The American Institute of Stress

HEALTH AND STRESS

Your source for science-based stress management information

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The Family of The Future: WHAT WILL LIFE BE LIKE FOR OUR GRANDCHILDREN?





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HEALTH AND STRESS

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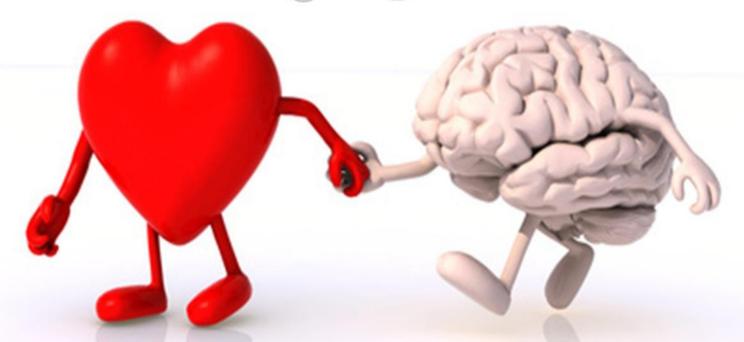
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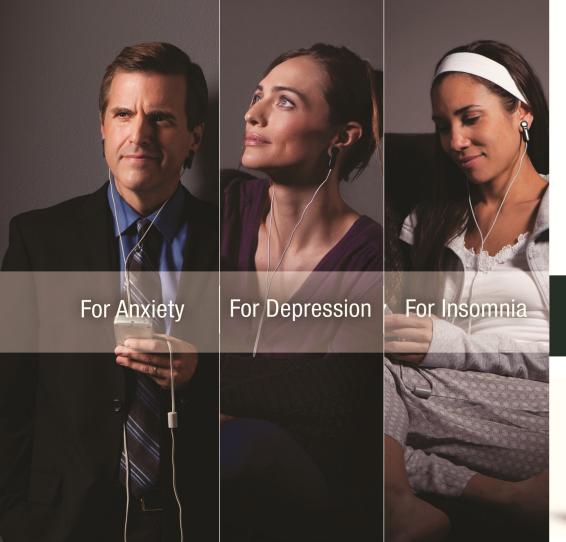
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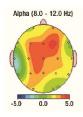
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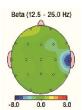
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*Kennerly R. Changes in quantitative EEG and low resolution tomography following cranial electrotherapy stimulation. PhD Dissertation, the University of North Texas. 2006; 529 pp., 81 tables, 233 figures, 171 references.



What Do You See in the Future?

By Paul J. Rosch, MD, FACP

This is the last of a series of Newsletters devoted to how and why lifestyles will likely change dramatically by 2050 due to artificial intelligence, robotics and drones, gene and stem cell therapies, the population explosion, diminished natural resources, cultural clashes, climate change, etc., etc. It is difficult to predict what will happen in three or four decades since, as Winston Churchill noted, "It is always wise to look ahead, but difficult to look further than you can see." Nevertheless, as indicated in a previous Newsletter, I believe that by midcentury, a progressive deterioration in the family as a cohesive and supportive unit will have transformed our lives more than anything else.

Fatherlessness, The Dissolving Nuclear Family And The Decline Of The West

The concept of a typical U.S. family has been a breadwinning father, caretaking mother and 2 or 3 obedient children. Parents and close relatives taught and practiced the cultural traditions of their forbears, such as respect and caring for the elderly, and provided support and a safety net when there were problems. Adherence to the 10 Commandments, the Golden Rule and religious beliefs were inculcated at an early age, as well as the importance of regular attendance at houses of worship. Role models tended to be relatives, historical figures or celebrities who epitomized the most desirable

attributes. For boys, this was apt to be physical prowess, intelligence and the ability to achieve financial success. For girls, it was finding ways to be more attractive, proficiency in cooking, cleaning, caretaking, sewing and other skills or qualities that would make a wife more valuable and desirable. Divorce, substance abuse, teenage pregnancy and juvenile crimes were uncommon, and intermarriages between people of different races or religions were discouraged.

The vast majority of current senior citizens who grew up in such an environment preserved time-honored traits and customs when establishing their own families, as did many of their children. However, the composition and characteristics of families began to change significantly after 1950, and especially during the past three decades. As a result, there is growing concern about the future, since significant disruptions have already taken place, and more are forecast. Today, a family is defined as any number of adults and children living to-

gether, regardless of their relationship. Fatherlessness is a major problem that has worsened with the advent of multibillion-dollar welfare programs that encourage frequent and illegitimate reproduction rather than long-term planning. For women under the age of 30, more than half of all babies are now being born out of wedlock. One in three children lives in a home without the physical presence of their biological father and millions more have dads who are physically present, but emotionally absent or

abusive. The serious consequences of this are often unappreciated, as illustrated by the following staggering statistics:

- 90% of all homeless and runaway children are from fatherless homes.
- 85% of all children with behavior disorders are from fatherless homes.
- 80% of rapists with anger problems come from fatherless homes.
- 71% of all high school dropouts come from fatherless homes.
- 63% of youth suicides come from fatherless homes.

Although the above associations do not prove a causal relationship, many authorities fear that if the above trends continue and fatherless families increase, it spells the doom of Western Civilization.

There is nothing new about this observation. In his historic 1776 masterpiece, The History of the Decline and Fall of the Roman Empire, Edward Gibbons identi-



fied the five major causes of its disintegration as:

- 1. The disruption and deterioration of family life.
- 2. Increased taxation.
- 3. An insatiable craving for pleasure.
- 4. An unsustainable buildup of armaments.
- 5. The decay of religion.

The U.S. is currently experiencing all of the above, but the breakdown of the family may be the most important. The first century Roman philosopher Seneca, actually warned his countrymen that the Empire would fall because "They divorce in order to remarry. They marry in order to divorce." What he referred to was the most common reasons for divorce were lust for a different mate, having an unfertile wife or a prospective wealthy one. Divorce was simple, since

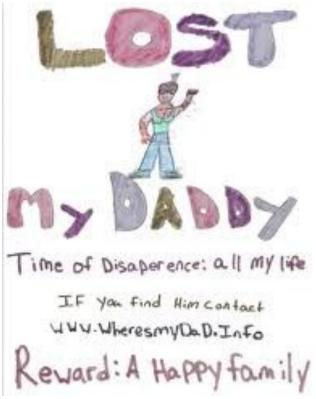
it could be initiated by either party verbally or in writing, and did not require religious or state approval. The wife's original dowry had to be returned to provide a resource for her remarriage, but any children remained with their father. This often caused problems because of rivalry for property and power between them and any new children by their father's next wife. Augustus, the first and most powerful Roman emperor Empire and

reigned at the time, initiated additional stricter regulations to emphasize the importance of breeding. Husbands elevated to the Senate had to have their wives' lineage scrutinized. If the husband had married "beneath his class," he must divorce and remarry. If a husband found his wife in the act of adultery, he not only had to divorce her, but had to prosecute

her within sixty days. If he did not, the husband could be prosecuted as well. Divorced women were further penalized if they did not remarry within two years. Roman families were dominated by men and were under the jurisdiction of the oldest living male, the "pater familias," ("father of the family") who managed all business affairs and property. He had absolute rule over his household and children, and if they displeased him, he could legally disown them, sell them into slavery or even kill them. Only the pater

familias could own property, and regardless of their age, his sons were restricted to an allowance to manage their households until their father died. Sons were much more important than daughters because Romans placed great value on perpetuating the family lineage. If a father had no sons, he could adopt one, usually a nephew, to continue the family line.

It is not difficult to understand why these edicts caused numerous problems,

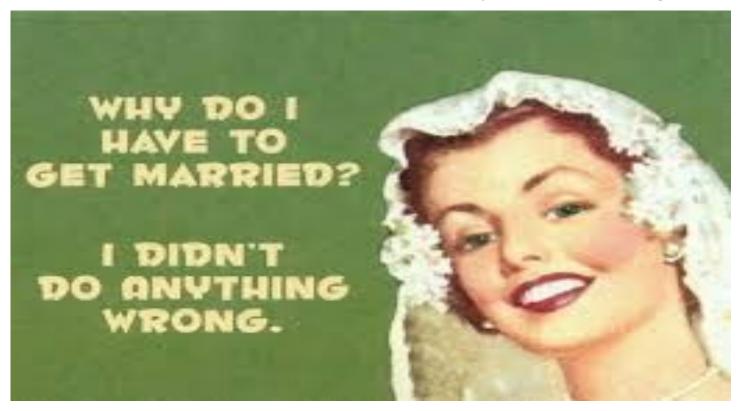


especially when the pater familias was very aged or senile, and this practice faded away. Changes accelerated as women became more liberated and less dependent on their husbands. Wives now owned property they could sell or bequeath as they chose, and a rich wife could divorce and retain her assets. This new independence also encouraged increasing sexual promiscuity and adultery. Unlike their predecessors, these modern women were more concerned with their figures, appearance and luxuries rather than their families. As one contemporary historian noted, they no longer nursed their infants, but assigned them to wet nurses. Little time was spent with children since they were reared by slaves. As a result, sons no longer obeyed their fathers as they had done for generations. Discipline and traditional ethics disappeared as sexual promiscuity and excessive indulgence in other types of debauchery became the norm. Romans became preoccupied with creating ways to

increase sensual gratification and to make life more pleasurable by providing hot and cold running water and steam baths, and inventing reliable water clocks, cooking utensils, brushes, combs, mirrors and other gadgets. Many attributed this moral degeneracy to be a major contributor to the fall of the Empire.

Oswald Spengler's 1918 2-volume *The Decline of the West*, which detailed the history of 8 civilizations, viewed them as organisms that are born, mature, and then decay. Like Gibbons, he also incriminated the disruption of family life and a focus on personal indulgence as crucial factors in the deterioration of Rome, as well as other cultures. Based on these observations, he predicted that Western civilization was in its decadent phase. As he noted:

When the ordinary thought of a highly cultivated people begins to regard 'having children' as a question of pro's and con's, the great



turning point has come....This is our purpose: to make as meaningful as possible this life that has been bestowed upon us; to live in such a way that we may be proud of ourselves; to act in such a way that some part of lives....Happiness is unexpected, rare, unlikely, brief and blindly appreciated. The less men have brooded about the nature of happiness, or their right to it, the happier they have been. Happiness does not depend on money and gadgets.

That was 100 years ago, and since then, there have been more upheavals in family life; a preoccupation with inventing devices and gadgets to make life more pleasurable; and major changes in sexual standards that support his prophecy. Remember also that The Declaration of Independence does not list "happiness", but rather "the pursuit of happiness", as a fundamental and inalienable right. What our Founding Fathers intended was that you have the right to pursue joy and a happy life to the extent that it is not illegal, amoral or violates the rights of others.

Arnold Toynbee, author of the 12-volume Study of History published between 1934 and 1961 also rejected ideas of permanent progress and favored Spengler's cyclic theory. And in Aldous Huxley's 1932 Brave New World, there were no families nor the authority of a father, the most important feature of family life. All of the above and traditional human relationships had been replaced by a hedonistic pursuit of self-indulgence

and gratification in a futile attempt to achieve constant happiness. In this satirical portrayal of Utopian life in 2540, human beings were genetically created and conditioned according to a strict caste system, wherein everyone was happy with their status, no matter how inferior. This was accomplished by genetic engineering, brainwashing and the ready availability of recreational sex, tranquilizers and other drugs. Life was essentially industrialized and controlled by a few bureaucrats at the top of a World State. It is disturbing to recognize that much of this social engineering is occurring, not in 500 years, but less than 100.

As George Santayana warned, "Those who do not learn from the mistakes of history are doomed to repeat them." Some of the dramatic changes in marriages and families over the last five decades that could provide clues as to what the future may hold, include:

- In 1960, 37% of households consisted of a married couple raising their own children. This is now down to just 16%, less than half.
- In 1960, 65% of Americans aged 18 to 32 were married compared to only 26% in 2013.
- In 1960, 40% of women aged 15 to 24 were mothers with infants, but this dropped to 22% in 2013. The median age at first marriage is now 29 for men and 27 for women, the highest in modern history.
- In 1960, American women had an average of 3.2 children, whereas it is now 1.9. This is below the 2.1 needed to replace their parents in the population.

• In 1960, unmarried women accounted for 5% of births, compared to 41% in 2011. There are significant racial differences since this represented 72% of births for black women, 53% for Hispanics and 29% for white women. Education is also a factor since only 9% of new mothers with a bachelor's degree, regardless of race, were unmarried when they gave birth.

The composition of families has also changed. In 1980, just 7% of all U.S. marriages were between spouses of a different race or ethnicity. In 2010, that more than doubled to 15% of all new marriages. Asians (28%) and Hispanics (26%) were most likely to "marry out", compared with 17% of blacks and 9% of whites. Almost half (46%) of young (age 18 to 29) people have a step sibling. To illustrate just how rapidly this has increased, it is only 23% for those aged 50 to 64 and just 15% for senior citizens. Some 3 million, or over a third, of LGBT (lesbian, gay, bisexual and transgender) adults have had a child. For women under age 50 who live alone or with a spouse/partner, about half (48%) have a child younger than 18, as do 20% of LGBT men. As Spengler emphasized,

"When the ordinary thought of a highly cultivated people begins to regard 'having children' as a question of pro's and con's, the great turning point has come." It has already come for us since one of the most dramatic changes has been the increased number of American women who have decided to never have children, which has doubled since 1970. This is particularly evident in millennials (born 1985 to 2005), who cite the following reasons:

- Not financially feasible, especially if you have student loans. Can hardly support myself now much less pay for my children's college
- My career is my top priority at present
- Fear of passing down mental health problems like depression
- Possible serious toll of pregnancy, changes in my body, attractiveness
- No maternal instinct, especially since most children are now irritating
- Don't want to bring kids up in a cruel and overpopulated world
- Children don't fit into every lifestyle, especially if you like to travel a lot
- Many say "I don't want kids because I just don't. I shouldn't have to explain my reasoning, or even have a reason at all: my body, my choice."

The Explosion Of Interest in Pornography, Female Sexuality And Robotic Sex

More men are also sacrificing family life for hedonistic lifestyles and particularly instant gratification, so it is not surprising that porn sites attract more visitors each month than Netflix, Amazon and Twitter combined.

According to Alexa, YouPorn, a free pornographic video sharing website, is now one of the 100 most accessed websites in the world. It was launched in August 2006, and by November 2007, it was the highest-ranked adult website and was adding 15 million new users each month. As of February 2013, it was the 83rd most popular website overall although several other sites now have higher rat-

ings for certain types of porn. The decision not to have children has increased rather than decreased the desire to be promiscuous, particularly in younger women taking birth control pills. 12% of girls age 14-15, have had vaginal intercourse, as have 33% of 16-17-year-olds and more than two out of three for those 18-19. Sales of sex toys have steadily escalated at 6%/year, skyrocketing after the February 2015 release of the movie 50 Shades of Grey stimulated interest in exploring and spicing up sexual relations. Recent surveys reveal that:

- 35% of all internet downloads are related to pornography
- 25% of all search engine queries are related to pornography, or about 68 million search queries a day
- Search engines get 116,000 queries daily related to child pornography
- The most popular porn site is getting
 4.4 billion page views per month
- 34% of internet users have experienced unwanted exposure to pornography through pop up ads, misdirected links or emails



- Every 39 minutes a new pornography video is created in the U.S.
- About 200,000 Americans are addicted to porn
- 70% of men and 30% of women spend an average of 12 minutes on a porn site 7.5 times/month compared to 3 minutes or less for other sites
- 66% of employee work computers have visited porn sites and this increases to 100% for men in their twenties.

Statistics vary but several

studies suggest that about 75% of all women never reach orgasm from vaginal intercourse alone and require stimulation of the clitoris manually or with a vibrator. Some women don't even know what an orgasm is and confuse it with the antecedent pleasurable buildup. 44% of women aged 18 to 60 have used a vibrator, and 78% were married or in a relationship when they did, so they were either not

- Every second, \$3,075.64 is being spent on pornography on the internet and Americans spend \$15 billion annually
- Every second, 28,258 users are watching pornography on the internet
- Every second, 372 people are typing the word "adult" into search engines
- 40 million Americans regularly visit porn sites and one in three are women

receiving what they desired or found it increased their arousal, desire, lubrication or ability to have an orgasm. Single career-oriented women may be attracted to sex toys because they prefer them to time-consuming relationships with others that may not be as rewarding. 20% of women masturbate at least once a week and 60% of these own and use a vibrator. It has been proposed that chemical messengers that flood the body during orgasms have a variety of beneficial health effects. Studies claim that women who have two orgasms a week live up to 8 years longer and are 30% less likely to

develop heart disease than those who don't enjoy sex, and that orgasms also increase the body's immune system's ability to prevent infections by up to 20%. Small wonder that there is now an enormous selection of dildos in different sizes and shapes to stimulate the clitoris or G-spot,

or provide a rhythmic thrusting for "deep penetration that will mimic a lover."

There's nothing new about this either. According to *The Technology of Orgasm: 'Hysteria,' the Vibrator, and Women's Sexual Satisfaction*" (Johns Hopkins Press, 1999), the first electromechanical vibrator was patented in 1880 to automate a function that doctors had long performed manually to induce an orgasm in order to relieve depression, fatigue, forgetfulness, irritability. confusion, palpitations, headaches, insomnia, muscle

spasms, stomach upsets, and other symptoms that came under the heading of "hysteria" or "neurasthenia." These were considered to be chronic, incurable conditions, but most women felt significantly improved following the procedure. They slept better, smiled more and were often so pleased that they scheduled repeat visits and became "cash cows". Many doctors had difficulty treating patients "with their own fingers," and hailed the vibrator as a godsend, since they could achieve in seconds or minutes what could take up to an hour digitally.

Vaginal massagers became so popular, that by the turn of the century, there were at least two dozen models available to the medical profession. There were musical vibrators, counterweighted vibrators, vibratory forks, undulating wire coils called vibratiles, vibrators that hung

from the ceiling, vibrators attached to tables, floor models on rollers and portable devices that fit in the palm of the hand. They were powered by electric current, battery, foot pedal, water turbine, gas engine or air pressure, and pulsated at speeds ranging from 1,000 to 7,000 impulses per minute. Prices ranged from a low of \$15 to \$200 and they were advertised in popular periodicals like Women's Home Companion, Needlecraft, Modern Priscilla, McClure's Magazine and the Sears-Roebuck catalog as "aids that every woman appreciates," and promised that "all the pleasures of youth ... will

throb within you." Vibrating massagers were also recommended by the Merck Manual and other medical textbooks, but they were rarely shaped like dildos, since massage was presumably applied externally to relieve medical complaints rather than promote pleasure and orgasms.

While the diagnosis of hysteria slowly faded and disappeared in 1952, home vibrators only grew in popularity. They became more portable owing to the increased use of lightweight materials such as aluminum and plastic. They were also more colorful, with many of their designs extending onto the decorative packaging, which promoted them as beauty products. Alabama's 1998 anti obscenity law banned the distribution of "any device designed or marketed as useful primarily for the stimulation of human genital organs for anything of pecuniary value." In 2007, the Supreme Court refused to hear adult-store owner Sherri Williams' case challenging the constitutionality of laws that prohibited the sexual use of vibrators in other states such as Massachusetts, Louisiana, Texas, and Virginia. She told reporters, "My motto has been they are going to have to pry this vibrator from my cold hand" and she prevailed. A 2008 Federal Appeals court ruled that banning sex toys violated the Constitution's Fourth Amendment on the right to privacy. Essentially, it was just another form of masturbation. Possessing a vibrator is still illegal in Alabama unless you have a doctor's note. But what would be listed as a diagnosis? And could it qualify as a medical expense?

Although men have much less difficulty in reaching a climax, those that do also have a wide variety of sex toys and medications that allow them to have

more frequent and pleasurable sex. Love dolls that facilitate penile penetration of various orifices have become increasingly popular for all men regardless of their sexual prowess. These vary from inflatable plastic or rubber female figures costing a few hundred dollars, to high quality silicone and fiberglass manneguins with breasts, pubic hair and other features that look and feel real and sell for 10,000 -\$20,000 or more. Dolls can be customized to your exact specifications with respect to skin, hair and eye color, bust and nipple size, as well as movable joint and fingers to allow any position you prefer. They also come with a selection of clothing (naughty nurses, sexy secretaries, bikinis, scanty underwear) and other accoutrements to avoid the embarrassment of visiting a lingerie shop. One man missed his ex-girlfriend so much that he paid \$18,000 to recreate her as a life-sized replica based on photographs, although he specified that she should have bigger breasts. Many men have formed permanent attachments of 10 or more years with their new "mate" or even attempted to marry them. Others have two or three dolls with one representing a wife and the others mistresses, and some have up to ten sex playmates or multiple heads to provide variety.

Artificial intelligence now allows dolls to talk dirty, answer questions à la Siri, change facial expressions to reflect feelings, and walking may follow. There are also life-like male dolls with magnet based interchangeable heads that have a 7" oral capacity and different sized penises. Some predict that because these new versions are so satisfying, realistic and always available, they will soon replace human sex partners. And because

a robot is not a person, there is no need to lie to a spouse or feel quilty about what you are doing, or worry about contracting STDs. The same holds true for augmented virtual reality headsets like Oculus Rift, Samsung Gear VR and Google Cardboard, which not only stream a 3D stereoscopic video, but allow you to feel the same emotions as any of the characters on the screen. This was prophesied by Aldous Huxley's "feelies" in his 1931 Brave New World, in response to the new "talkie" movie pictures. In addition to seeing and hearing them, you sit in a seat equipped with special knobs, which when grasped, transmits the sensations of these film stars to your own nervous system so that you experience exactly what they are feeling. In this 2540 version of Utopia, promiscuity is encouraged since everyone is urged to have as much sex as they want with anyone and anywhere. Thus, when you watch a couple making love on a bearskin rug, you will experience not only their orgasms, but feel every hair of the bearskin on your own body. Sex in a helicopter was another popular "feelie", but virtual reality has accomplished this more than 500 years sooner than Huxley predicted. Over a quarter of internet searches for virtual reality are related to pornography that will almost certainly be used for sex and this will undoubtedly escalate.

Futurists believe that virtual reality and robotic sex will become the norm. One predicts that as early as 2025, many wealthy or high income people will begin to have relationship-free robotic sex as will others as soon as they can afford it. By 2030, most people will enjoy some form of virtual sex as frequently as they

browse porn today. By 2035 the majority will own sex toys that interact with virtual reality, and sex with robots will exceed sex with humans in 2050. The 2014 Love and Sex with Robots conference in Portugal, which attracted 40 academics who presented their research on robotic sex, suggested this is likely to happen within the next two decades The second conference in Malaysia scheduled for last November was suddenly canceled due to local pressure. As one official explained "It is not our culture" and it has been rescheduled.

Where Do Teenagers Get Sex Education And Is College Worth It?

Adolescents as well as children increasingly get answers to their questions from the Internet via Google and other search engines that link to thousands of sites. Only the top ten or so are usually accessed, a few of which are clearly indicated as advertisements. Critics claim that others enjoy a high ranking not because of popularity, but bias or financial rewards that are undisclosed. Wikipedia, which is usually featured, claims to have credibility because anyone can edit it, but it is also heavily influenced because of prejudiced editors and paid public relations professionals who do not disclose their conflicts of interest. The majority of children and teenagers get their information and answers about sex from porn sites because it is not available elsewhere. Sex education usually starts around grade 5 so that girls will know what to expect when menstruation starts. However, less than half the states mandate sex education, only 13 require it to be medically accurate and fewer

than half of high schools and only a fifth of middle schools teach all the 16 components the Centers for Disease Control and Prevention recommends as essential. These deal mainly with the use of condoms, other methods of birth control, abstinence and information on sexually transmitted diseases. There is nothing about sexual satisfaction. Peggy Orenstein, author of Sex & Girls: Navigating The Complicated New Landscape, spent 3 years recording the experiences of young women in high school and college. As she noted in a recent interview:

Even the most comprehensive classes generally stick with a woman's internal parts: uteruses, fallopian tubes, ovaries. Those classic diagrams of a woman's reproductive system, the shaped like the head of a steer, blur into a gray Y between the legs, as if the vulva and the labia, let alone the clitoris, don't exist. Imagine not cluing a 12-year-old boy into the existence of his penis! And whereas males' puberty is often characterized in terms of erections, ejaculation, masturbation and the emergence of a nearunstoppable sex drive, females' is defined by periods and the possibility of unwanted pregnancy. When do we explain the miraculous nuances of their anatomy? When do we address exploration, self-knowledge? . . . Girls hear that they're supposed to be sexy, they're supposed to perform sexually for boys, but their sexual pleasure is unspoken. . . Everything from bad sex to low selfesteem can be traced back, in

part, to our failure to teach girls how to achieve and value pleasure in sex. . . . Only about a third of girls between 14 and 17 reported masturbating regularly and fewer than half have even tried once. When I asked about the subject, girls would tell me, "I have a boyfriend to do that," though, in addition to placing their pleasure in someone else's hands, few had ever climaxed with a partner.

President Obama's 2017 budget removes all federal funding for abstinence education since the nearly \$2 billion spent on it over the past quarter-century has failed miserably. In contrast, Planned Parenthood, which receives over \$500 million/year in Federal funding, often encourages exploring porn sites that discuss topics like oral sex and anal sex that are usually taboo.

Oral sex, previously practiced primarily by homosexuals and prostitutes, has increased dramatically and is no longer predominately performed on males. A recent survey found that 58.5% of women aged 18-19 had performed oral sex on a male partner in the previous year and 58.0% reported that they had received it from a male partner during the same time period. Approximately 33%-59% of high school teens, and more specifically, 7% – 24% of adolescent virgins, also report that they have either given or received oral sex. Some may have thought it was safer than penile vaginal penetration, but oral sex has a high risk of disease because of direct transmission of bodily fluids into and on the mouth. Over 3 million American teenagers are now infected with one or more sexually transmitted infections each year, including both bacterial (gonorrhea, chlamydia) and viral infections (herpes, HIV).

There has also been a spike in anal sex. In 1992, 16% of women aged 18 to 24 said they had tried anal sex. Today, according to an Indiana University study, 20% of women 18 to 19 have, and by ages 20 to 24 it's up to 40%, despite the fact that 70% reported pain. As one psychologist explained, "College women are more likely than men to use their partner's physical pleasure as the yardstick for their satisfaction, saying things like 'If he's sexually satisfied, then I'm sexually satisfied". Studies in younger women confirm that their partner's pleasure has become the criterion for sexual satisfaction rather than their own gratification and enjoyment.

Thus, a college education doesn't seem to help women enjoy life more, and many doubt it has other advantages or is even cost effective. Tuition and other ex-

penses have skyrocketed due to government loans and colleges and universities have exploited this. The cost of a college education has risen four times that of the national economy and much more than the increased costs of health care. The average cost of tuition and fees for the 2015-2016 school year was \$32,405 at private colleges, \$9,410 for state residents at public colleges, and \$23,893 for out-of-state residents attending public universities. During the 2012-13 school year, 149 colleges and universities in the U.S. charged at least \$50,000 per year for tuition, fees, and room and board. There is now over a trillion dollars in student loans, which is greater than credit card or auto loan debt.

Many more college students are now graduating with debt that is much like graduating with a mortgage but no house, since all they receive is an inferior education. Today's students study many hours less than students a generation ago but they are receiving higher grades. This is also due to government creating perverse



incentives. Colleges and universities are under increased pressure to admit more and more students, many of whom are poorly qualified or unqualified. Many will drop out after a few semesters with debt but no degree. Others will plod along piling up more and more debt, and eventually earning a degree, but not in four years but six or seven. Those who majored in gender studies, women's studies, ethnicity studies, cinema deconstruction or other current academic fads might just as well head straight to the unemployment office after graduating, rather than wasting time seeking a job. As one critic summed it up, "We are lending money we don't have to kids who can't pay it back to train them for jobs that don't exist."

Student loans are also much less likely to be repaid than credit card, auto loan and mortgage debts. The government is now flooded with appeals to have student loans forgiven on the grounds that schools deceived them with false promises of a well-paying career. Over the past six months, more than 7,500 borrowers owing \$164 million have applied to have their debt expunged under an obscure federal law that had been applied only in three instances before last year. Officials believe that the cost of forgiving student loans could ultimately be billions of dollars. Since the law doesn't specify what proof is needed to demonstrate that a school committed fraud, the Education Department has begun a lengthy study to set clear rules, including when it can pursue colleges and universities to reclaim tuition funds. It is likely to be a long drawn out legal battle.

Many college students find trouble because they are confused when they have to select a major, and are uncertain as to what they want to do after graduating, or where their talents lie. They have no parents or older relatives who can guide them, and these potential role models have been replaced by fictional characters like The Terminator and Superwoman. Others are seduced by unrealistic promises and a distorted view of what to expect. To investigate this, researchers recently asked college students two questions: What are the real marketplace earnings in the outside world? And what do they expect to earn at 30 years old? The students were then given real-world data and asked to answer the second question again. In general, they had grossly underestimated how much an average male without a college degree would earn by almost \$10,000 a year, and overestimated what an average male with an economics degree would earn by almost \$35,000 a year. The business/economics majors revised the estimate of their own expected future earnings downward by an average of \$28,540, and 12% of all students changed their intended major after seeing the real world data.

The depressing conclusion to all of this is that things are getting worse rather than improving and there is no solution in sight to prevent or remedy educational failure, fatherlessness, and our preoccupation with hedonistic pursuits. Much or all of this stems from the dissolution of family life, and based on history, does not bode well for the future of Western Civilization. Staytuned!

Paul J. Rosch, MD, FACP Editor-in-Chief



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