, *On My Honor: Why the American Values of the Boy Scouts Are Worth Fighting For* (Macon, GA: Stroud & Hall Publishers, 2008).
3. Carter, Joe, "The Most Influential Conservative Book Ever Produced in America," *First Thoughts* (the official blog of the journal *First Things*), posted February 8, 2010: <http://bit.ly/fI8V9Z>.
4. Perry, *On My Honor*, 163.
5. *Ibid.*, 57.
6. Dictionary.com. *Merriam-Webster's Dictionary of Law*. Merriam-Webster, Inc. [http://dictionary.reference.com/browse/freedom of association](http://dictionary.reference.com/browse/freedom%20of%20association) (accessed: April 21, 2010).
7. Perry, *On My Honor*, 59.
8. Lewis, C.S., *The Abolition of Man* (Macmillan Publishing: New York, NY) 1947, p. 34; as quoted by R. J. Snell, "Making Men without Chests: The Intellectual Life and Moral Imagination," *First Principles: ISI Web Journal*, posted Feb.

[www.firstprinciplesjournal.com/articles.aspx?article=1380](http://www.firstprinciplesjournal.com/articles.aspx?article=1380).

9. Ibid., 69.

10. Ibid., 71.

11. Ibid., 71-73.

12. Ibid., 69.

13. For a brief list of individual cases, some of which are being brought by the ACLU, see: [www.bsalegal.org/duty-to-god-cases-224.asp](http://www.bsalegal.org/duty-to-god-cases-224.asp).

14. Evans, C. Stephen, *Pocket Dictionary of Apologetics & Philosophy of Religion: 300 Terms & Thinkers Clearly & Concisely Defined* (Intervarsity Press: Downer's Grove, Ill.), 2002, p. 103.

15. The Scout Oath, quoted in reprint of 1910 original *Boy Scouts of America: The Official Handbook for Boys*, Seventeenth Edition p. 32, accessed 1-20-11 <http://bit.ly/gaM50M>. (Note, the table of contents links to page 22, but page 32 is the actual location in this format.)

16. The Scout Law, 33-34.

17. Carter, "The Most Influential Conservative Book Ever Produced in America."

18. Perry, *On My Honor*, 64 and 66.

19. Ibid, 87-88.

20. Bylaws of Boy Scouts of America, art. IX, § 1, cls. 2-4, as quoted on the BSA legal Web site: [www.bsalegal.org/duty-to-god-cases-224.asp](http://www.bsalegal.org/duty-to-god-cases-224.asp).

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# Should Christians Respect

# Obama?

*Mar. 9, 2010*

The email below titled "Should Christians Respect Obama?" was forwarded to me. Perhaps you've seen it too. (I have formatted the spacing to fit below; however, all emphases—bolds, italics, exclamation marks, words in all caps—are original.)

**Dr. David Barton is more of a historian than a Biblical speaker, but very famous for his knowledge of historical facts as well as Biblical truths.**

## **Dr. David Barton – on Obama**

Respect the Office? Yes. Respect the Man in the Office? No, I am sorry to say. I have noted that many elected officials, both Democrats and Republicans, called upon America to unite behind Obama. Well, I want to make it clear to all who will listen that I AM NOT uniting behind Obama !

I will respect the Office which he holds, and I will acknowledge his abilities as an orator and wordsmith and pray for him, BUT that is it. I have begun today to see what I can do to make sure that he is a one-term President !

Why am I doing this ? It is because:

- I do not share Obama's vision or value system for America ;
- I do not share his Abortion beliefs;
- I do not share his radical Marxist's concept of re-distributing wealth;
- I do not share his stated views on raising taxes on those who make \$150,000+ (the ceiling has been changed three times since August);
- I do not share his view that America is Arrogant;
- I do not share his view that America is not a Christian Nation;
- I do not share his view that the military should be

reduced by 25%;

- I do not share his view of amnesty and giving more to illegals than our American Citizens who need help;
- I do not share his views on homosexuality and his definition of marriage;
- I do not share his views that Radical Islam is our friend and Israel is our enemy who should give up any land;
- I do not share his spiritual beliefs (at least the ones he has made public);
- I do not share his beliefs on how to re-work the healthcare system in America ;
- I do not share his Strategic views of the Middle East ;
- and
- I certainly do not share his plan to sit down with terrorist regimes such as Iran .

Bottom line: my America is vastly different from Obama's, and I have a higher obligation to my Country and my GOD to do what is Right ! For eight (8) years, the Liberals in our Society, led by numerous entertainers who would have no platform and no real credibility but for their celebrity status, have attacked President Bush, his family, and his spiritual beliefs !

They have not moved toward the center in their beliefs and their philosophies, and they never came together nor compromised their personal beliefs for the betterment of our Country ! They have portrayed my America as a land where everything is tolerated except being intolerant ! They have been a vocal and irreverent minority for years ! They have mocked and attacked the very core values so important to the founding and growth of our Country ! They have made every effort to remove the name of GOD or Jesus Christ from our Society ! They have challenged capital punishment, the right to bear firearms, and the most basic principles of our criminal code ! They have attacked one of the most fundamental of all Freedoms, the right of free speech !

Unite behind Obama? Never ! ! !

I am sure many of you who read this think that I am going overboard, but I refuse to retreat one more inch in favor of those whom I believe are the embodiment of Evil! PRESIDENT BUSH made many mistakes during his Presidency, and I am not sure how history will judge him. However, I believe that he weighed his decisions in light of the long established Judeo-Christian principles of our Founding Fathers!!! Majority rules in America , and I will honor the concept; however, I will fight with all of my power to be a voice in opposition to Obama and his "goals for America ." I am going to be a thorn in the side of those who, if left unchecked, will destroy our Country ! ! Any more compromise is more defeat ! I pray that the results of this election will wake up many who have sat on the sidelines and allowed the Socialist-Marxist anti-GOD crowd to slowly change so much of what has been good in America !

"Error of Opinion may be tolerated where Reason is left free to combat it." – Thomas Jefferson

GOD bless you and GOD bless our Country ! ! !

(Please, please, please, pass this on if you agree.)

Thanks for your time, be safe. "In GOD We Trust"

"If we ever forget that we're one nation under GOD, then we will be a nation gone under." – Ronald Reagan

**I WANT THE AMERICA I GREW UP IN BACK....**

**In GOD We Trust.....**

Respectfully, I disagree. The person who wrote this email didn't say how to respect the office without respecting the person holding it. It may be possible to do so; however, I believe it is more important to respect people than positions. It sounds very noble to say, "I respect the office but not the man." It's like saying, "I respect my boss's position of authority over me, but I don't respect my boss." But in my experience, this attitude makes it very difficult to "do

everything without complaining or arguing.” That habit derives only from love. And love is expressed by subordinates to their authorities largely through respect (Eph 5:21–6:8; note especially 5:33 and 6:5).

It is possible not to respect the positions the President holds and still respect the President as an Image-bearing human creation if nothing else. But this kind of generosity which derives from thinking Christianly (a Christian worldview) is not expressed in this email. The tone of this email conveys contempt, not respect. I’m particularly unnerved by the way the term “embodiment of Evil” was tossed out there. Calling liberals Satan incarnate is sensationalist at best and certainly doesn’t portray the high view of human dignity that Christianity gives us.

A few other side notes to consider when viewing email forwards like this one:

- It is highly unlikely that a PhD wrote an email in such broad strokes with such inflammatory language, not to mention so many exclamation points. (In fact, I would be cautious of anything with this many exclamation marks, whether it claims to be from a PhD or not because when every sentence is exclaiming, that’s a sign that the email is not trying to get you to think about the topic, but is only interested in goading an inordinately emotional reaction from you (as opposed to an emotionally passionate response tempered with thought-full-ness).)
- From Dad: “Dr. Barton’s website does not have a record of this document – so, I doubt that it is from him. I sent an e-mail inquiry to [wallbuilders.com](http://wallbuilders.com) asking them to comment on its authenticity.” Thanks Dad!
- Thirdly, there are at least three of the President’s views/positions that have been distorted and intentionally misrepresented in this email. Email forwards are notorious

for this, and there is very little that is less Christian than bearing false witness.

- Finally, I just want to comment that it is okay for Christians to disagree about most of the items in that list. This email implies that a Christian nation (whatever that means anyway) would resemble the exact set of beliefs behind this email; it implies that any good Christian would agree with this email wholesale.

So, should Christians respect President Obama? We, more than anyone, should—especially if you dislike him and/or disagree with his basic platforms. It is easy to love people we like: people who are like us, people with whom we agree. But Christ demands we love those who are irritating to us.

*But I say to you, love your enemies and pray for those who persecute you, so that you may be sons of your Father who is in heaven; for He causes His sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous. For if you love those who love you, what reward do you have? Do not even the tax collectors do the same? If you greet only your brothers, what more are you doing than others? Do not even the Gentiles do the same? Therefore you are to be perfect, as your heavenly Father is perfect.*

This blog post originally appeared at  
[reneamac.com/2010/03/09/respect-obama/](http://reneamac.com/2010/03/09/respect-obama/)

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## Privacy 2010

# Introduction

Ten years ago, I did a Probe radio program called [“Privacy 2000.”](#)<sup>{1}</sup> At the time, American citizens were concerned about some of the new technological advances and government programs that seemed to be threats to their privacy.

So much has happened in the last ten years. Technological developments have provided individuals, companies, and governments with new tools which could be used to violate our privacy. A war on terror has changed our perception of what is or is not appropriate for government to know about its citizens. In fact, I developed a week of radio programs on [“Homeland Security and Privacy.”](#)<sup>{2}</sup>

One thing I have noticed is that most Americans seem less concerned about intrusions into their lives. Part of it may be due to a resigned assumption that we have to give up some of our privacy to fight the terrorists. But another significant reason, I believe, is a younger generation that seems completely unconcerned with threats to their privacy. After all, many of them are sharing intimate details of the lives on [Facebook](#) and [MySpace](#). Why be concerned if companies, the government, or the general public knows details of their lives when they voluntarily share those details on social networks?

This is not to say that all citizens are unconcerned about privacy violations. Recent debates about a national ID card and the collecting and centralization of medical information for government health care programs illustrate that many people are concerned about privacy. But the percentage of citizens concerned about privacy seems to be decreasing.

Privacy is something that most of us take for granted until we lose it. And often we lose our privacy in incremental steps so we are less aware of our increased exposure. Some events can shock us back to reality. Identity theft or the posting of embarrassing information on the Internet can quickly remind us

how much privacy we have lost.

We should also make a distinction between privacy and secrecy. Whenever someone expresses concern over a violation of their privacy, another is sure to ask, "What do you have to hide?" The question confuses privacy with secrecy. You may not have anything to hide, but that doesn't mean that you are willing to have companies collect lots of information about you and then sell it to other companies for a profit. You may not want your future boss to know about a medical procedure that was done twenty years ago. You may not want a telemarketer to have your purchasing history so he can call your mobile phone.

In this article we look at various ways we have lost our privacy. These range from intrusion to deception to profiling to identity theft.

## **Seven Sins against Privacy: Intrusion**

Privacy is a common word but often misunderstood because of its various meanings. We know when we feel that someone has violated our privacy, but we can't always give a definition to it, especially in this age in which new technology allows perpetrators to cross boundaries more easily than in the past.

David Holzman describes three basic meanings for privacy.<sup>{3}</sup> They are easy to remember because they all begin with the letter s. The first is seclusion. That is the right to be hidden from the perceptions of others. The second meaning is solitude. This is the right to be left alone. The third meaning is self-determination, which is the right to control information about oneself.

He suggests that privacy violations can be viewed as seven sins ranging from intrusion to deception to profiling to identity theft. Let's look at each one of these sins against privacy.

**Sin of Intrusion** – The classical form of privacy abuse is intrusion. This “is the uninvited encroachment on a person’s physical or virtual space.”[{4}](#) In previous ages, it took the form of voyeurism or peeping. Technology today allows for a much greater intrusion into our lives and is often much more difficult to detect.

In recent years, we have read about how actors, models, and sportscasters have had their privacy violated by people who placed cameras or listening devices in their rooms or on their person and recorded them. But it isn’t just the famous that are being recorded. Every day pictures are being taken of us as we walk into banks, into grocery stores, or past ATM machines. We are being recorded on the streets and at traffic lights. It has been estimated that the average person is caught on surveillance cameras three hundred times a day in London.[{5}](#)

And it is not just big brother that is watching and listening to you. Voyeurism technology is available to anyone who wants to purchase it. Stores and Web sites “sell remote listening devices, digital optics, scanners for picking up cell-phone conversations, and even infrared scanners.”[{6}](#)

Radio Frequency Identification Devices (RFID) act like a wireless bar code and is being used more often in stores and other establishments (such as libraries) for inventory control. Geographic Positioning System (GPS) receivers are satellite locating devices that are found in cars, cell phones, and many other devices.

Intrusion violations have been made easier by technology. In the past, someone had to get near to you in order to spy on you. And that increased the possibility that you would find out that someone is watching you. Now we live in a world where your privacy is being violated, and you are probably not even aware that it is happening.

# Seven Sins against Privacy: Latency and Deception

**Sin of Latency** – Most of the damage to your privacy comes from stored information. The harm is minimized if personal information is not retained. The sin of latency comes from the excessive hoarding of information beyond an agreed-upon time. Most companies do not have a data-aging policy.

It is understandable why companies and the government collect excessive information. First, they need to have enough information so they know they have the right person. There are lots of John Smiths in a particular locality. They need to know you are the particular John Smith they want. In the past, a telephone number was sufficient identification. Now we have more than one phone and change numbers regularly. So our Social Security number and other identifiers are necessary.

A second reason for companies to collect information is so they can more effectively sell their products and services to you. They collect that information from the forms you fill out and even place cookies on your computer in order to catalogue your visits to their Web site.

We might assume that a company would delete your information when you close your account. Most companies merely mark your file as inactive. And many of them sell your information to others. "A consumer record with up-to-date information is worth around \$200 for cell phone information. Social Security information sells for \$60 and a student's university class schedule goes for \$80." [\[7\]](#)

One of the largest collectors of personal data is Google. When you search for items on the Internet, Google collects that information, and that reservoir of information can begin to paint a picture of your interests, opinions, and worldview. And because Google saves that information for a long time, it can do extensive database matching.

Google was involved in a legal battle with the U.S. Department of Justice that subpoenaed their log files. They wanted to use them to make the case that pornography constitutes a substantial part of Internet searching. A judge ruled that Google needed to only turn over a limited set of information with identifying notations stripped off.[\[8\]](#)

**Sin of Deception** – With so much electronic information available in databases, it is tempting for individuals, companies, and even bureaucrats to use personal information in a way that was not authorized by the person.

Here are some principles that arise from our discussion so far. When a company or governmental agency asks for personal information we should have the right to know three things: what they are going to do with it, how long they will keep it, and whether they will make it available to others. When we fill out a form for a credit card or enter into a contract for a car or house, we reveal lots of information. We may naively assume that they will be the only ones who will see that information. That is not so. Regularly we see stories in the news about companies selling consumer data to third parties. Most of us would be shocked at how much information about us in the hands of people who have never met or done business with.

## **Seven Sins against Privacy: Profiling and Identity Theft**

**Sin of Profiling** – Past behavior is not always a perfect predictor of future behavior, but it can be a surprisingly accurate one. That is where profiling comes in. Collecting information about what goods and services someone purchases can enable companies to predict a consumer's future purchases.

Profiling is often used to predict more than that. David Holzman says that he worked with one credit card company that

said “it was able to pinpoint when its consumers were having life crises such a mid-life depression by psychographically analyzing their buying patterns.”[{9}](#)

One of the best known examples of profiling is credit scoring. Equifax, Experian, and TransUnion rely on FICO scores. A high score will help you get a home loan. A low score may result in being denied a home loan and even having to pay higher interest on other forms of credit. Most Americans don't know their credit score (only about two percent), and most do not understand the algorithm used to calculate it.

Profiling is also used to fight terrorism, but have also caught innocent people in their profiling net. For some time my name was on a watch list, and people like columnist Cal Thomas and Senator Ted Kennedy were on a no-fly list.

These mistakes prove an important point: profiling is a guessing game. And sometimes a wrong guess can have a detrimental impact on citizens and consumers.

**Sin of Identity Theft** – Most of us know what identify theft is because it has happened to someone we know or else we have heard commercials about how to protect ourselves from identity theft. Although this crime did exist in the past, it has exploded on the scene now because of technology and the changing nature of transactions. Personal information is readily accessible on the Internet. And in the electronic marketplace of today, purchases are not made face-to-face. It is easy for someone to assume your identity and leave you with the consequences.

How easy is it? A New York busboy was caught stealing the identities of people on the Forbes 400 list. He used the Internet to do the research and had been successful in stealing the identities of famous people like Steven Spielberg, Oprah Winfrey, and Ted Turner.[{10}](#)

Sometimes all a hacker or thief needs is your Social Security

number and your mother's maiden name. Unfortunately it is relatively easy to obtain this information. Universities, banks, and all sorts of institutions use your Social Security number as your identification number. Genealogy files online most likely have your mother's maiden name. Once a thief has that information, he or she is ready to access your financial accounts.

Sometimes we inadvertently give out that information. A phone call from someone pretending to be a bank executive can often elicit confidential information. "Phishing" is a mass e-mail with a message pretending to be a bank or brokerage. People who believe that it is genuine will enter information that the thief can use to drain their bank accounts.

## **Seven Sins against Privacy: Outing, Lost Dignity**

**Sin of Outing** – Some privacy violations are deliberate and can take place when someone reveals information that another person would like to remain hidden. The term "outing" is usually used to describe a public revelation of a closet homosexual, but we can use the term to describe any information that is published about a person they do not want to be public.

Citizens, politicians, and even corporations have been the targets of Internet messages that have been used to damage their reputation. A number of court cases have attempted to force Web site managers to reveal the identities of those who are spreading false and libelous information.

Sometimes outing is a good thing. Think of all the potential pedophiles that have been caught because they thought they were chatting online with a potential underage victim. Sting operations by the police have successfully revealed the motives of some who intend to proposition their young victims.

**Sin of Lost Dignity** – This last concern is more difficult to quantify, but we all realize that when private information is made public, we can lose a part of our dignity. What if all of your medical records were made public? What if every essay you ever wrote in school was available online?

Even public figures (like politicians) believe they should have a zone of privacy. Past and current presidents have refused to publish all of their medical records, school records, and other private information. While we may debate whether public figures should reveal all of this information, we would probably all agree that private citizens should not lose a zone of privacy in their lives.

In this article we have talked about how technology allows us to peer into other people's lives. That is why we need to revisit the subject of ethics as it relates to technology that can violate our privacy. We shouldn't use technology to spy on others or to hurt their reputation. Christians should express their concerns about intrusions into their privacy.

This subject also reminds us that we must live our lives above reproach. Philippians 2:14-15 says "Do all things without grumbling or disputing, that you may prove yourselves to be blameless and innocent, children of God above reproach in the midst of a crooked and perverse generation, among whom you appear as lights in the world." 1 Timothy 3:2 says that an elder must be "above reproach" which is an attribute that should describe all of us. Live a life of integrity and you won't have to be so concerned about what may be made public in an age where we are losing our privacy.

## **Notes**

1. Kerby Anderson, "Privacy 2000," Probe Web site, 2000, [www.probe.org/privacy-2000/](http://www.probe.org/privacy-2000/).
2. Kerby Anderson, "Homeland Security and Privacy," Probe Web site, 2003, [www.probe.org/homeland-security-and-privacy/](http://www.probe.org/homeland-security-and-privacy/).

3. David Holzman, *Privacy Lost: How Technology is Endangering Your Privacy* (San Francisco: Josey-Bass, 2006), 4.
4. Ibid., 5.
5. Ibid., 6.
6. Ibid.
7. Ibid., 10.
8. Ibid., 13.
9. Ibid., 19.
10. Ibid., 23.

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## 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 Percy](#) 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."*<sup>{18}</sup>
- *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
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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 to 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](#)

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# 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 the 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."<sup>{8}</sup> 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 its 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.

2. Rebecca Hagelin, "Narcissism and Your Family," 15 February 2010, [www.townhall.com/hagelin](http://www.townhall.com/hagelin).

3. Suzanne Fields, "Can the Internet Change How You Think?" 15 January 2010, [www.townhall.com/fields](http://www.townhall.com/fields).

4. Nicholas Carr, "Is Google Making Us Stupid?" *Atlantic*, July/August 2008.

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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 greater 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 it 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 Christians 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](http://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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8. Scott Armstrong, *Long-Range Forecasting: From Crystal Ball to Computer* (NY: Wiley, 1985), 102.
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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*.<sup>{1}</sup> 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*.<sup>{2}</sup>

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*.<sup>{3}</sup> 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 its 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 they 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 it 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.”<sup>{18}</sup> 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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  16. Francis Schaeffer, *How Should We Then Live?* (Old Tappan: NJ: Fleming Revell, 1976), 205.
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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.<sup>{2}</sup> 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

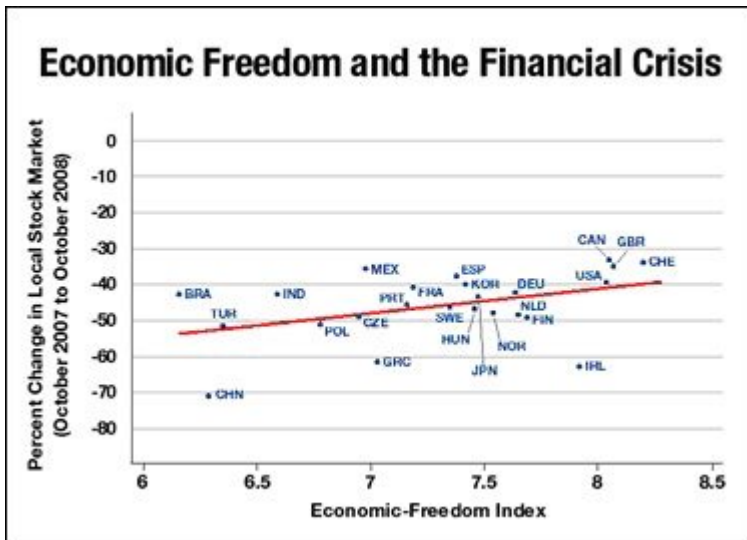
which encouraged commercial banks and savings associations to loan money to people in low-income and moderate-income neighborhoods. And part of it was due to the fact that some mortgage lenders were aggressively pushing subprime loans. Some did this by fraudulently overestimating the value of the homes 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.<sup>{3}</sup> 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.”<sup>[5]</sup> 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."<sup>6</sup> 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 its ways throughout our society. Its symptoms affect the poor as well as the rich . . . affluenza infects all of us, though in different ways.”<sup>{7}</sup> 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.<sup>{8}</sup> 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.”<sup>{9}</sup>

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 tough economic times.

## Notes

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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?"<sup>{1}</sup> 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?"<sup>{2}</sup> 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 debt that 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 institutions 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 entities 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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