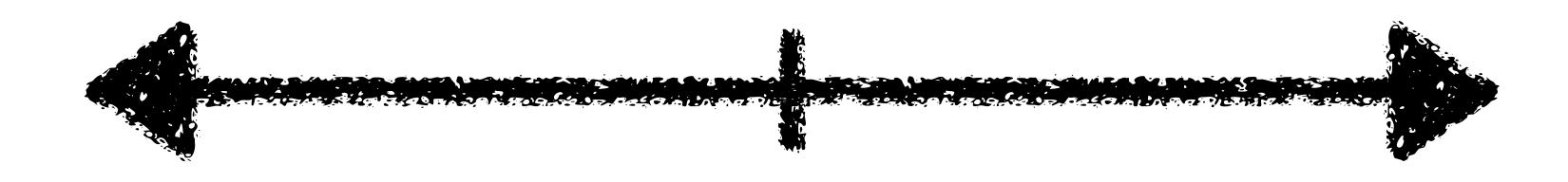


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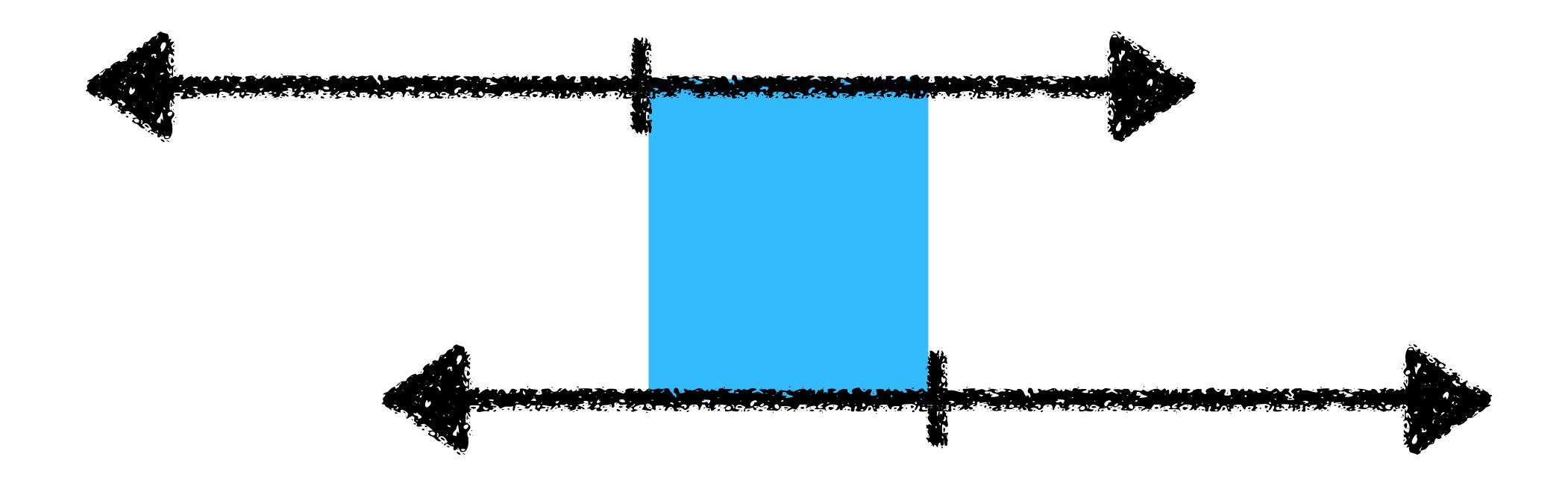
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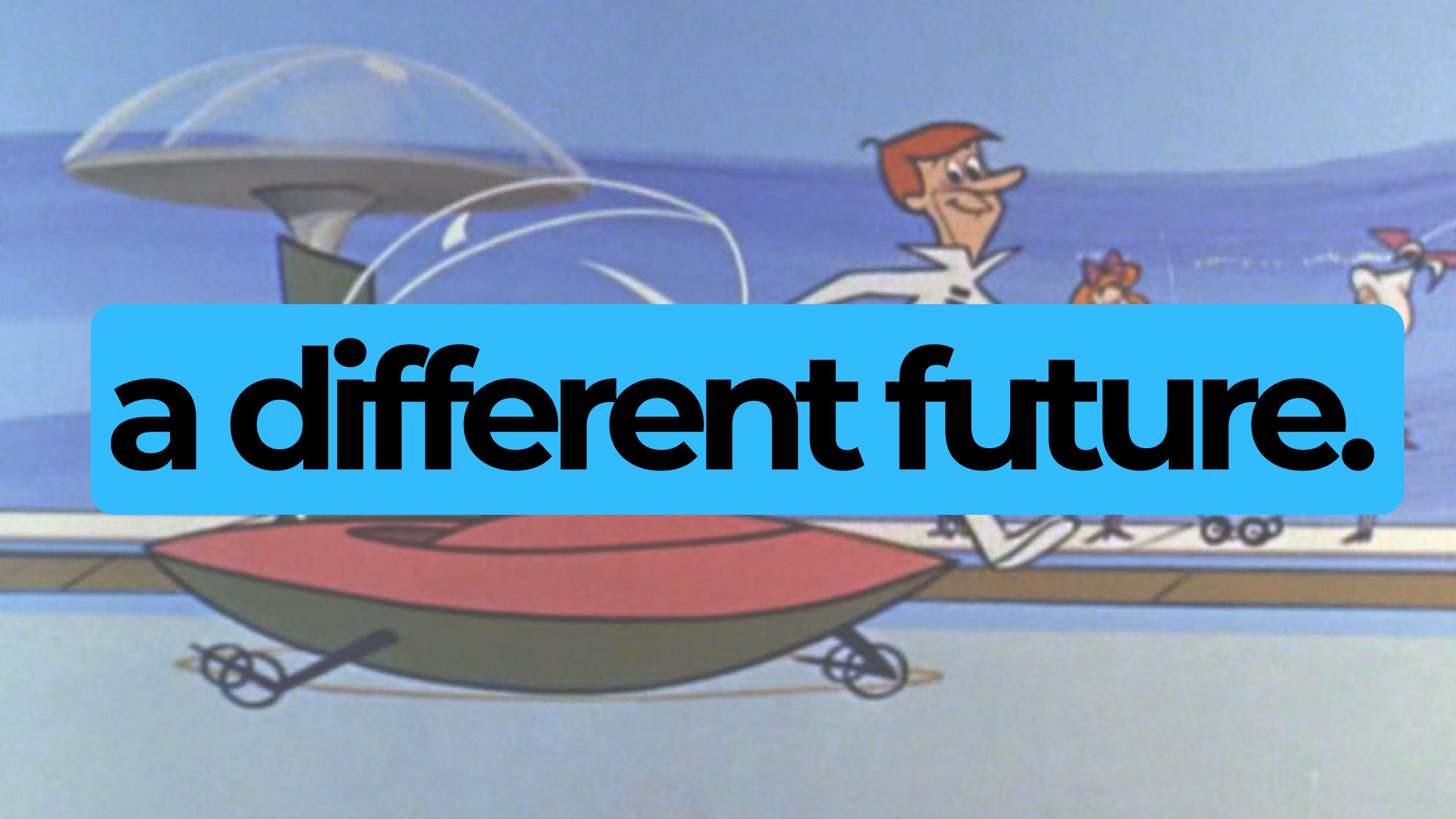








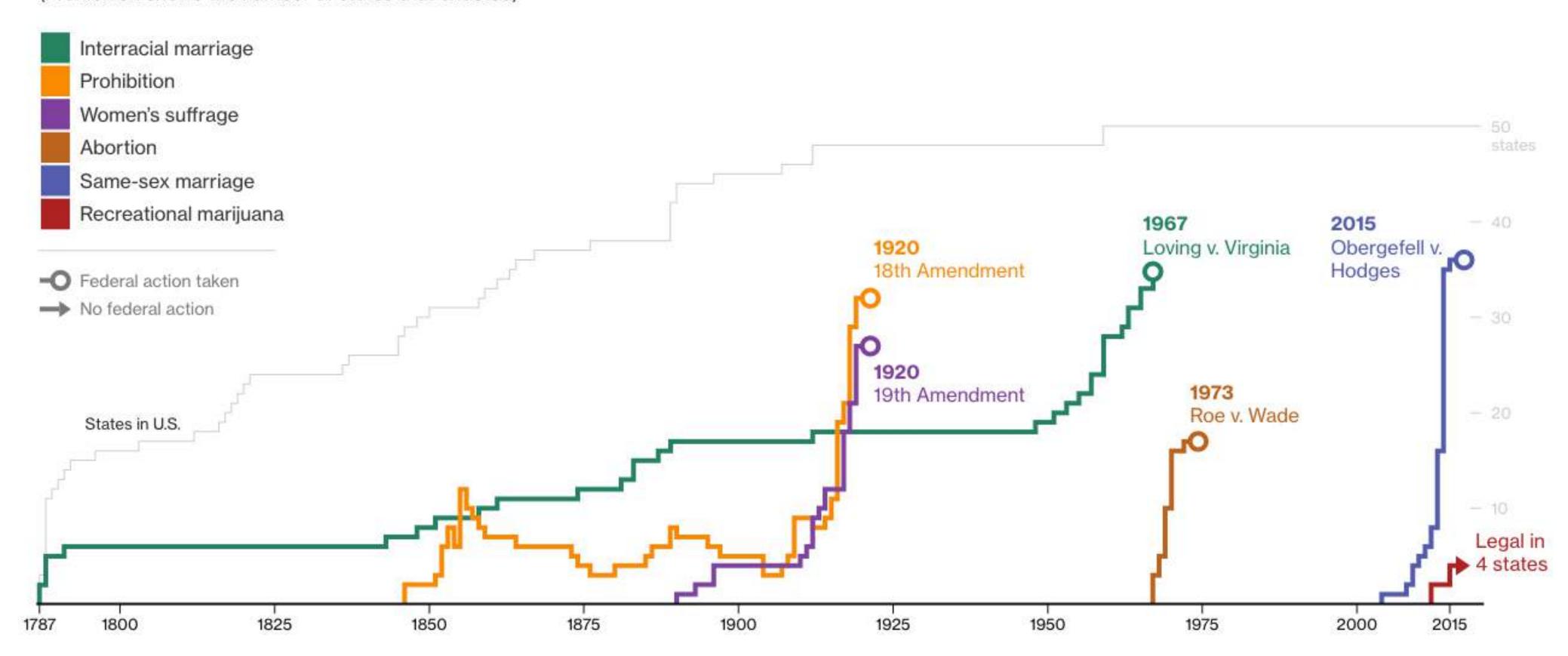






Tracking the Pace of Social Change

Number of states that have removed a ban, by year (Prohibition shows the number of states that enacted)

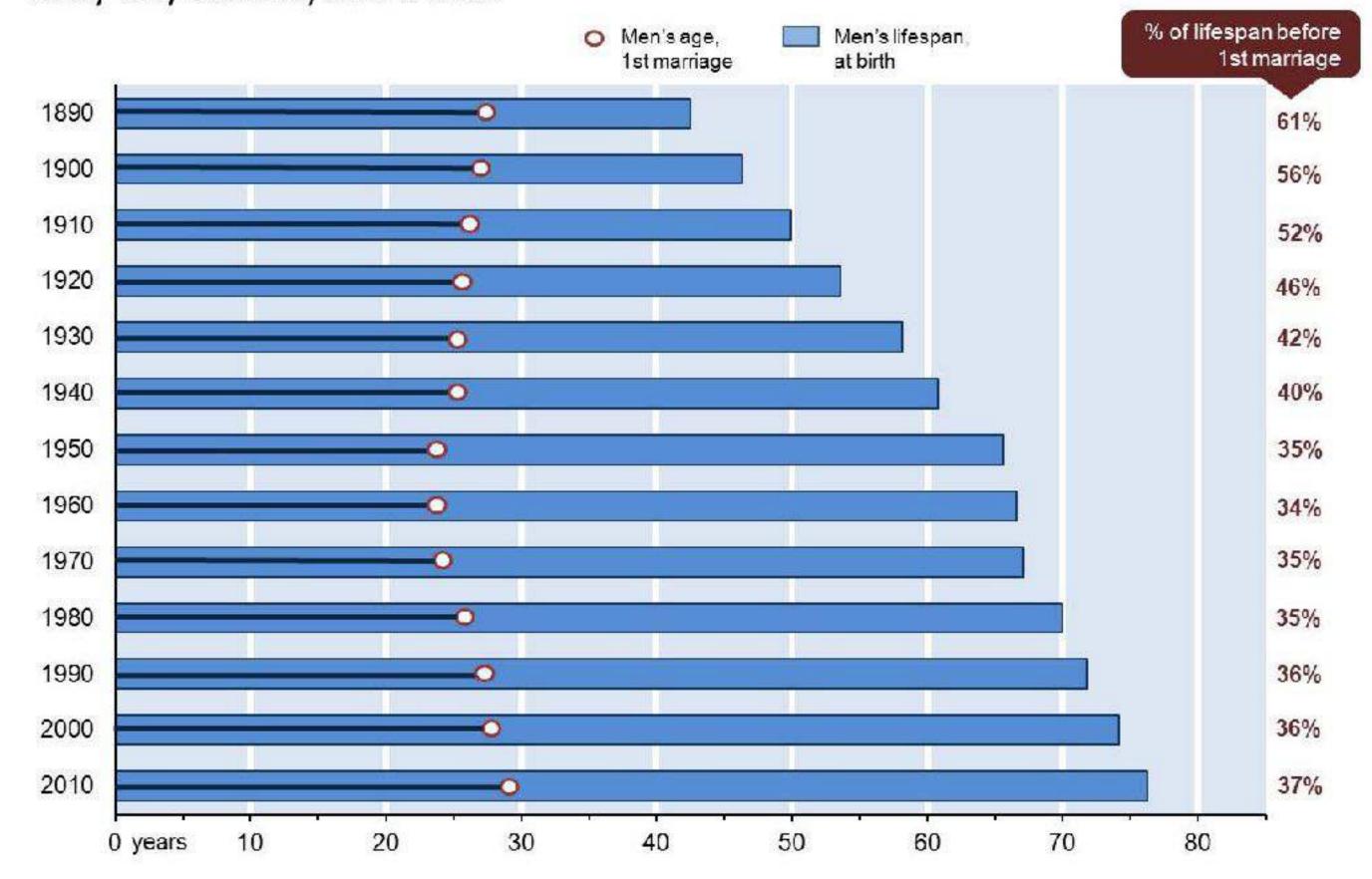


change happens fast



Marrying older, but sooner?

In 1890 men waited over half of their lifespan before marrying. Today they wait only over a third.



Source: For median age at first marriage, U.S. Census Bureau, Decennial Censuses, 1890—1940, and Current Population Survey, Annual Social and Economic Supplements, 1950—2010; for life expectancy at birth, National Center for Health Statistics, 1890—2010.

family pressures.

FIGURE I. THE GREAT CROSSOVER Median Age at First Marriage and First Birth and the Proportion of First Births to Unmarried Women, 1970-2011 28 100% 90% 27 80% 26 70% 25 60% AGE IN 24 50% 40% 23 30% 22 20%

Median Age 1st Birth

Percent of 1st Births Unmarried

family pressures.

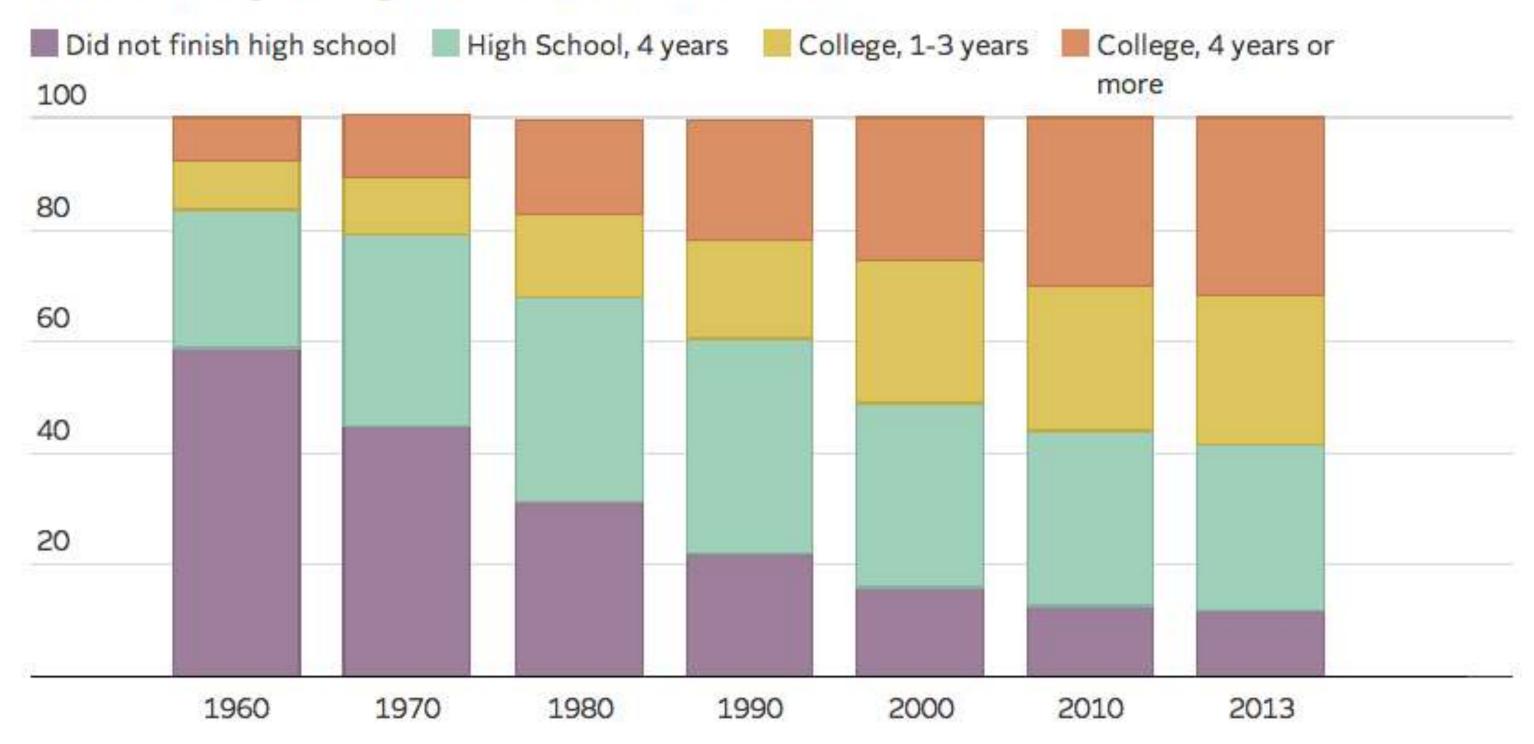
10%

Median Age 1st Marriage



The US's ever-growing educational attainment

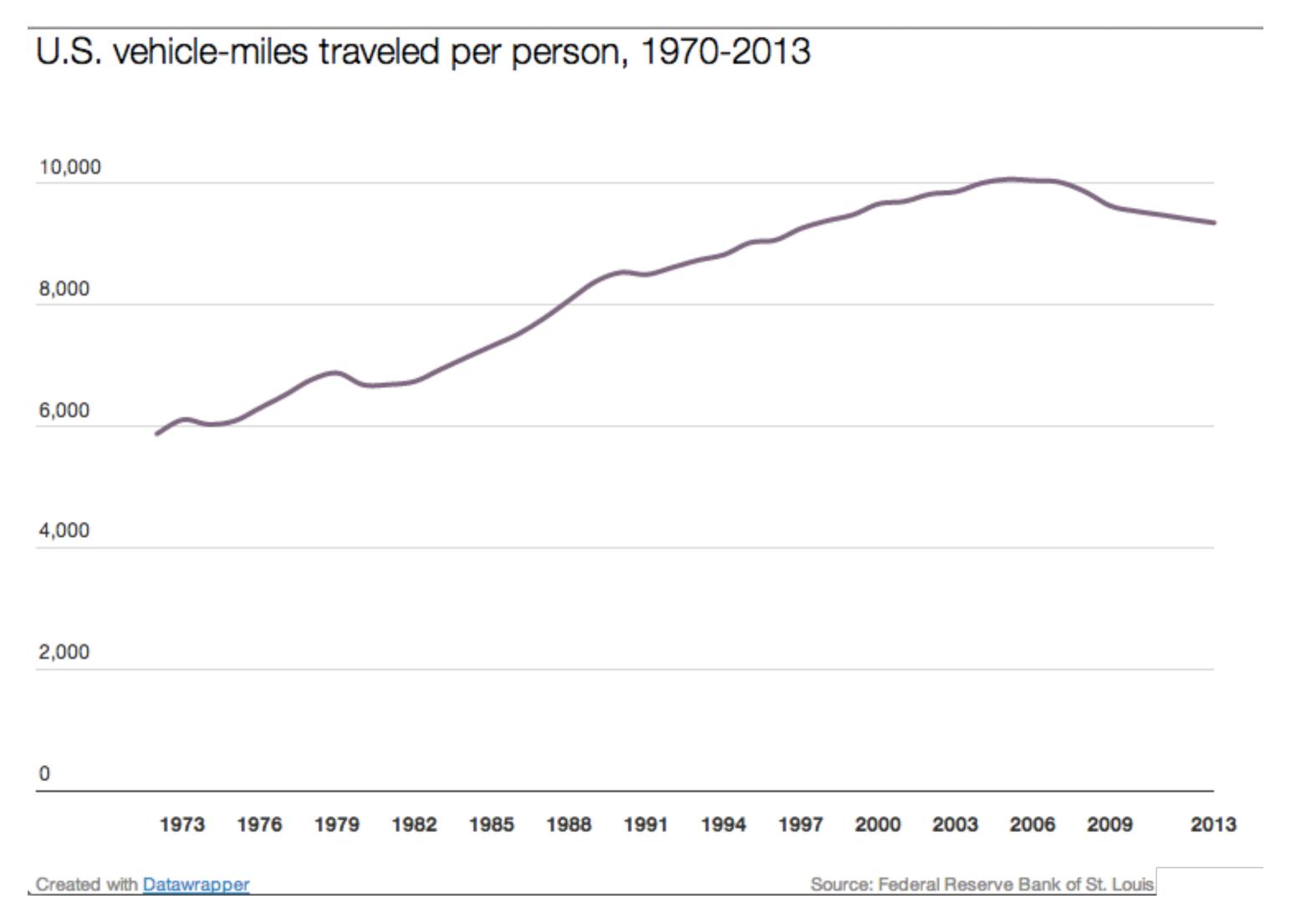
Share of adults age 25+ at given educational attainment levels



Information overload.

information overload.

WHAT CAN WE DO HELP PEOPLE NAVIGATE A LIMITLESS AMOUNT OF INFORMATION ABOUT FAITH?

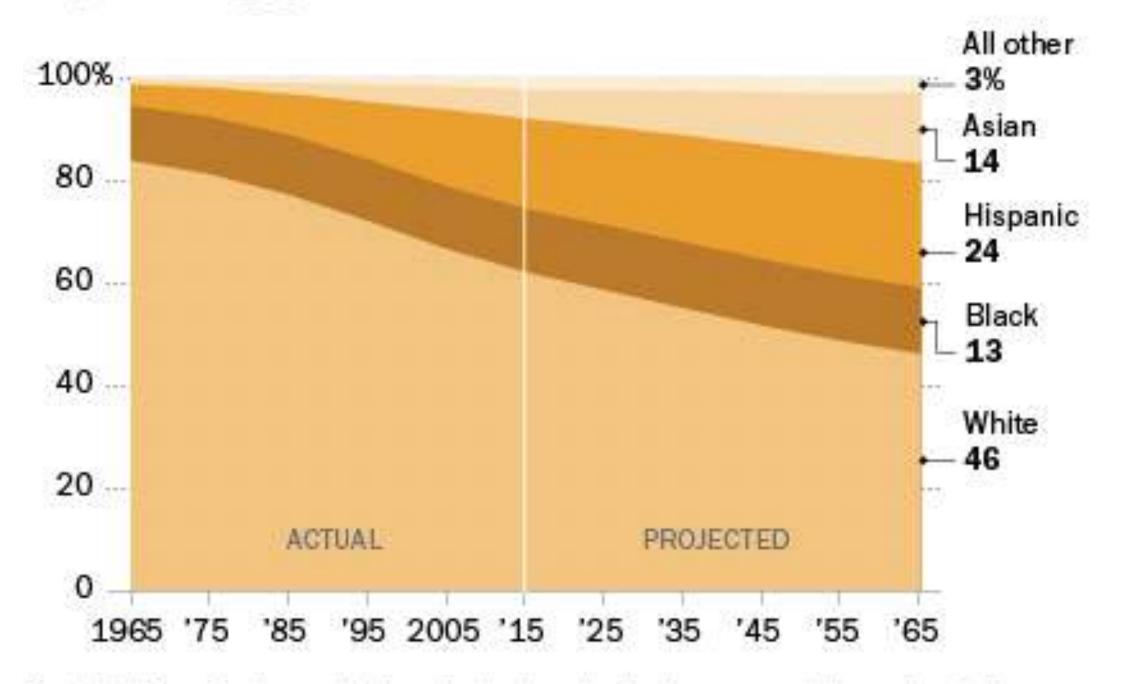


people drive less.



The changing face of America, 1965-2065

% of the total population



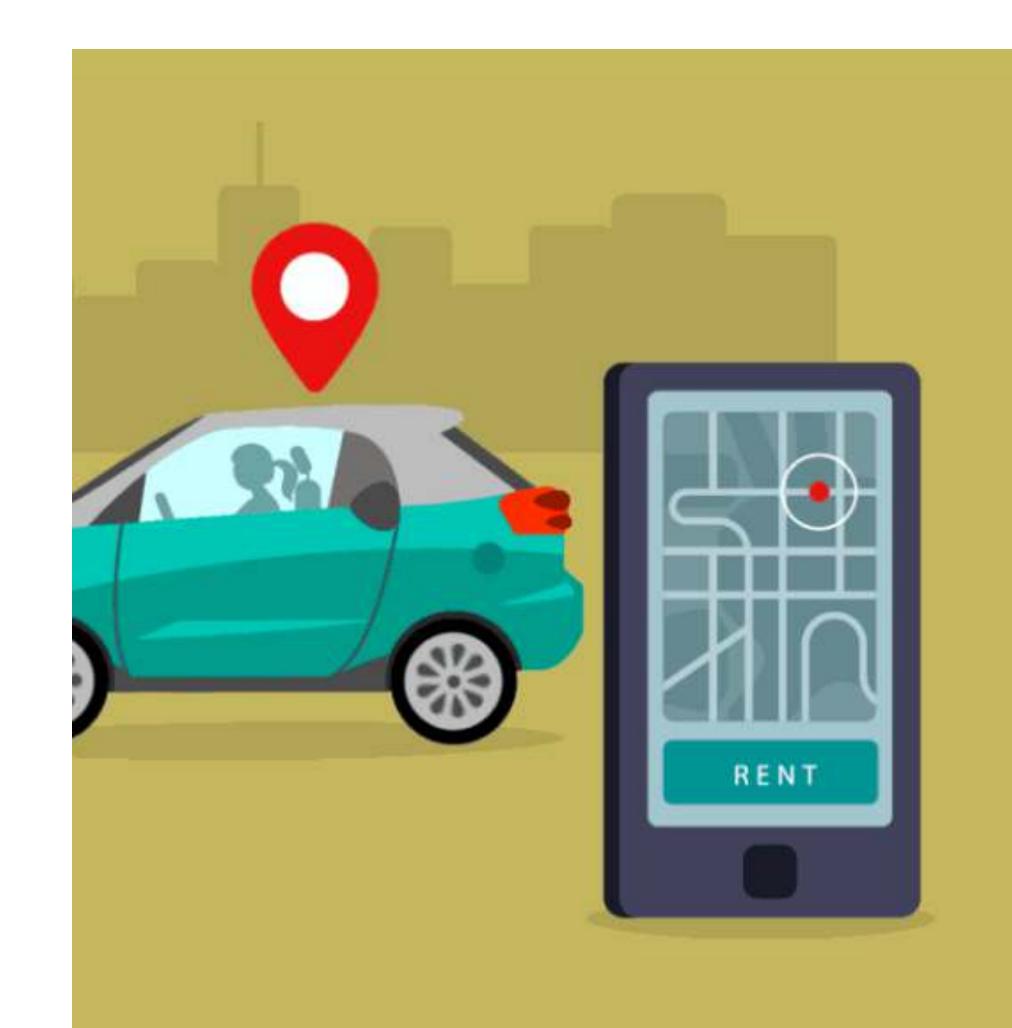
Note: Whites, blacks and Asians include only single-race non-Hispanics; Asians include Pacific Islanders. Hispanics can be of any race.

Source: Pew Research Center 2015 report, "Modern Immigration Wave Brings 59 Million to US, Driving Population Growth and Change Through 2065"

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ethic diversity.





Access, not ownership

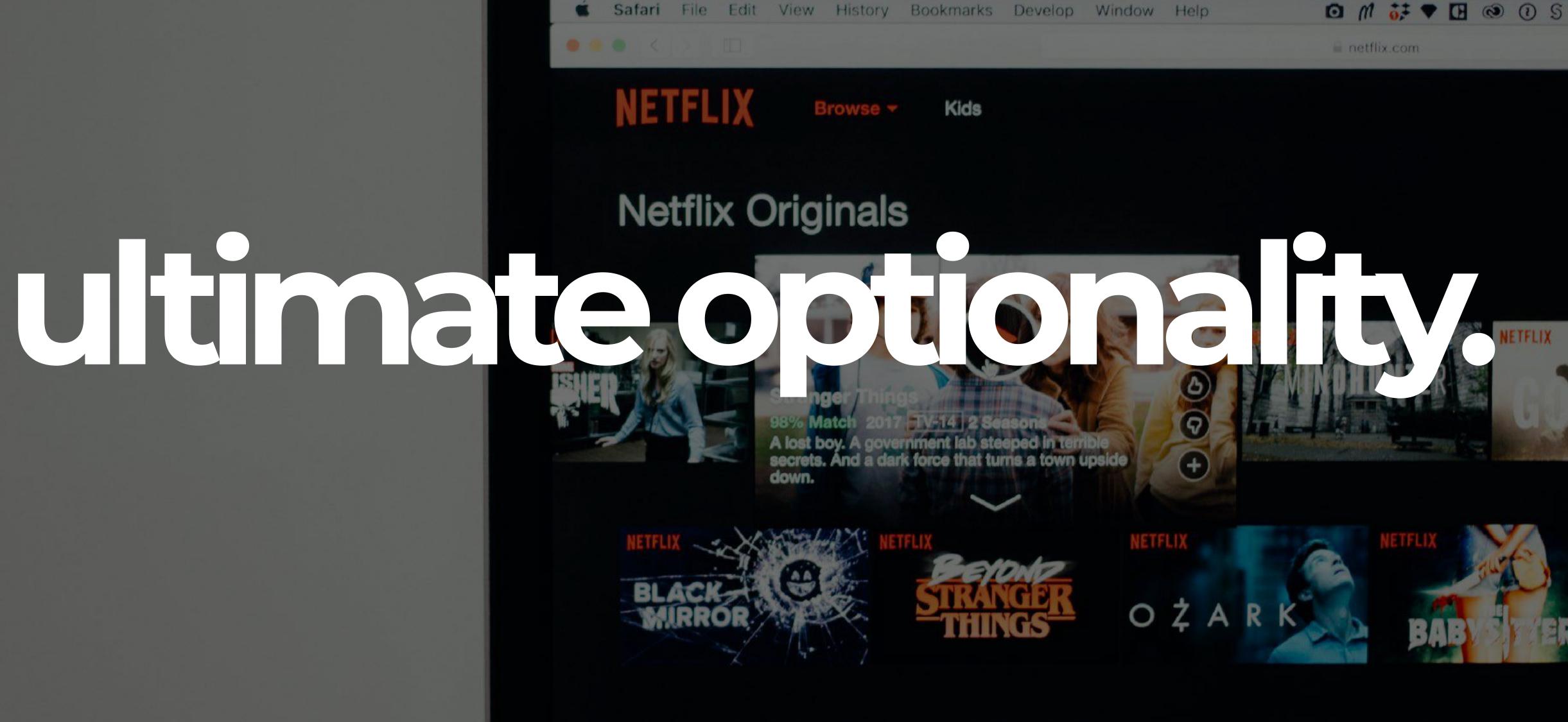
It's not just homes: Millennials have been reluctant to buy items such as cars, music and luxury goods. Instead, they're turning to a new set of services that provide access to products without the burdens of ownership, giving rise to what's being called a "sharing economy."

"25 YEARS FROM NOW, CAR SHARING WILL BE THE NORM, AND CAR OWNERSHIP AN ANOMALY."

- Jeremy Rifkin, Author and Economist

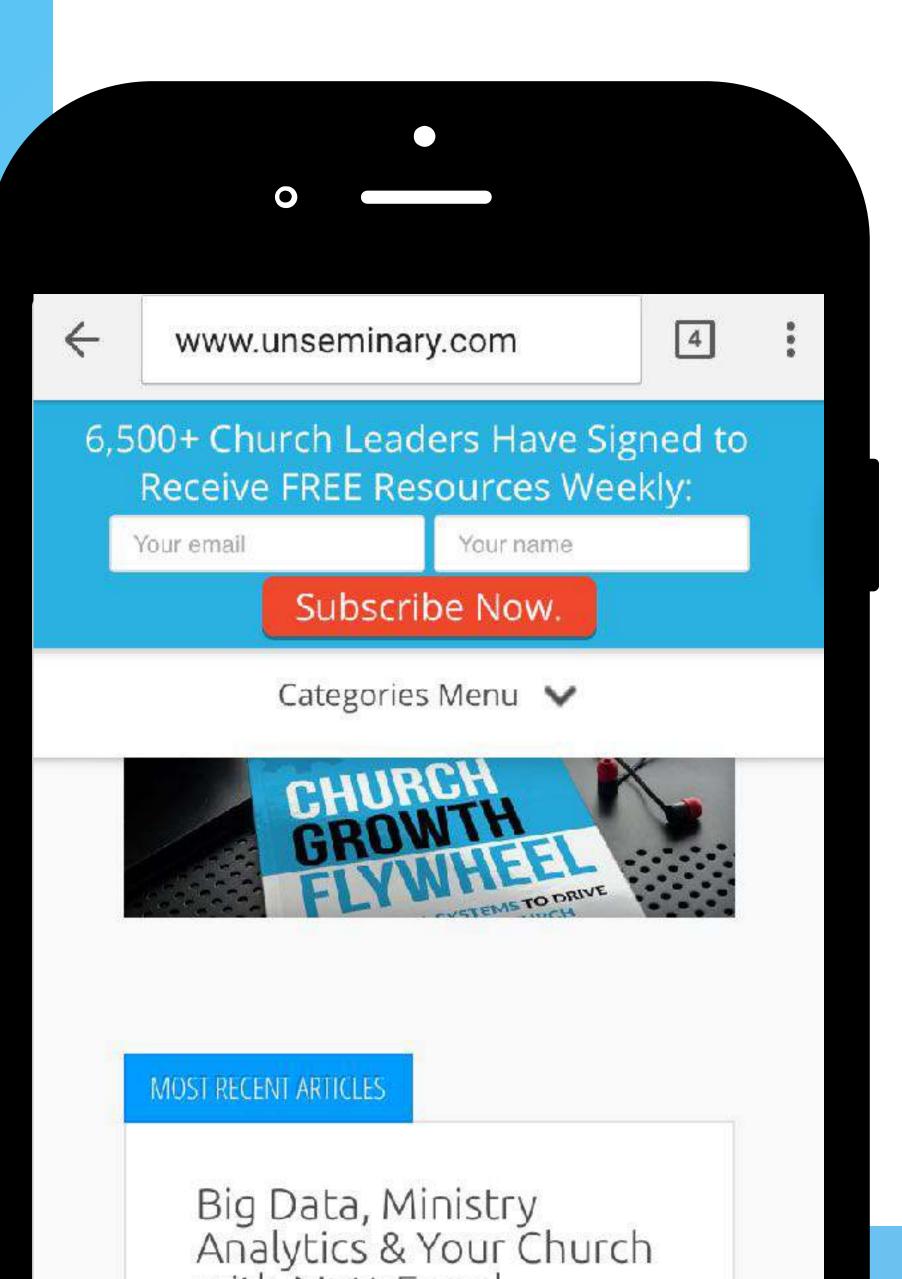
Source: Goldman Sachs Global Investment Research

ultimate optionality.



WHAT DO OUR COMMITMENT MODELS
LOOK LIKE IN A NETFLIX WORLD?





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