# YOUNG

A GROWING YOUNG GUIDE

## 

# MINISTRY

STEVEN ARGUE

NOW

#### CHAPTER 01

### THE REAL PATH(S) OF TODAY'S YOUNG ADULTS

At FYI training seminars, we share two slides so compelling that, without fail, phones are pulled out to capture and share.

This first slide depicts the markers a growing-up person reaches along their way to adulthood—attending high school, then college (for some), then a job, next marriage, and having kids. It's a familiar trajectory for older and middle-class generations—a common storyline. This set of assumptions represents what parents, extended families, communities, and churches currently work toward and even pray for.

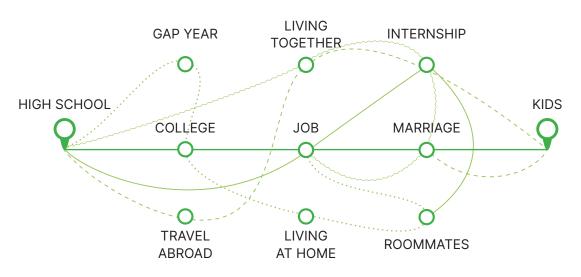
#### SLIDE 1: THE OFTEN-EXPECTED PATH OF YOUNG ADULTS



This path has been so ingrained as the "American Dream" that most American churches design their ministry structures to mirror this progression. It's the way of success—or even faithfulness—and there's a subtle message conveyed that something's wrong with young adults who diverge from this script. Those who take a different path are often pitied or treated as suspect.

If you think I'm being dramatic, just ask a person in their twenties how often they get asked about when they'll grow up, settle down, get married, and start a family.

This "Slide 1" expectation blinds congregations from seeing young adults for who they are, where they are, and what they're searching for. That's why we show the second graphic that describes the not-so-linear reality of young adults' lives today.



**SLIDE 2: THE REAL PATH OF YOUNG ADULTS** 

This second slide offers a different and more accurate depiction of young adults' journeys through their third decade of life.

Here, phones rise again—this time with gasps and chuckles. The previous linear path is buried by a dozen other possible trajectories and combinations young adults might take as they negotiate their lives from high school toward adulthood. Paths diverge with gap years, elongated college, multiple jobs, living together, delayed marriage, and later childbearing years.

The point of these graphics isn't to judge one slide as better than the other. Instead, these slides recognize that the once-linear path assumed and supported in society no longer captures the varied trajectories for most young people today. Young adults face more choices, challenges, and opportunities on their road to adulthood—and all of this requires more time and new forms of support.

There's a lot more we could say about these shifts. In fact, I teach a whole course on emerging and young adults at Fuller Theological Seminary. While I'll offer a bigpicture view here, I hope these snapshots can help you better understand young adults and even share these quick snapshots with those in your community who are still looking at (and evaluating) young adults with a "Slide 1" view.

#### **EXPECTATION VS. REALITY**

If your church wants a vibrant, growing young adult community who feels they're a connected and integral part of the congregation, challenging some of the world's common assumptions is a vital first step.

For those of you who find data helpful, enjoy this next section. If you're the type who prefers to get to the action points, look for the "talking point" statements to give you conversation starters you can use with your church right now. The following brief snapshots are not meant to be exhaustive, nor do they comprehensively unpack important gender, ethnic, and racial realities, but they do highlight the current climates most young adults experience and navigate.

Throughout this book, we refer to people ages 18-29 as *young adults* because ministry leaders tell us that this is the most common term they use. In academic circles, this time period is actually referred to as *emerging adulthood*. Emerging adulthood is a growing area of study that acknowledges young or emerging adults aren't merely "going through a phase," "being irresponsible with their lives," or "avoiding growing up." Rather, they're entering a recognized period in human

development where they have more capacity to reflect on who they are, focus more on investing in who they want to become, and navigate more choices on the road to adulthood—a target that has become more vague and less supported.

These 18–29-year-olds emerging into adults neither identify as adolescents nor believe that they have attained adulthood yet. This is why well-respected research confirms that many feel in-between, put extra energy into focusing on their own lives, and feel optimistic about their futures while also being overwhelmed by the amount they must do to prepare for adulthood.

Do adults in your church community struggle to empathize with young adults you know? In this chapter, as we unpack some unique attributes about young adulthood now, I'll give you talking points you can use to spark better conversations within your church.

TO START OFF, TRY THIS: Young adulthood isn't a choice to delay or avoid adulthood. It's a period in life where emerging adults face new social and economic challenges that make their path to adulthood longer and more challenging. To make it through, they need our support more than our critique.

#### Gap years

More young people are taking time off to do something different before enlisting in the military, joining the workforce, or attending college. They feel they need more time to figure out who they are and what they want to do. It's becoming a more accepted and less expensive alternative than going to college to "find yourself." According to Foundry 10, who surveyed young people in the state of Washington,

20% of students took a gap year in 2020-2021, compared to 3% in 2018. Likely, the pandemic impacted that increase. But the trend was growing pre-pandemic: an earlier study noted that over half of high school students were considering delaying college or taking a gap year.

Those entering young adulthood are having to make educational pivots often impacted by financial decisions, especially affecting those from lower income households. While young adults take gap years for multiple reasons, it's evident that the linear path from high school to college is less automatic and gap years provide a viable, even necessary, option.

**TALKING POINT:** Gap years aren't about delaying adulthood. They're alternative ways that young adults learn and grow when college is too expensive and job options are too limited.

#### Average length of college

Among high school graduates ages 16-24, 62% were enrolled in college in 2020. Of those who enroll in a four-year institution, only about half graduate in four years and two-thirds finish in six years. In fact, what colleges now call "150% of normal time" signals that these institutions recognize it's taking longer for students to graduate. Even the terminology of freshman, sophomore, junior, and senior is less helpful because it rarely corresponds with a student's "year" in school.

Contributing to the extended college journey are the rising costs of college itself. The average cost of college in the U.S. (currently \$35,720 per student per year) has tripled over 20 years. As such, more students must work or accrue debt to pay for this life investment. The once-linear path has many potholes, dead ends, and detours for young adults today.

**TALKING POINT:** Rising college costs require students to work more and extend their college graduation timeline. We must acknowledge that the profile of the "typical" college student is changing.

#### Multiple and unequal jobs

The job market has become less stable, with few companies making long-term commitments to employees. Graduates must learn to be free agents, cobbling together jobs to make full-time work or be ready for frequent downsizing and outsourcing of their positions. A typical young adult will hold 8.2 jobs between ages 18-33. In 2021, 80% of job losses occurred among those ages 35 and under. As one of my graduate students mused, "Instead of working a 9-to-5 job, we're working 5-to-9 jobs." And still today, young adult women make only 82 cents for every \$1 that young adult men make.

One way young adults have responded is by starting their own businesses. New start-up businesses jumped 24% in 2021 (a record high) and in 2019 almost 40% of

new businesses were started by those under age 35. Lack of stable jobs means young adults live in a vocational mix of unstable careers, innovative work, creative start-ups, and much more vulnerable lives.

Instead of working a 9-to-5 job, we're working 5-to-9 jobs.

TALKING POINT: Young adults have been the most hurt by a volatile economy impacting how they spend, save, and invest in their futures. A full-time job with benefits isn't a guarantee. Young adults often dread the question, "What do you do?" but may be more open to, "What are you working toward these days?"

#### Financial goals and woes

Young adults see financial independence as a sign of becoming an adult and they're struggling to achieve this goal. The average student loan debt for a young adult is \$37,584. That means they'll pay close to \$2,000 in loan interest each year for over 20 years. This debt is one reason most young adults cannot purchase homes: as of 2021, less than 40% of those under age 35 are homeowners. One study revealed that only about 20% of young adults were deemed financially stable. Taken together, debt, rising costs of living, low credit scores, lack of financial knowledge, and unpredictable job markets have a significant impact on young adults' financial behaviors and goals.

TALKING POINT: Debt is one of the largest expenses young adults carry. Financial stability is a goal that will take time to achieve.

Often young adults who move back home are not committing an "adulting fail," but are taking deliberate, adulting steps to actually gain financial stability.

#### Delayed marriage and parenthood

Young adults often treat marriage with great caution. Circumstances such as their own parents divorcing or the decoupling of sex and marriage in society create less expectation to marry early or at all. Young adults also feel pressure to become financially secure and professionally established before entering into the commitments of marriage and parenthood. As a result, their more cautious approaches to decisions around marriage and family require us to offer more understanding and patience.

**TALKING POINT:** Many young adults desire to marry, but some are also choosing to remain single. One choice is not necessarily better than another. Try acknowledging their relational choices rather than judging or feeling sorry for them.

#### Mental health

Studies reveal that in 2020 the highest rates of mental illness were reported by young adults aged 18-25, followed by those aged 26-49. Among young adults, over 40% reported mental illness in the past year and 11% had thoughts of suicide. Current statistics reveal that mental illness is a topic that needs awareness and dialogue for all generations, but especially among our young people.

**TALKING POINT:** Awareness of and the ability to talk about mental health is essential for young adults today. Let's acknowledge that we're all holding a lot these days.

#### Racial diversity

The 2020 United States Census reveals a significantly growing population diversity. One diversity milestone is that more than 40% of Americans identify as Black, Indigenous, and/or people of color (BIPOC) and it's projected that this demographic will be the majority population by 2045. The young adult population will reach this tipping point by 2027.

For young adults, racial justice isn't mere theory—it's rooted in the world they live in and the relationships they value. It's likely that these factors fuel their commitment to racial equity and concern over racial inequality. Gallup reported that more than 70% of young adults felt connected to protests against racial injustice, with one in four participating in demonstrations.

**TALKING POINT:** Our population is growing in diversity and young adults have a growing interest in racial justice and activism for racial equity. When young adults talk about diversity, they're thinking about their friends, not just an issue.

#### **Optimism**

In spite of the challenges facing today's young adults, research indicates that many remain optimistic that their lives will be better—and that even the mistakes they have made are lessons to make them stronger. Young adults are motivated, yet let's not assume that they'll "turn out alright in the end" without considering their challenges. Being aware of what's going on in their lives when they're not involved in church may help us appreciate their journeys and offer the support they need to make it in this world.

**TALKING POINT:** Even through life's challenges, young adults remain optimistic and hopeful. And they still want and need the support of understanding faith communities.

These snapshots remind older adults that the decisions of young adults aren't just about personal choice, quality of character, or work ethic. They're responding to the unique social, economic, and cultural world they've inherited. The world has changed and today's young adults are learning to change with it. We cannot treat them with "Slide 1" assumptions when they are navigating "Slide 2" realities.

And, perhaps, that's the point: we have to start talking *about* and *with* young adults to really see them in order to truly support them. Let's start understanding young adults' perspectives now.

#### YOUNG ADULT MINISTRY NOW

Few question the genuine desire of churches to support young adults. But the snapshots I've shared here are reminders that ministry cannot survive on good intentions alone. In fact, when we miss or misunderstand young adults, we risk missing the chance to help—and we can even harm them as a result. Young adults need us to understand their perspectives and lived experiences now.

This is a good moment, one we'll offer at the end of each chapter, to invite you to take a few steps for yourself, for young adults, and for your congregation.

**For you.** Think about the young adults you know. What do you appreciate about them? What is something that you sense you don't know or understand about them? Reflect or journal your thoughts.

**For young adults.** Reach out to a young adult and ask them about one of the snapshots above. Invite them share a story or example about a topic has impacted them personally.

**For your congregation.** What's your hope for your congregation's young adult ministry? Jot down that dream and commit to regularly praying for it. Also, where might your congregation need to grow in understanding young adults? With whom might you share and discuss the information in the introduction and this first chapter? Why not reach out to someone to schedule that meet-up right now?

## BRING YOUR VISION FOR YOUNG ADULT MINISTRY TO LIFE



Building on over a dozen years of research working intensively with over 40 congregations, 80 ministry leaders, and 80 young adults, *Young Adult Ministry Now* unites fresh wisdom on ministry innovation with FYI's landmark Growing Young insights to give you new ministry tools you can count on.

Learn more about resources, coaching, and consultation for your ministry at YoungAdultMinistryNow.com.

LEARN MORE ABOUT THE RESOURCES