

#### **Northwest Conference Revitalization Gatherings for Pastors**

#### November 14, 2012- noon

#### **Purpose of Re-Connect:**

- 1. Mutual Learning Opportunities
- 2. Sharing of Best Practices
- 3. Extend Connection and Support
- 4. Prayer Support
- 5. "Real Time" Peer Consultation and Support

#### Agenda

- Welcome/Prayer for Lunch/Introductions-
- Opening Reflection- God's Part, Our Part- Jon
- Group Sharing
  - o Reflections on the last few months of ministry- What is going well? What new challenge(s) are you facing?
- Prayer for one another
- Reflections on marker- "Life Transforming Walk with Jesus" as it relates particularly with the younger generations and revitalization- discussion

Resources: 6 Reasons Young Christians Leave Church
5 Myths About Yng Adult Church Dropouts
Faith & Family Report on participation/giving trends

- Prayer/Dismiss
- Confirm Next Meeting- Wed, Dec 12, 2012- noon

**Bring Your Own Lunch...Beverages Provided** 

"As iron sharpens iron, so one person sharpens another"...

Proverbs 27:17

God's Part/Our Part

Missional God - 100% God's part that we are invited to be 100% participant in it.

#### Psalm 127

<sup>1</sup> Unless the LORD builds the house, the builders labor in vain.
Unless the LORD watches over the city, the guards stand watch in vain.

#### 1 Corinthians 3:5-16

New International Version (NIV)

<sup>5</sup> What, after all, is Apollos? And what is Paul? Only servants, through whom you came to believe—as the Lord has assigned to each his task. <sup>6</sup> I planted the seed, Apollos watered it, but God has been making it grow. <sup>7</sup> So neither the one who plants nor the one who waters is anything, but only God, who makes things grow. <sup>8</sup> The one who plants and the one who waters have one purpose, and they will each be rewarded according to their own labor. <sup>9</sup> For we are co-workers in God's service; you are God's field, God's building.

<sup>10</sup> By the grace God has given me, I laid a foundation as a wise builder, and someone else is building on it. But each one should build with care. <sup>11</sup> For no one can lay any foundation other than the one already laid, which is Jesus Christ. <sup>12</sup> If anyone builds on this foundation using gold, silver, costly stones, wood, hay or straw, <sup>13</sup> their work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each person's work. <sup>14</sup> If what has been built survives, the builder will receive a reward. <sup>15</sup> If it is burned up, the builder will suffer loss but yet will be saved—even though only as one escaping through the flames.

<sup>16</sup> Don't you know that you yourselves are God's temple and that God's Spirit dwells in your midst?

God's
Part
Part

# Six Reasons Young Christians Leave Church



September 28, 2011

Many parents and church leaders wonder how to most effectively cultivate durable faith in the lives of young people. A five-year project headed by Barna Group president David Kinnaman explores the opportunities and challenges of faith development among teens and young adults within a rapidly shifting culture. The findings of the research are included in a new book by Kinnaman titled *You Lost Me: Why Young Christians are Leaving Church and Rethinking Church.* 

The research project was comprised of eight national studies, including interviews with teenagers, young adults, parents, youth

pastors, and senior pastors. The study of young adults focused on those who were regular churchgoers Christian church during their teen years and explored their reasons for disconnection from church life after age

No single reason dominated the break-up between church and young adults. Instead, a variety of reasons emerged. Overall, the research uncovered six significant themes why nearly three out of every five young Christians (59%) disconnect either permanently or for an extended period of time from church life after age 15.

#### Reason #1 - Churches seem overprotective.

A few of the defining characteristics of today's teens and young adults are their unprecedented access to ideas and worldviews as well as their prodigious consumption of popular culture. As Christians, they express the desire for their faith in Christ to connect to the world they live in. However, much of their experience of Christianity feels stifling, fear-based and risk-averse. One-quarter of 18- to 29-year-olds said "Christians demonize everything outside of the church" (23% indicated this "completely" or "mostly" describes their experience). Other perceptions in this category include "church ignoring the problems of the real world" (22%) and "my church is too concerned that movies, music, and video games are harmful" (18%).

#### Reason #2 - Teens' and twentysomethings' experience of Christianity is shallow.

A second reason that young people depart church as young adults is that something is lacking in their experience of church. One-third said "church is boring" (31%). One-quarter of these young adults said that "faith is not relevant to my career or interests" (24%) or that "the Bible is not taught clearly or often enough" (23%). Sadly, one-fifth of these young adults who attended a church as a teenager said that "God seems missing from my experience of church" (20%).

#### Reason #3 - Churches come across as antagonistic to science.

One of the reasons young adults feel disconnected from church or from faith is the tension they feel between Christianity and science. The most common of the perceptions in this arena is "Christians are too confident they know all the answers" (35%). Three out of ten young adults with a Christian background feel that "churches are out of step with the scientific world we live in" (29%). Another one-quarter embrace the perception that "Christianity is anti-science" (25%). And nearly the same proportion (23%) said they have "been turned off by the creation-versus-evolution debate." Furthermore, the research shows that many science-minded young Christians are struggling to find ways of staying faithful to their beliefs and to their professional calling in science-related industries.

## Reason #4 - Young Christians' church experiences related to sexuality are often simplistic, judgmental.

With unfettered access to digital pornography and immersed in a culture that values hyper-sexuality over wholeness, teen and twentysomething Christians are struggling with how to live meaningful lives in terms of sex and sexuality. One of the significant tensions for many young believers is how to live up to the church's expectations of chastity and sexual purity in this culture, especially as the age of first marriage is now commonly delayed to the late twenties. Research indicates that most young Christians are as sexually active as their non-Christian peers, even though they are more conservative in their attitudes about sexuality. One-sixth of young Christians (17%) said they "have made mistakes and feel judged in church because of them." The issue of sexuality is particularly salient among 18- to 29-year-old Catholics, among whom two out of five (40%) said the church's "teachings on sexuality and birth control are out of date."

#### **Reason #5 - They wrestle with the exclusive nature of Christianity.**

Younger Americans have been shaped by a culture that esteems open-mindedness, tolerance and acceptance. Today's youth and young adults also are the most eclectic generation in American history in terms of race, ethnicity, sexuality, religion, technological tools and sources of authority. Most young adults want to find areas of common ground with each other, sometimes even if that means glossing over real differences. Three out of ten young Christians (29%) said "churches are afraid of the beliefs of other faiths" and an identical proportion felt they are "forced to choose between my faith and my friends." One-fifth of young adults with a Christian background said "church is like a country club, only for insiders" (22%).

#### Reason #6 - The church feels unfriendly to those who doubt.

Young adults with Christian experience say the church is not a place that allows them to express doubts. They do not feel safe admitting that sometimes Christianity does not make sense. In addition, many feel that the church's response to doubt is trivial. Some of the perceptions in this regard include not being able "to ask my most pressing life questions in church" (36%) and having "significant intellectual doubts about my faith" (23%). In a related theme of how churches struggle to help young adults who feel marginalized, about one out of every six young adults with a Christian background said their faith "does not help with depression or other emotional problems" they experience (18%).

#### **Turning Toward Connection**

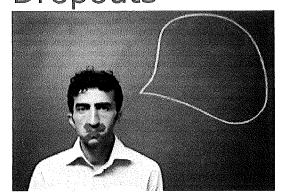
David Kinnaman, who is the coauthor of the book *unChristian*, explained that "the problem of young adults dropping out of church life is particularly urgent because most churches work best for 'traditional' young adults – those whose life journeys and life questions are normal and conventional. But most young adults no longer follow the typical path of leaving home, getting an education, finding a job, getting married and having kids—all before the age of 30. These life events are being delayed, reordered, and sometimes pushed completely off the radar among today's young adults.

"Consequently, churches are not prepared to handle the 'new normal.' Instead, church leaders are most comfortable working with young, married adults, especially those with children. However, the world for young adults is changing in significant ways, such as their remarkable access to the world and worldviews via technology, their alienation from various institutions, and their skepticism toward external sources of authority, including Christianity and the Bible."

The research points to two opposite, but equally dangerous responses by faith leaders and parents: either catering to or minimizing the concerns of the next generation. The study suggests some leaders ignore the concerns and issues of teens and twentysomethings because they feel that the disconnection will end when young adults are older and have their own children. Yet, this response misses the dramatic technological, social and spiritual changes that have occurred over the last 25 years and ignores the significant present-day challenges these young adults are facing.

Other churches seem to be taking the opposite corrective action by using all means possible to make their congregation appeal to teens and young adults. However, putting the focus squarely on youth and young adults causes the church to exclude older believers and "builds the church on the preferences of young people and not on the pursuit of God," Kinnaman said

## Five Myths about Young Adult Church Dropouts



November 16, 2011

The Barna Group team spent much of the last five years exploring the lives of young people who drop out of church. The research provides many insights into the spiritual journeys of teens and young adults. The findings are revealed extensively in a new book called, *You Lost Me: Why Young Christians are Leaving Church...and Rethinking Faith*.

The research uncovered five myths and realities about today's young dropouts.

#### Myth 1: Most people lose their faith when they leave high school.

Reality: There has been considerable attention paid to the so-called loss of faith that happens between high school and early adulthood. Some have estimated this dropout in alarming terms, estimating that a large majority of young Christians will lose their faith. The reality is more nuanced. In general, there are three distinct patterns of loss: prodigals, nomads, and exiles.

One out of nine young people who grow up with a Christian background lose their faith in Christianity—a group described by the research team as **prodigals**. In essence, prodigals say they have lost their faith after being a Christian at some time in their past.

More commonly, young Christians wander away from the institutional church—a pattern the researchers labeled **nomads**. Roughly four out of ten young Christians fall into this category. They still call themselves Christians but they are far less active in church than they were during high school. Nomads have become 'lost' to church participation.

Another two out of ten young Christians were categorized as **exiles**, those who feel lost between the "church culture" and the society they feel called to influence. The sentiments of exiles include feeling that "I want to find a way to follow Jesus that connects with the world I live in," "I want to be a Christian without separating myself from the world around me" and "I feel stuck between the comfortable faith of my parents and the life I believe God wants from me."

Overall, about three out of ten young people who grow up with a Christian background stay faithful to church and to faith throughout their transitions from the teen years through their twenties.

David Kinnaman, who directed the research, concluded: "The reality of the dropout problem is not about a huge exodus of young people from the Christian faith. In fact, it is about the various ways that young people become disconnected in their spiritual journey. Church leaders and parents cannot effectively help the next generation in their spiritual development without understanding these three primary patterns. The conclusion from the research is that most young people with a Christian background are dropping out of conventional church involvement, not losing their faith."

Myth 2: Dropping out of church is just a natural part of young adults' maturation.

Reality: First, this line of reasoning ignores that tens of millions of young Christians never lose their faith or drop out of church. Thus, leaving church or losing faith should not be a foregone conclusion.

Second, leaving church has not always been normative. Evidence exists that during the first half of the 1900s, young adults were not less churched than were older adults. In fact, Boomers appear to be the first American generation that dropped out of church participation in significant numbers when they became young adults. So, in one sense, the Boomers (born between 1946 and 1964) were part of the evolution of the church dropout phenomenon during the rise of youth culture of the 1960s.

In addition to continuing the dropout pattern of previous generations, today's teens and young adults (identified by Barna Group as Mosaics) are spiritually the most eclectic generation the nation has seen. They are also much less likely than prior generations to begin their religious explorations with Christianity. Moreover, their pervasive technology use is deepening the generation gap, allowing Mosaics (often called Millennials of Gen Y) to embrace new ways of learning about and connecting to the world.

Kinnaman commented on this myth: "The significant spiritual and technological changes over the last 50 years make the dropout problem more urgent. Young people are dropping out earlier, staying away longer, and if they come back are less likely to see the church as a long-term part of their life. Today's young adults who drop out of faith are *continuing* something the Boomers began as a generation of spiritual free agents. Yet, today's dropout phenomenon is a more intractable, complex problem." [Note: See Myth 5 for more about how the dropout problem has changed.]

#### Myth 3: College experiences are the key factor that cause people to drop out.

Reality: College certainly plays a role in young Christians' spiritual journeys, but it is not necessarily the 'faith killer' many assume. College experiences, particularly in public universities, can be neutral or even adversarial to faith. However, it is too simplistic to blame college for today's young church dropouts. As evidence, many young Christians dissociate from their church upbringing well before they reach a college environment; in fact, many are emotionally disconnected from church before their 16th birthday.

"The problem arises from the inadequacy of preparing young Christians for life beyond youth group." Kinnaman pointed to research findings showing that "only a small minority of young Christians has been taught to think about matters of faith, calling, and culture. Fewer than one out of five have any idea how the Bible ought to inform their scholastic and professional interests. And most lack adult mentors or meaningful friendships with older Christians who can guide them through the inevitable questions that arise during the course of their studies. In other words, the university setting does not usually *cause* the disconnect; it exposes the shallow-faith problem of many young disciples."

#### Myth 4: This generation of young Christians is increasingly "biblically illiterate."

Reality: The study examined beliefs across the firm's 28-year history, looking for generational gaps in spiritual beliefs and knowledge. When comparing the faith of young practicing faith Christians (ages 18 to 29) to those of older practicing Christians (ages 30-plus), surprisingly few differences emerged between what the two groups believe. This means that within the Christian community, the theological differences between generations are not as pronounced as might be expected. Young Christians lack biblical knowledge on some matters, but not significantly more so than older Christians.

Instead, the research showed substantial differences among those outside of Christianity. That is, older non-Christians were more familiar than younger non-Christians with Bible stories and Christian theology, even if they did not personally embrace those beliefs.

The Barna president described this as "unexpected, because one often hears how theologically illiterate young Christians are these days. Instead, when it comes to questions of biblical literacy, the broader culture seems to be losing its collective understanding of Christian teachings. In other words, Christianity is no longer 'autopilot' for the nation's youngest citizens.

"Many younger Christians are cognizant that their peers are increasingly unfriendly or indifferent toward Christian beliefs and commitment. As a consequence, young Christians recognize that the nature of sharing one's faith is changing. For example, many young Christians believe they have to be more culturally engaged in order to communicate Christianity to their peers. For younger Christians, matters of orthodoxy are deeply interconnected with questions of *how* and *why* the Gospel advances among a post-Christian generation."

#### Myth 5: Young people will come back to church like they always do.

Reality: Some faith leaders minimize the church dropout problem by assuming that young adults will come back to the church when they get older, especially when they have children. However, previous research conducted by Barna Group raises doubts about this conclusion.

Furthermore, the social changes since 1960 make this generation much less likely to follow the conventional path to having children: Mosaics (often called Millennials or Gen Y) are getting married roughly six years later than did the Boomers; they are having their first child much later in life; and they are eight times more likely than were the youth of the 1960s to come from homes where their own biological parents were never married.

The author of the new Barna book, *You Lost Me*, Kinnaman asked several questions in response to conventional wisdom: "If this generation is having children later in life, are church leaders simply content to wait longer? And if Mosaics return, will they do so with extra burdens—emotional, financial, spiritual, and relational—from their years apart from Christian community? More to the point, what if Mosaics turn out to be a generation in which most do not return?

"Churches, organizations and families owe this generation more. They should be treated as the intelligent, capable individuals they are—a generation with a God-given destiny. Renewed commitment is required to rethink and realign disciple-making in this new context. Mosaic believers need better, deeper relationships with other adult Christians. They require a more holistic understanding of their vocation and calling in life—how their faith influences what they do with their lives, from Monday through Saturday. And they also need help discerning Jesus' leading in their life, including greater commitment to knowing and living the truth of Scripture."

# Faith and Family

Younger generations aren't giving as much, and are less involved in religion

hile overall giving is at an all-time high, many people observe and are concerned about apparent changes in giving that seem connected with donors' ages. Younger people are less likely to give and are giving less, but it's unclear whether these differences mean younger generations are less generous.

Researchers are beginning to examine factors that may help account for the observed differences. Understanding generational giving is complex. In the search for answers, researchers and fundraisers are often turning to data from the *Center on Philanthropy Panel Study* (COPPS) to bring important pieces into focus.

Because COPPS follows the giving habits of the same 8,000 households over time, it is the only survey that measures parents' giving and their children's giving as adults. COPPS enables researchers and practitioners to see long-term changes in giving patterns. Its findings are invaluable for fundraisers who are trying to determine how to approach new generations of donors and understand future trends.

To date, key findings based on COPPS include the transmission of religious giving values from parents to their children, a large decline in religious giving by younger generations, and major shifts in religious attendance.



## Passing the Plate

Patrick Rooney vividly recalls asking his mother, when he was a child, why she put money in the basket at church every week.

"We grew up pretty poor—and I certainly didn't think I had enough toys," jokes Rooney, director of research at the Center on Philanthropy at Indiana University. His mother's response was always the same: "You have to give to the church until it hurts."

While some fundraisers are quick to remind Rooney that "giving should be a joy" when he tells that story, he explains that watching his parents donate each week made a lasting impression. "Because most major religious denominations encourage weekly participation, if you contribute to the basket or tithe in some demonstrable way, kids pick that up."

COPPS co-principal investigators Mark Wilhelm and Rich Steinberg, professors of economics and Philanthropic Studies at IUPUI, along with Rooney and Eleanor Brown, professor of economics at Pomona College, used COPPS to examine the transmission of giving habits from one generation to the next. Soon to be published in the *Journal of Public Economics*, their research shows that if parents give a lot to churches, mosques, or synagogues, then their adult children do as well. Steinberg says the patterns they found can help fundraisers better target their solicitations, and that there are other interesting findings for fundraisers to consider.

"Previous studies have shown that those who give to religion are more generous to secular causes as well, and it is natural to expect that this pattern extends over generations as well. But our research indicates that expectation is wrong: parent's religious giving does not predict the amount of their children's secular giving—they're not especially good prospects for giving to those causes," says Steinberg. He says this demonstrates why it is important to look beyond the transmission of values to other factors that might explain younger generations' giving patterns.

For example, other COPPS analysis by Wilhelm and Steinberg shows that after controlling for factors like income and education, Generation Xers (born after 1965) and Baby Boomers (born 1946 to 1964) are significantly less likely to give and give significantly less than the Pre-War generation (born in 1945 or earlier). Almost all of the difference is explained by the fact that these younger generations give much less to religious causes.



## Declining Attendance

For the first time, experts may be able to largely attribute generational differences in giving to the role that religion plays in people's lives and their giving choices related to it. Religious giving and attendance at weekly services have declined in general across the nation, and younger generations attend services less frequently. COPPS analysis by Center researchers finds that giving to religion is closely tied to participation.

Bill Enright, who directs the Center on Philanthropy's Lake Institute on Faith & Giving, attributes the decline in attendance at places of worship to what researchers call "the loss of the Sabbath": most people no longer set aside a sacred day for worship.

"Where we used to say 40-plus percent attended worship once a week, more reliable findings now would say it's down to around 25 percent," says Enright.

COPPS data enabled unprecedented analysis, which allowed an examination of the link between religious attendance and giving. Researchers' comparisons of two different generations of donors' giving when they were at the same age have yielded powerful results spanning more than 40 years. Wilhelm, Rooney, and Center Executive Director Gene Tempel looked at two generations of donors' religious giving and participation as they experienced middle adulthood. These recently-published findings show that Baby Boomers attend services less and donate less-than-expected amounts (based on their income growth and other factors) to religious causes than the Pre-War generation did at the same age. Others' research also shows that members of Generation X attend places of worship less often and are less likely to give to religious causes than Boomers.

Frequent attendance doesn't necessarily translate to being more religious, notes Rooney, but decreased attendance does correspond with decreased donations. "Religious giving is more strongly driven by differences in religious attendance than by differences in religious affiliation," he says.

#### New Motivations

Because COPPS analysis suggests that the decline in religious giving is not just a financial problem but one of decreased involvement, places of worship must think about how to engage younger donors—those whose social conscience may be stronger than their identification with their religion or a particular place of worship.

Enright makes reference to Princeton University sociologist Robert Wuthnow's research on generational giving, in which Wuthnow describes people now in their twenties and thirties as resourceful "tinkerers" with a practical approach to life. "They piece together an idea from here, a skill from there, and create an integrated life. Tinkering is how they make sense. Religiously, they're 'independent improvisationalists," says Enright.

Now that the Pre-War generation comprises less of the total membership at places of worship, Enright says, clergy and others seeking money to support them must learn how best to communicate with Boomers and Xers.

As Boomers begin to think about legacy issues, there is also an entrepreneurial dimension to their giving, Enright says. "Boomers want accountability, they want giving to be effective, but they also want to be personally involved. Nonprofits, and especially places of worship, have to say 'How can we involve younger people in our mission?"

Researchers are continuing to analyze the reasons Generation Xers are less likely to be donors than earlier generations. Some preliminary studies show that part of the difference may be due to higher student loan debt, delayed marriages compared with their forebears, and decreased affiliation with religion.

Tempel reports that some churches, synagogues, and mosques are talking with younger generations about money in new ways. "In addition to time, talent, and treasure, some leaders are talking more about religious exploration and specialized programming for busy professionals."

COPPS research is illuminating major factors contributing to perceived differences in generational giving: a decline in religious giving among younger generations explains much, and less frequent religious attendance is contributing to that decline. These vital pieces of the complex generational giving puzzle will help fundraisers as they strive to connect with new generations.

\* \* MORE INFO \* \*

Contact Patrick Rooney at (317) 278-8908 or rooney@iupui.edu, or Bill Enright at (317) 278-8930 or wenright@iupui.edu.

### Center on Philanthropy Research Partners

This list recognizes individuals, corporations, foundations, and organizations that have provided funding for research at the level of \$10,000 and above. We are grateful for their generous and ongoing support of our research programs.

American Express

Americans for the Arts

Asbury Heights

The Aspen Institute's Nonprofit Sector and

Philanthropy Program

Association of Small Grantmakers

The Atlantic Philanthropies

Bank of America

Campbell & Company

**CCS** Fundraising

Columbia University

Corporation for Public Broadcasting

David A. Noyes & Company\*

Donors Forum of Chicago

Eli Lilly and Company\*

Fidelity Charitable Gift Fund

The Ford Foundation

Bill & Melinda Gates Foundation\*

Giving Institute

Giving USA Foundation

The Wilbur and Hilda Glenn Family Foundation

Google

Google.org Fund of Tides Foundation\*

Grenzenbach Glier & Associates, Inc.\*

Indiana Grantmakers Alliance

Indiana Sports Corporation

W.K. Kellogg Foundation

McCormick Tribune Foundation\*

Metropolitan Association for Philanthropy (St. Louis)

Charles Stewart Mott Foundation

National Football League

New Hampshire Charitable Foundation

The David and Lucile Packard Foundation

Patrick and Lisa Rooney\*

Rockefeller Brothers Fund

Slate.com

Target Corporation

United States Chamber of Commerce

\*These Research Partners have specifically supported the Center on Philanthropy Panel Study (COPPS) at the level of \$10,000 and above. COPPS is also made possible by essential private support from many other individual donors.



About NAMB Contact NAMB

Church Planters Church Partners Field Partners

## Site Search Resource Ellinois

Church Planting resources arranged by topic

More 💚

Reoptic Groups/Altines

Unique people group resources and places in need of churches

More 💚

#### **Section of the Characteristics**

The Church Planting Group at NAMB has formed a strategic partnership with ChurchWebsites to provide easyto-manage, inexpensive website solutions to church plants and established churches. Click here for more information.

#### Language Resources:

Select a Language --> ▼

Church Planters > Twentysomething Thought > Twentysomething Thought Articles > 7

Print | Share

Demographic Trends You Should Know About Young Adults(2)

#### 7 Demographic Trends You Should Know About Young Adults (Part Two)

Our world is constantly changing. How will you respond to those changes? This is the second part in a two -part series on emerging trends among young adults.

TREND NO. 4: COMPETITION ISSUES

Countless people, products, companies, and institutions are vying for the attention of young adults. As a result, the stakes are going up in the secular arena. Consider how much colleges are willing to spend in order to attend to the desires of students. The University of Arizona is in the middle of a \$500 million remodeling and renovation project. Massachusetts Institute of Technology has opened a \$300 million modern building complete with classrooms, labs, and a facility for childcare.

Dawn Weiberger's article, "Colleges Spend Big to Look Cool," observes, "Many of today's students don't want to live in a crowded dorm with a bathroom down the hall, and they don't want to see a professor lecture in front of a chalkboard. Instead, they hope to be living in well-equipped dorms full of modern conveniences and to attend classes in lecture halls with high-speed Internet connections and video hookups."

How do you compete with the big-buck competition of the world? You don't. Rather, you need to focus your energy and efforts on being Christ-like, building authentic community, and offering the message of redemption that is the cornerstone of Christianity. Obviously, there is still a place for excellence, relevance, and innovation, but the focus of your outreach and life must remain on Jesus. That, in the end, is something the world cannot offer. It will make all of the difference.

#### TREND NO. 5: FINANCIAL ISSUES

For young adults, financial security is harder to come by than for previous generations. Not only do young adults struggle to save money, balance a checkbook, and sort through the myriad of investing possibilities, but they're also saddled with more debt.

Over the last 30 years, the number of Americans who have earned a bachelor's degree has increased from 17 percent to 28 percent. Unfortunately, the degree is no longer a ticket to a successful, high-paying, or even stable job. The average debt load for a college student is around \$19,000, and the interest usually begins upon or within a few months of graduation. According to the Center for Economic and Policy Research, recent college graduates owe 85 percent more in student loans than students just ten years ago.

#### Consider the following:

- -A recent TIME magazine poll of 18- to 29-year-olds found that only 32 percent who attended college graduated by the age of 21. Today, the average college student takes five years to graduate.
- -TIME also reported that only half of Americans in their mid-20s earn enough to support a family, and Americans ages 25 and 26 get an average of \$2,332 a year in financial support from mom and dad.
- -The percentage of students borrowing \$25,000 or more has tripled from seven percent to 26 percent since the 1992-1993 academic school year. (U.S. Department of Education)

Lots of young adults want to honor God with their resources, but they don't know where to begin. That is why it is important not only to address the issues of money and generosity through your teachings, but also to provide practical resources for young adults that can help them handle their finances.

If your ministry or outreach to twentysomethings is part of a larger church, it is important to make sure other church leaders have reasonable expectations about the giving patterns of this generation. A twentysomething ministry is probably not going to provide an infusion of funds for the church. In fact, there's a good chance that it may require additional resources in order to support itself. But such an investment does not only make a significant difference in the lives of young adults, it also makes a difference in the future of the church as members of this generation grow into leaders.

#### TREND NO. 6: FAITH ISSUES

George Barna notes that for a growing number of Americans, the local church is no longer the primary place they go for a religious meeting. In fact, a variety of new ways of expressing and experiencing faith are emerging through cyber churches, marketplace ministries, home churches, and other new ways of growing in the Christian faith.

In his book, Revolution, Barna projects that by 2025, 30-35 percent of Americans will find their "primary means of spiritual experience and expression" through an alternative faith-based community.

What does that mean to you as leaders of young adults? It means that many of the twentysomethings will be struggling to figure out how to navigate the changes in church culture as well as the ways they're seeing many of their friends interact and display their Christian faith within a community. Some members of your local church may become regular members of a cyber church or be interested in a home church. The question becomes, how will you respond? What will you do to help equip young believers to understand why the church is so important to the fabric of Christianity? What changes do you need to make in your ministry to help connect people, whether it is through small groups or the Internet? What issues do you need to raise among your leadership team to prepare for the shifts taking place in our country?

#### TREND NO. 7: HEALTH ISSUES

When it comes to church, most messages from the pulpit touch on spiritual issues. But with younger adults there's a hunger to understand God in a more holistic fashion-including exploring how our spiritual beliefs affect the way we care for our physical bodies. This kind of teaching goes beyond the basics of the body as a temple (see 1 Corinthians 3:16) and issues of food consumption.

#### Consider the following:

- -As many as one in eight adolescent males and one in 12 adolescent females used hormones or supplements to improve their appearance, strength or muscle mass. (Pediatrics)
- -Sunburn-linked malignant melanoma is now the top cancer killer of women aged 25 to 30. (American Cancer Society)
- -47 percent of teens think people look healthier with a tan. (American Academy of Dermatology)
- -In 2004, plastic surgeons performed 331,886 surgeries on Americans 18 and younger-a 48 percent jump over the previous year. (American Society of Plastic Surgeons)
- -More than 40 percent of women are affected by an eating disorder sometime during their college years.

The question becomes how do we as Christian leaders respond to these types of modern day health trends? Do we have a responsibility to address issues of physical health and well-being? Is there any sort of responsibility for a church leader to encourage their congregation to put on sunscreen during the summer? How do you respond to someone in your small group who is considering rhinoplasty or has already had a "nose job" and now wants to "fix" something else? What will you do to help young believers navigate a world and culture that places so much focus on the external to the detriment of the internal, and more importantly, the eternal?

Margaret Feinberg (www.margaretfeinberg.com) is author of Twentysomething: Surviving & Thriving in the Real World (W Publishing) and What the Heck Should I Do With My Life? Find Your Place in This World (Tyndale House). She can be reached at margaret@margaretfeinberg.com or visit her blog, www.margaretfeinberg.blogspot.com.



A SOUTHERN BAPTIST CONVENTION ENTITY SUPPORTED BY THE COOPERATIVE PROGRAM AND THE ANNIE ARMSTRONG
EASTER OFFERING® ©COPYRIGHT 2010 NORTH AMERICAN MISSION BOARD, SBC