

# The Importance of Parents in the Faith of Emerging Adults

*Steve Cable explores the results of Probe's survey of 18- to 40-year-old born agains, focusing on the role of parents in their faith.*

## The State of Born Again Emerging Adults

In previous articles [{1}](#) we considered the dramatic changes in the beliefs of American evangelicals particularly among young adults. It certainly appears that we are sliding into an era of cultural captivity where one's identification with Christ and an evangelical church does not keep one from holding a set of beliefs consistent with the culture and counter to biblical truth. Here we want to consider the role that parents had in establishing these inconsistent belief systems of their children, and think about some ways today's parents may be able to counter these destructive patterns in the future. Before looking at the roles parents do and should play in establishing these belief systems, let's consider some of the key belief trends that are driving our concern.



Foremost among our concerns is the dramatic change in the number of young adults who hold to no Christian religious beliefs or espouse a liberal view of Christianity. Looking at data from 1970 to the present, we uncover a disturbing new trend. From 1970 through 1990, the number of 18- to 25-year-old Americans who professed no Christian belief was constant at about twenty percent of the population. In 2000, this non-Christian group had grown to about thirty percent of this young generation, and by 2010 the numbers had exploded to around thirty-six percent. [{2}](#) If this trend continues, less than half of young adults will consider themselves Christians by the year 2020.

This concern over the future is heightened by the conflicted beliefs of young born agains. Among young adults, who consider themselves born again believers, only about one-third of them ascribe to a basic set of biblical beliefs. These beliefs include a creator God, a sinless Jesus, salvation through grace, a real Satan, an accurate Bible and the existence of absolute moral truths. This statistic means that over two-thirds of these born agains do not ascribe to one or more of these beliefs. Overall, this means that less than ten percent of young American adults profess to being born again and hold to a set of biblical beliefs as compared to the sixty-eight percent who hold to no Christian beliefs or a liberal view of Christianity.

When we delve further into young adult beliefs, we find that their beliefs appear to be hodgepodge of cultural concepts and what's going on in their life, with little or no connection to their religious upbringing. Even though emerging adults looked to religion as a place to learn good morals, in his study Christian Smith discovered a chilling paradox. "It was clear . . . 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." [{3}](#) One emerging adult 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." [{4}](#) In fact, when we look at how many have a consistent biblical worldview that carries over into their views on sexuality, science, a concern for the poor, and basic religious practices, the survey data indicates that less than two percent of evangelical young adults would qualify. So the overwhelming majority of young evangelicals are not carrying their basic religious beliefs into the realm of everyday decision making.

# The Impact of Parents on Spiritual Beliefs

So, what role did their parents have in establishing these inconsistent beliefs?

In 2010, we commissioned a survey to help us examine the causes and potential opportunities to change the marked shift in the thinking of young adults over the last decade. We surveyed over 800 born again, young adults across America to get an understanding for what they thought about spiritual and cultural issues *and* how they felt about their beliefs and actions. One area of questioning was, “When you think about how you developed the religious beliefs you hold today, who do you feel had the greatest influence on you? Did your beliefs come from your family, your friends, your church, your independent studies, your college professors, or others?”

The answers we received to this question were not shocking but still sobering. More than sixty-five percent of the respondents reported that the source that had the greatest influence on their religious beliefs was a family member, with the vast majority of those saying it was parents or grandparents. Over twenty percent of the respondents pointed to another influential individual such as a pastor, youth leader, or college professor. Only about eleven percent stated that something less personal such as a youth group or the Bible was the greatest influencer of their religious beliefs.

As Christian Smith noted, “What the best empirical evidence shows . . . is that . . . when it comes to religion, parents are in fact *hugely* important.”<sup>{5}</sup> In fact, “religious commitments, practices, and investments made during childhood and the teenage years, by parents and others in families and religious communities, matter—they make a difference.”<sup>{6}</sup>

Of those who stated that a family member was the primary

influence, over seven out of ten stated it was their mother or grandmother while less than three out of ten said it was their father or grandfather. So clearly among born again young adults, the female side of the family has a greater influence in passing down religious beliefs than do the males. One can postulate that this may be due to a combination of greater spiritual involvement on the female side of the family and a higher level of communication with their children. However, the rate of fatherly influence almost doubles for young adults with a biblical worldview compared to those without such a worldview. So it appears that fathers who hold a biblical worldview are much more likely to be involved in establishing the spiritual beliefs of their children.

Less than one out of ten of the respondents listed a pastor as the primary source of influence, and only three percent listed a youth group. These church-related functions may have an important role in helping to shape our religious beliefs, but our survey shows that it is at best a secondary role for the vast majority of people. We are mistaken if we are relying on the church to pass on the right type of beliefs to our children. Parents, what you communicate through your lives is picked up by your children. What are you communicating to them concerning religious beliefs?

## **The Translation of our Beliefs**

Since the beliefs of today's young adults are dramatically different than the dominant beliefs of forty years ago, does this mean that older adults have changed their beliefs as well, or have the beliefs been translated by the younger culture into something different?

An important part of understanding this question is that the survey results on who was the most significant source of our religious beliefs were almost identical regardless of racial background or levels of church attendance. In other areas of

consideration such as biblical worldview, views on cultural behavioral issues, and church involvement, we found significant

differences based on racial background, education, etc. But it appears clear that no matter our race, economic level, or religious beliefs, our mothers are the primary sources that pass down those beliefs to the next generation. In other words, if born-again believers have degraded views on worldview and cultural issues, it appears that their parents are communicating (or at least not contradicting) similar views.

As we look at the hodgepodge of religious and cultural beliefs held in our society, we can see the results of what Christian Smith

referred to as “Moralistic Therapeutic Deism.”<sup>[7]</sup> The Baby Boomers and their children are captives of our society’s focus on pluralism and tolerance as the only acceptable views. With this view, I can hold to certain religious beliefs that are strictly private in their application. But, when those religious views begin to move into areas which may imply someone else’s belief is wrong, then I need to modify my beliefs to be more accepting. To believe in God as creator and Jesus as his sinless Son is probably okay. But when I say that Jesus is the only way we can be reconciled to God, I am starting to step on other’s toes, making it inherently wrong.

On the one hand, Baby Boomers have bought into the cultural distaste for absolute beliefs which makes them loathe to state their beliefs too strongly. This viewpoint has been interpreted by the younger generation as an indication that those beliefs are not firm but rather culturally determined. So living in a more multi-ethnic, culturally diverse, and sexually liberated generation, these young adults pick and choose among biblical beliefs and distinctly non-biblical beliefs, with no apparent concern for the discontinuity in

their belief systems.

The culture is winning the battle on two fronts. First, the older generation is buying into the importance of not being too forthright with their views. Second, the younger generation, given no clear direction from their parents, is buying into a disjointed set of views that avoids any conflict with others. According to Smith's research, the result is that the vast majority of young adult Americans are holding to some form of mainline Protestant philosophy. This philosophy states that Jesus is a worthwhile model of good behavior but our focus should be on getting along and not making waves rather than promoting faith in Christ.

## **Countering Parents with a Truth Experience**

Have we, the Baby Boomers, the parents and grandparents of our society, so flummoxed up the works that we have started a downward spiral of disconnected beliefs from which we cannot recover? Of course, time will tell, but if we hold to a consistent set of biblical worldview beliefs, we should not sit back and wait patiently for the end of Christianity as we know it. We are called to "proclaim Him, admonishing every man and teaching every man so that we might present every man complete in Christ" (Col. 1:28).

Interestingly, of those respondents who graduated from college and have a biblical worldview, a much greater percentage of them pointed to a source other than a family member as the most influential. This factor is probably the result of college students having their faith challenged and looking for answers from pastors, Bibles, and books. In other words, the direct challenge to their faith presented by some professors and many of their peers caused some to fall away but caused others to examine the reasons for their belief in Christ. We do not need to fear this examination. Our

Lord's case is more than capable of standing up to examination. In fact, it is the only religion that has a consistent, viable explanation for the complexities and shortcomings of life as we know it.

If a hostile, or at least a highly skeptical, attack on the basis of their faith caused some to examine their reasons for belief and come out with a stronger, more biblical faith, perhaps a friendly encouragement to examine their faith could produce similar results. If the parents are passing on a watered down, inconsistent set of beliefs, perhaps we can change those beliefs by causing the young adults to run them through a consistency and credibility filter. Probe has been doing this for years through our [Mind Games](#) conferences and summer camps for high school students. We have seen that this approach makes a difference.

Is it too late to make a difference in the lives of our young adults? When Viggo Olsen was in his mid-twenties, beginning his residency to become a doctor, his wife's parents had a change in their belief system, becoming followers of Jesus Christ. Viggo wanted to restore his wife's parents to sanity so he began an intense study to show the obvious failure of Christianity to address the real world. What he discovered was that a biblical worldview was the only viable answer to understanding our lives and our future. He went from a mission to disprove Christianity to accepting Jesus not only as his Savior but as his purpose in life as a medical missionary to Bangladesh. [\[8\]](#)

In a similar way, we need to encourage, or better yet force our younger church-goers to examine their beliefs and compare them with the teachings of Christ. Ask them not to live an unexamined life conforming to the culture, but rather to examine their beliefs and see if they stand up to close examination.

## Consistent Worldview Parents are Best

Unfortunately, many parents have not been passing on a clear view of faith in Christ from generation to generation. Instead our belief system, even among those who believe they are going to heaven when they die because of their faith in Jesus, has been eroding into a mishmash of popular cultural beliefs mixed in with some variation of beliefs taught in the Bible.

Confronting young adults with the disconnects and shortcomings created by their mixture of beliefs as compared to a consistent Christian worldview can get their attention and bring about changes in their thinking. This confrontation with truth has been a major focus of Probe throughout the years.

However, a major take-away from these studies should be for the young adults who are parents of our future generations. Listen up, young adults! If you do not communicate a clear set of biblical worldview beliefs through your words and through your actions, your children are going to pick up on the worldview you *do* communicate. Your desire to fit in with the culture and not make too many waves will result in children who believe that the culture is the ultimate authority on truth and right living. Why? Because that is what your life is saying to them loud and clear.

Suzie strongly believed that sex outside of marriage was wrong before God. It had a detrimental effect on the individuals caught up in it and on the society which promoted it. However, she felt that many of her friends did not view it in the same way she did. So, to get along, she never said much about it. What she did not realize was that her children were watching what she said. Even though she had told them she hoped they would remain pure until marriage, they did not hear her standing up for sexual purity among her friends. Without even thinking about it, her children relegated sexual purity to a nice ideal but not an important belief to live by. Suzie was instrumental in



establishing their thinking on this topic. Their thinking lined up with what Suzie demonstrated was important to her even though it did not really line up with what she truly believed.

As parents, our beliefs have the greatest impact on our children's views. Things that you may not believe but grit your teeth and say nothing about will become core beliefs of your children. The society is saying they are true; they don't see a consistent disagreement from your words or your life. Thus, it must be the right value to hold. This process of gradually turning over our core beliefs to be reset by the culture is at least partially the reason for the tremendous shift in our cultural morality over the last sixty years.

As parents, we can make a difference in future generations. We need to hold fast to the truths of Jesus Christ, speak them with our tongues, and live them through our actions. Our children are still looking to us for truth in this area. Let us commit to not let them down by deferring to the norms of the culture.

## Notes

1. "Emerging Adults and the Future of Faith in America," [bit.ly/eAslZ5](http://bit.ly/eAslZ5); "Emerging Adults Part 2: Distinctly Different Faiths," [bit.ly/kspEV3](http://bit.ly/kspEV3); "The True State of Evangelicals in 2011," [bit.ly/mtCMmP](http://bit.ly/mtCMmP).
2. Source General Social Surveys taken from 1976 through 2010.
3. Christian Smith, *Souls in Transition: The Religious and Spiritual Lives of Emerging Adults* (Oxford University Press, 2009), 154.
4. Ibid., 154.
5. Ibid., 285.
6. Ibid., 256.
7. Christian Smith, *Soul Searching: The Religious and Spiritual Lives of American Teenagers* (Oxford University

Press, 2005), 162-170.

8. Viggo Olsen, *Daktar: Diplomat in Bangladesh* (Moody Press, 1973).

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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).<sup>{1}</sup> 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."<sup>2</sup> 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 Pearcey](#) as a major challenge for American Christianity) is a dominant factor among emerging adults. Most emerging adults have religious beliefs, but “they do not particularly drive the majority’s priorities, commitments, values, or goals.” One observed, “I don’t think it’s the basis of how I live, it’s just, I guess I’m just learning about my religion and my beliefs. But I still kinda’ retain my own decision or at least a lot of it on situations I’ve had and experiences.”[{16}](#)

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

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

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

- *The family’s faith is associated with dependence.*
- *Religious congregations are not a place of real belonging.*
- *Friends hardly talk about religion.*

- *Moral Therapeutic Deism (MTD) is still alive and well. (see [“Is This the Last Christian Generation.”](#))*
- *“What seems right to me” is authoritative.*
- *Take or leave what you want.*
- *Evidence and proof trump “blind faith.”{18}*
- *Mainstream religion is fine, probably.*
- *Religion is a personal choice—not social or institutional.*
- *There is no way to finally know what is true.*

## **Emerging Adults: Trends in Religious Participation and Belief**

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

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

However, before banking on that historical trend, we need to remember that these emerging adults will be entering their thirties in a culture very different than the culture of the late 70s and early 80s. During this period, as Smith points

out, “the larger popular culture of that era was still oriented around the outlook of ideological modernity.” This outlook supported the ideal that if we applied ourselves diligently we could uncover absolute truths on which to base a successful life. Today’s emerging adults are immersed in a postmodern culture that “stressed difference over unity, relativity over universals, subjective experience over rational authorities, feeling over reason.” In this cultural environment there is little reason to be hostile toward organized religion, but there is also little reason to pursue it either.

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

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

affiliation and basic beliefs through this five year period. At the same time, there is a large minority that has experienced changes in these areas.

Over one third of the emerging adults surveyed are now affiliated with a different religious group than they were five years ago. On the positive side, twenty-five percent of those who originally identified themselves as Not Religious are now affiliated with a Christian religion (mostly evangelical denominations). However, over the same period, seventeen percent of those who originally identified themselves as Christian now identify themselves as Not Religious. The greatest changes were seen among mainline Protestant denominations where fully one half of the emerging adults changed their affiliations with half of those identifying as Not Religious and most of the rest now affiliated with evangelical Protestant denominations.

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

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

**Percent of those surveyed who ascribed to a particular religious belief**

Belief	U.S.	CP		MP
	2008	2003	2008	2008

My religious faith is very or extremely important in shaping my daily life.	44	70	57	33
Jesus was the Son of God who was raised from the dead.	68		83	59
Only people whose sins are forgiven through faith in Jesus go to heaven.	43		64	33
Only one religion is true.	29	49	45	22
Morals are not relative; there is a standard.	51		65	50
God is a personal being involved in the lives of people today.	63	79	74	57
Demons or evil spirits exist.	47	66	63	32
Ascribe to seven biblical beliefs above (based on 2008 affiliation).	10		22	10

CP – Conservative Protestant MP – Mainline Protestant

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

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

## **Emerging Adults: Teenage Factors Influencing Current Behavior**

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

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

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

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

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

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

### *Religiously Strong Parents*

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



*the best empirical evidence shows that . . . when it comes to religion, parents are in fact hugely important . . . By contrast it is well worth noting, the direct religious influence of peers during the teenage years . . . proved to have a significantly weaker and more qualified influence on emerging adult religious outcomes than parents. Parental influences, in short, trump peer influences.*[{19}](#)

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

### *Personal Religious Disciplines*

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

One take-away from this finding: perhaps we should judge the success of our youth groups less on the number of teenagers attending events, trips, and classes and more on the number who are committed to personal spiritual disciplines because they recognize the value they bring. Perhaps it is worth risking the “attendance hit” of having fewer fun times in order 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](#)

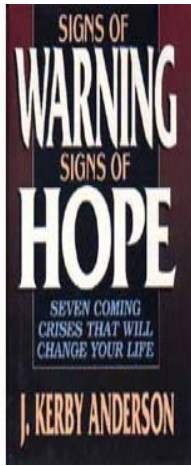
[The Importance of Parents in the Faith of Emerging Adults](#)

[Cultural Captives – a book on the faith of emerging adults](#)

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## **Mid-Life Transition**





Each year more than three million baby boomers turn 40. Now there is nothing magical about turning 40 per se, but turning 40 does signal the beginning of a time of introspection and re-evaluation that generally occurs during the 40-something years.

Millions of people will encounter a mid-life transition in the 1990s. Why does this occur? How does it affect people? And how can Christians marshal the emotional and spiritual resources to deal with these changes? These are just a few of the questions we will address and attempt to answer.

The leading edge of the baby boom has been the first group to hit this time of transition. Born in the late '40s and early '50s, they lived in new houses, built on new streets, in new neighborhoods, in the new American communities known as the suburbs.

When they headed off to school, they sat in new desks and were taught about Dick and Jane by teachers fresh out of college. They grew up with television and lived in a world brimming with promise. In the '60s they graduated from high school and enrolled in college in record numbers. Then they landed jobs at good salaries in a still-expanding economy and bought homes before housing prices and interest rates went through the roof.

Unlike the baby boomers born after them, the leading edge achieved, in large part, the American dream. They weren't smarter or more talented. Their success was due simply to

being born earlier. But even though they have achieved a degree of financial success, many are beginning to encounter a crisis of purpose. They are like the cartoon that appeared in *The New Yorker*. The husband turns to his wife over the breakfast table and says, "The egg timer is pinging. The toaster is popping. The coffeepot is perking. Is this it, Alice? Is this the great American dream?"

Millions in this generation will no doubt repeat these questions in the next two decades. Is this it? Is this the great American dream? Add to these questions others like: Where is my life going? Is this all I am ever going to achieve?

In some ways, these are strange questions coming from the leading edge boomers who enjoy the fruits of the American economy. They have achieved a measure of success and yet they are asking questions that signal a coming crisis of purpose. So why a crisis of purpose? And why now?

## **The Age 40 Transition**

As it enters mid-life, the baby boom generation remains an enigma. Its members rejected the values of their parents and changed the structure of their families in ways unimaginable to a previous generation. But they must now shoulder adult responsibilities and assume positions of leadership (if they aren't already in them). Put another way: the baby boom stands at a point of transition. This is not the first time this generation has collectively faced a point of transition. When the leading-edge boomers began turning 30, they hit what psychologist Daniel Levinson calls the "Age 30 Transition." The struggle of leaving childhood and entering the adult years was worked out in a period of stagnant wages and appreciating house prices. Ultimately the collective angst of the boom generation turned Gail Sheehy's book *Passages: Predictable Crises of Adult Life* into a runaway bestseller. Among other things, the book assured the baby boomers that they were not

alone in their confrontation with a major lifestage.

The leading edge of this generation is now in the midst of a more significant transition: the mid-life transition. Turning 40 is no more a predictor of change than turning 30 was. But somewhere in that time period, mid-life re-evaluation begins. It is a stage in which men and women begin to evaluate and question their priorities and deal with their dreams and aspirations.

While this transition is both somber and serious, some have attempted to inject some levity into the discussion. Lawyer Ron Katz found the YUPPIE designation an inaccurate description of his friends' lifestyle. So he coined, somewhat facetiously, yet another acronym to describe boomers at this stage. No longer rolling stones, but not yet the grateful dead, they're MOSS—middle-age, overstressed, semi-affluent suburbanites.

According to Katz, MOSS (or MOSSY, if you prefer the adjective) is what YUPPIES have become in the 1990s. As Katz says, a MOSS is "41 years old; more overstressed than overworked; affluent but doesn't feel that way." A MOSS also is beginning to understand why the world hasn't changed more over the past 25 years; [and] hopes that the world changes somewhat less over the next 30 years.

And while some social commentators want to discount the existence of a mid-life crisis, psychologists and sociologists assure us that something is indeed taking place. It is not merely media hype or self-fulfilling prophecy. During the years of mid-life, a substantial re-evaluation is taking place.

In actuality, the transition to mid-life is gradual. There are no major landmarks or signposts that signal our entry into this new and uncharted domain. Perhaps that is why there are so many jokes about turning 40 even though nothing of any

significance actually happens on one's 40th birthday. Turning 40 provides a visible demarcation of a gradual process.

## **The Seasons of a Man's Life**

In the preface of his book *The Seasons of a Man's Life*, Daniel Levinson says, "Adults hope that life begins at 40—but the great anxiety is that it ends there." Fearing this may be true, many baby boomers are beginning to become "frantic at forty- something." They are making a transition from the years of their youth to a time of adulthood without any hope or optimism.

In his book, Daniel Levinson describes a number of developmental stages in adult life. He delineates an early adult era from the mid-20s to the late 30s. He also discusses a middle adult era from the mid-40s to the early 60s. What is in-between is what he calls the years of mid-life transition. He sees these years as a bridge between young adulthood and senior membership in one's occupational world.

The psychological study done by Levinson focused on men between the ages of 35 and 45. He found that about 80 percent of those studied went through a time of personal crisis and re-evaluation during this mid-life transition. Levinson argued that the 20 percent that did not encounter a struggle were in a state of denial and would go through this transition later. This raises the first of two assumptions in these studies.

While the stages and themes documented by these studies are descriptive, they are by no means normative. As a Christian, I reject a deterministic model which predicts that everyone will go through a certain stage. While writing an earlier book on the subject of death and dying, I found that not all people go through the same psychological stages of grief. Christians, for example, who have come to terms with their own mortality and the mortality of their loved ones can face death and agree with the apostle Paul that it is better "to be absent from the

body and present with the Lord.” Likewise, people who have come to grips with their place in the world may not face a wrenching mid-life crisis.

A second assumption has to do with the subjects of these studies. The major studies of adult development (including Levinson’s study) used male subjects born before the 1930 depression. Comparable studies for women were not done, and studies of baby boomers have not been done.

The men in the study have at least three things in common. They grew up in stable families; they had realistic goals for their lives; and they became adults in an expanding economy. Few experienced divorces in their families. Most had simple goals like “being able to provide for their families” and “being a good father.” They also built their careers in a flourishing economic climate.

These assumptions are not true for the baby boom generation. They grew up in less-stable families and now are raising families in a world where divorce is very common. Baby boomers have much greater expectations and thus have personal goals that are much more difficult to fulfill. And baby boomers reached adulthood when the economy was shrinking.

Such differences make it difficult to apply these studies directly to the boom generation. While some investigators argue that talk about a true mid-life “crisis” is overblown, most believe the current generation will be even more susceptible to a crisis than the previous one.

## **New Roles**

In his research, Levinson discovered a number of themes that surface during the time of mid-life transition. The first is that mid-life transition involves adapting to new roles and responsibilities. By the time you are in your 30s, you are expected to think and behave like a parent. You can postpone

this for awhile, and the boom generation has been fairly successful at postponing adulthood by extending the period simply called "youth." Boomers extended adolescence into their 20s and even into their 30s. Now they are facing different and more demanding sets of roles and expectations. They are taking senior positions in their jobs and must provide care for both their children and their aging parents.

A man in his 40s is usually regarded by people in their 20s as a full generation removed. He is seen more as a parent than as a brother. In the minds of those who are younger, he is "Dad" rather than "buddy." This message comes first as a surprise and then as an irritation to a man in mid-life.

Another way to look at this transition is to use the definitions of generations used by Spanish philosopher Jos Ortega y Gasset. He identifies five generations: childhood, youth, initiation, dominance, and old age.

The Initiation generation includes the time of mid-life transition and leads to what he calls the Dominant Generation, where individuals are expected to assume the mantle of leadership, authority, and responsibility. According to Ortega y Gasset, the Initiation and Dominant generations are the two most crucial ones. The relations between them and the successful passing of authority from one to another affect the fate of society. During the 1990s and the early part of the 21st century, this transition from the older generation to the younger generation will be taking place.

## **Mortality**

The second stage of mid-life transition involves dealing with our own mortality. In mid-life we become increasingly aware of death. Living in a death-denying culture shields us from a sense of our own mortality. And being young further heightens our sense of indestructibility. Teenagers and young adults tend to think of themselves as "bullet-proof" and destined for

immortality. But by the age of 40, we have seen many people not much older than ourselves succumb to cancer and heart attacks. Many of us have seen death in our own families. The death of a parent is a clear signal that we are now on our own. It also reminds us how short life really is.

People going through this transition not only face a crisis of mortality; they face a crisis of growing old. Baby boomers are entering what I call the "Ache Age." Vigorous exercise is followed by hurting muscles that seem to stay sore longer. Cuts and bruises that used to heal almost overnight take much longer to heal. Such physiological reminders also focus our attention on our own mortality.

Dr. Elisabeth Kubler-Ross has identified five different stages of grief. Although these describe the psychological stages of a patient who is dying, they correlate remarkably well with the feelings people go through in mid-life. Whether it is the death of an individual or the death of their dreams, the emotional feelings are often the same.

## **Culminating Events**

A mid-life transition surfaces from a culminating event. This event serves as a marker for a conclusion of young adulthood. It may be a very obvious one like a promotion or being fired from a job. But it also might be something that no one would be able to identify, not even our spouses. It is a milestone that helps us see that one of our life's dreams is not going to be realized, and it provides an estimate for future success or fulfillment.

In *The Seasons of a Man's Life*, Daniel Levinson argues that the dreams we have are so compelling that nothing short of total success will satisfy. In other words, there is no such thing as modest success. Frequently, the culminating event is seen as evidence of flawed success and often as total failure.

To those on the outside looking in, a man may seem like he has reached the pinnacle of success. But they can't see into his irrational mind affected by sin. He may have dreams that are hopelessly unrealistic, especially in youth.

It may be that a man is the president of a very successful company, but nevertheless feels like a failure because his dream was to be President of the United States. A man who is very athletic and runs marathons feels unfulfilled because his dream was to play in the NBA. A woman who is one of the top salespeople in the company may feel inadequate because she wanted a family and cannot have kids.

## **Intense Introspection**

Fourth, mid-life transition involves intense introspection. A consistent pattern of adult life is an early struggle in adulthood to achieve a measure of success followed by a mid-life appraisal of one's values and philosophy of life. A man around 40 begins to reassess the meaning of life and begins reconsidering the fate of his youthful dreams. He is asking major questions like: Is this all I am going to do the rest of my life? Is this all I am going to achieve?

Many people find that what they thought was going to make them happy isn't making them happy. They enjoyed law school and the first few years of law. But the thought of practicing law for the rest of their life is not very fulfilling. They enjoyed the first few years selling life insurance, but the thought of selling insurance for another 30 years sounds more like torture than a career.

This is a time when an individual shines a light on his or her accomplishments and sets an agenda for the second half of life. There may or may not be major mid-course corrections depending on the evaluation.



## **Leaving a Legacy**

Finally, a mid-life transition involves leaving a legacy. As we come to grips with our own mortality, we inevitably desire immortality, which is “one of the strongest and least malleable of human motives.” Leaving a legacy means finding a form of immortality by leaving something behind. One is reminded of Woody Allen’s quip that he didn’t want to be immortal by leaving something behind; he wanted to be immortal by not dying. But since that is not possible, then an individual seeks to leave a legacy, and that quest usually forms the core of the second half of a person’s life.

Successful resolution of mid-life comes from determining what legacy—possessions, memories, ministry—we will leave behind. The legacy may encompass family, work, or all of society. It may involve contributions as a parent, spouse, leader, or mentor. These elements of the legacy define the path we will take in the second half of our lives.

## **Application**

These then are the basic themes of the mid-life transition. For the Christian, there are two points of application. First is a personal application. If you are going through mid-life, recognize that you are going to be in a daily battle over three issues.

First, you will have a daily battle with your thoughts. We need to “take every thought captive to the obedience of Christ” (2 Corinthians 10:5). We will also have a daily battle with temptation. A key verse to memorize is 1 Corinthians 10:13. And finally we will have a daily battle with sin and must confess our sins (1 John 1:8-9).

The second point of application is to our personal ministry. If we are attentive to this mid-life transition, we will be able to minister to millions of people who will go through

this struggle. The 1990s might be the greatest time for harvest in this generation. Until now, most baby boomers have had few struggles. As they confront mid-life, many will be asking important questions that can lead to evangelistic opportunities.

Here are two ways you can help. First, a knowledge of the transition can ease the struggle. Daniel Levinson says knowing the transition is coming is an important antidote to its effects. So a knowledge of this transition can help you reach out.

Second, a knowledge of the Bible can help you to minister. A generation that has been impervious to the gospel may be more willing to listen as it asks the fundamental questions of life. If we reach out in love with a biblical message, we can make a difference.

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## **Baby Boomerangs**

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

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

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

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

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

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

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

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

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

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

## **Seekers of Experiences**

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

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

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

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

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

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

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

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

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

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

## **“Teach Your Children Well...”**

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

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

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

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

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

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

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

## **“If It Feels Good...”**

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

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

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

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



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

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

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

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

## Spiritual hunger

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

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

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

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

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

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

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

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

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

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

#### **Notes**

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

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

# Loneliness

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

In previous centuries where extended families dominated the social landscape, a sizeable proportion of adults living alone was unthinkable. And even in this century, adults living alone have usually been found near the beginning (singles) and end (widows) of adult life. But these periods of living alone are now longer due to lifestyle choices on the front end and advances in modern medicine on the back end. Baby boomers are postponing marriage and thus extending the number of years of being single. Moreover, their parents are (and presumably they will be) living longer, thereby increasing the number of years one adult will be living alone. Yet the increase in the number of adults living alone originates from more than just changes at the beginning and end of adult life. Increasing numbers of boomers are living most or all of their adult lives alone.

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

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

## **Marriage Patterns**

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

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

Not only is this generation marrying less; they are also marrying later. Until the baby boom generation arrived on the

scene, the median age of marriage remained stable. But since the mid-fifties, the median age of first marriage has been edging up. Now both "men and women are marrying a full eighteen months later than their counterparts a generation earlier."

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

Taken together, these statistics point to a coming crisis of loneliness for the boom generation. More and more middle-aged adults will find themselves living alone. Thomas Exter, writing in *American Demographics*, predicts that

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

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

The crisis of loneliness will affect more than just the increasing number of baby boomers living alone. While the increase in adults living alone is staggering and

unprecedented, these numbers are fractional compared with the number of baby boomers in relationships that leave them feeling very much alone.

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

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

## **Living-Together Loneliness**

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

LTL is an affliction of the individual, not the relationship, though that may be troubled too. Instead, Dan Kiley believes LTL has more to do with two issues: the changing roles of men and women and the crisis of expectations. In the last few decades, especially following the rise of the modern feminist movement, expectations that men have of women and that women have of men have been significantly altered. When these expectations do not match reality, disappointment (and eventually loneliness) sets in. Dan Kiley first noted this phenomenon among his female patients in 1970. He began to

realize that loneliness comes in two varieties. The first is the loneliness felt by single, shy people who have no friends. The second is more elusive because it involves the person in a relationship who nevertheless feels isolated and very much alone.

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

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

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

Women may soon find that loneliness has become a part of their



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

## Male Loneliness

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

Men, in fact, may not even be conscious of their loneliness and isolation. In his book *The Hazards of Being Male: The Myth of Masculine Privilege*, Herb Goldberg asked adult men if they had any close friends. Most of them seemed surprised by the question and usually responded, “No, why? Should I?”

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

Second, men seemingly have an inherent inability to fellowship. In fact, men find it hard to accept the fact that they need fellowship. If someone suggests lunch, it is often followed by the response, “Sure, what’s up?” Men may get together for business, sports, or recreation (hunting and

fishing), but they rarely do so just to enjoy each other's company. Centering a meeting around an activity is not bad, it is just that the conversation often never moves beyond work or sports to deeper levels.

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

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

A final barrier is incorrect priorities. Men often have a distorted order of priorities in which physical things are more important than relationships. Success and status is determined by material wealth rather than by the number of close friends.

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

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

# Crowded Loneliness

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

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

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

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

First is the uprooting of people who move again and again. An old Carole King song asked the question, “Doesn’t anybody stay in one place any more?” At the time when Packard wrote the

book, he estimated that the average American would move about 14 times in his lifetime. By contrast, he estimated that the average Japanese would move five times.

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

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

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

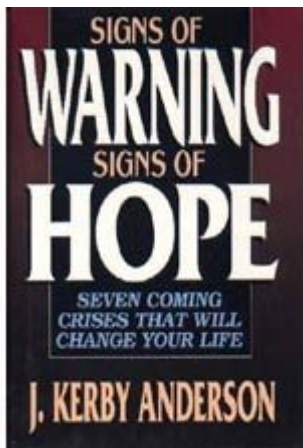
And fifth, there is the accelerating fragmentation of the family. The steady rise in the number of broken families and the segmentation of the older population from the younger heightens social isolation. In a very real sense, a crisis in relationships precipitates a crisis in loneliness.

Taken together, these various aspects of loneliness paint a chilling picture of the 1990s. But they also present a strategic opportunity for the church. Loneliness will be on the increase in this decade, and Christians have an opportunity to minister to people cut off from normal, healthy relationships.

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

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# Financial Security for the Future



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

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

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

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

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

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

Commentators have also referred to these people as the

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

## **Savings**

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

But they aren't the only ones concerned. A survey by the American Academy of Actuaries echoed boomers' fears. Seventy-two percent of pension-fund actuaries polled predict that half the baby boom won't have the wherewithal to retire at age 65.

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

The inability of so many boomers to come up with the sum of three thousand dollars illustrates two things. First, it shows

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

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

Families in debt usually are not saving. If they had any financial resources to save and invest, they would be wise to first retire their high interest consumer debt. In 1984, more than a third of all households headed by a person under thirty-five had no savings whatsoever on deposit with banks and other financial institutions, aside from non-interest-paying checking accounts.

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



# Corporate Pensions

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

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

This apparent restlessness is born from both choice and necessity. Boomers are much less likely to stay in a job that does not enhance personal development and self-expression. Unlike their fathers, who would often remain with a company "for the sake of the family," the boom generation is much more likely to move on.

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

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

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

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

## **Social Security**

The impending Social Security debacle is complex and the subject of whole books. But the basic issue can be illustrated by once again looking at the demographic impact of the boom generation.

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

But two fundamental demographic changes threaten to send Social Security off a cliff. First is the "senior boom." Advances in modern medicine have raised life expectancy by 28 years in just this century. Today the median age is already 32 and still climbing. Some demographers see the median age

reaching as high as 50 years old. One has to wonder about the stability of Social Security in a country where half of the people qualify for membership in the American Association of Retired Persons.

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

Both demographic changes are relevant. Americans are living longer, and ratios between generations are skewed. These two changes are certain to transform the current pay-as-you-go system into nothing more than an elaborate Ponzi scheme by the twenty-first century. The solutions to the Social Security crisis are few and all politically difficult to achieve. Either you have to change the supply of contributions or the demand of the recipients. Increasing the supply of contributors could be achieved by increasing the birth rate (unlikely, and probably too little too late) or allowing more immigration of workers who could contribute to Social Security. The only other way to increase the supply of contributions is to increase FICA payments. But there will have to be an upper limit on how much Americans can be taxed. If benefits stay at their current levels, workers in the year 2040 could find Social Security taking as much as 40 percent of their paychecks.

Decreasing demand would require trimming benefits. Current recipients benefit most from Social Security. A retiree on Social Security today recovers everything he paid into the system in about four years. On the other hand, few boomers will ever get the amount of money they paid into the system. Some politicians have suggested trimming benefits to current recipients. Others suggest applying a means test to wealthy

recipients or those who receive other pension income. Neither proposal has much likelihood of passage.

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

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

## **Retirement**

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

When Social Security was first adopted in 1935, life expectancy was below 63, a full two years under the retirement age. Retirement was for the privileged few who lived long enough to enjoy the meager financial benefits from the system.

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

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

have to revise our current images of retirement.

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

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

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

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

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

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

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