Character and . . .

Screen Life

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Fearless Integrity and Screen Life

Annalee R. Ward

"I'm just going to quickly check my feed." An hour later, you look up, shocked at how that time disappeared. Screens suck time, but there's an app for that! *Moment* will track your screen use, provide reminders, and help you set limits on your time and on your family's screen time. Feeling overwhelmed by the screen demands, needs to post, respond, view? Yes, ironically, there's an app for that, too! *Stop, Breathe, Think* or *Headspace* or *Calm* or any number of apps will teach you how to pause, how to clear your head, how to meditate.

Our screens—we can't live without them anymore, but living with them changes us and challenges us to be more mindful in our use of them. The tendency to think of our technology use as something apart from our identity emerged naturally enough for an older generation of digital immigrants, but for digital natives, a life lived apart from a screen seems quaint and out of touch.[1]

Subway life onscreen.

Because screens are so much a part of our lives, when it comes to thinking about character and screen life, we usually don't—think that is. Moral character may exist in the real life, but what we do on our screens seems divorced from our identity as moral beings. Not only are we spending more time on our devices, we are finding more ways to live

most aspects of our lives on them. Growing integration of the virtual and the physical blurs distinctions between the two. Habitually using these devices without thinking leaves us little ability to interact thoughtfully and reflectively with them or to be aware of what technology use is doing to us.

The articles in this issue all call for discernment in how we use our screens, all call for thoughtfulness, all raise concerns about mindless interactions. Are we alarmists? Perhaps just believers in free will and the necessity of exerting our humanity. More than dreamers, we hope we can learn to use technology appropriately, thoughtfully rather than being used by—perhaps even controlled by—the screen, but we are up against not only habits, but the technology itself. Wanting to investigate this pervasive screen life in our own use, we met together for a semester to read, discuss, and write. The result is this issue of critiques, concerns, and challenges to live out of fearless integrity as we actively engage with our screens.

U.S. Smartphone Ownership by Age[2]

92% of 18- to 29-year olds

88% of 30- to 49-year olds

74% of 50- to 64-year olds

42% of 65-year olds and older
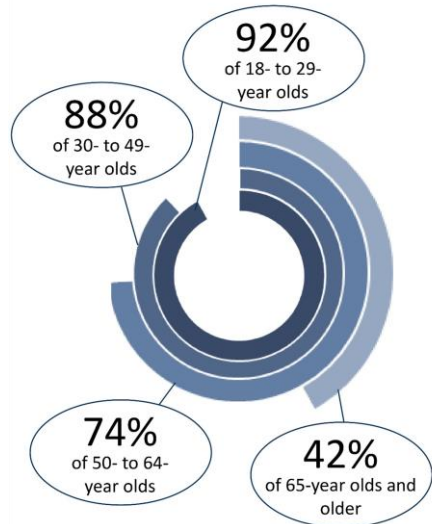
Screen Immersion: Our Way of Life?

Some newly admitted students at Harvard, so used to living life on screens, thought a private Facebook group meant no one would see it. Imagine their surprise when Harvard revoked their admission because of the nature of their posts. Free speech remains, but Harvard's policy "reserves the right to withdraw an offer. . . if an admitted student engages in behavior that brings into question his or her honesty, maturity, or moral character" (Natanson). Unreflective and habitual

engagement with technology holds dangers for character formation and virtue development, but it is widespread.

U.S. Smartphone Household Ownership by Income[2]

64%   74%   83%   93%

<\$30,000   \$30,000-\$49,999   \$50,000-\$74,999   ≥\$75,000

Annual Income
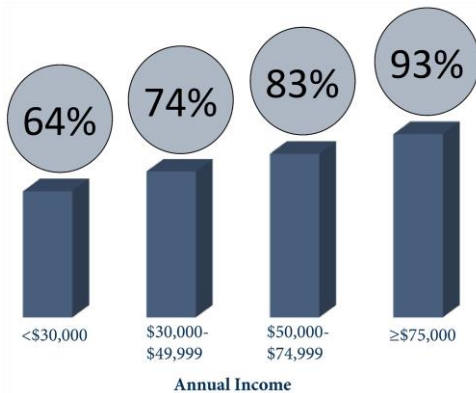
One Nielsen study reports that Americans are on their screens for almost 11 hours a day (Howard)! People are consuming media . . . and the media are consuming their "live" time. Living life both figuratively and literally attached to a screen changes people sociologically, interpersonally, and even physically, neurologically. Scan the recent academic literature on excessive screen time and one will discover concerns over social/interpersonal challenges (Martin), health related issues such as cardiovascular problems (Ford and Caspersen), weight concerns (Mark and Janssen; de Jong et al.; Wethington et al.), and sleep disorders (Goldfield et al.; Mak et al.).

This is not just a condition of the most developed countries. Although many places in the world do not have easy computer access, smartphones are increasingly enabling them to jump into screen life, as foreign as it may be to their current circumstances. As of 2016, about 75% of the world owns a mobile phone (Sui). In the United States, 92% of those who are 18- to 29-year-olds report owning a phone. And cost is apparently not a deterrent, as 64% of households earning less than \$30,000 a year own a smartphone (Smith). Smartphones dominate screen use.

Technological pervasiveness blinds us to the ways it is changing us because it is so well integrated into our lives. That happens by necessity,

by habit, but also by design, as Adam Alter explores in *Irresistible*. We are making choices, but those choices aren't always conscious. A certain addictive quality is being built into the devices we use.

The business model that drives technological development incentivizes designers and producers to create more devices and content and integrate those into our lives without stopping to ask about best practices and impact. As basic city services, bill paying, banking, and even grocery shopping can all be done via technology, our habitual use shifts to use of necessity. Couple that with growing entertainment content designed for various devices, and screens become an extension of ourselves.

This change in the way we spend our waking days also affects our character, presenting both opportunities and obstacles to a life well lived. The pace of technological change has meant little time for reflection on what is lost and what is gained. Sherry Turkle reminds us, "Computers don't just do things for us, they do things to us, including to our ways of thinking about ourselves and other people" (26). More screen use impacts us, but *how* we are changing matters and is not simplistically a matter of good or bad.

Certainly the efficiency, speed, and access to vast amounts of information have improved lives. Educational opportunities are greater because of digital life. Increased access to information about health improves lives. Democracy is more accessible. Creativity, problem-solving, and even reflexes can improve through some video games. The list of positives goes on and our love of screens grows. But there is a dark side to too much screen time.

The gap between the technology-rich and technology-poor widens.

The gap between the technology-rich and technology-poor widens. Injustice grows with the lack of access to what has become a necessity. Personally, we lose abilities to communicate face to face, and our live interpersonal relation skills decrease as we use them less and less.

One study of almost 50,000 students at 156 universities found that heavy users of the internet had more problems and fewer successes than those who used it much less. "Nonheavy users had better relationships with administrative staff, academic grades, and learning satisfaction than heavy Internet users. Heavy users were more likely than non-heavy Internet users to be depressed, physically ill, lonely, and introverted" (Chen and Peng). As usage grows, people forget or perhaps never learn about how to interact well with one another in person.

Perhaps one of the most disturbing studies to challenge the belief that more or less screen time has little significant impact comes from Jean Twenge, who has spent years studying the relationship between adolescents' use of screens and their mental health. She found that the smartphone is not just a technological advance but also a factor affecting digital natives' very health. "The arrival of the smartphone has radically changed every aspect of teenagers' lives, from the nature of their social interactions to their mental health. These changes have affected young people in every corner of the nation and in every type of household."

While previous generations lament the onset of shorter attention spans and decreased social skills, Twenge argues that the focus should instead be on the growing rates of depression and suicide. "It's not an exaggeration to describe iGen as being on the brink of the worst mental-health crisis in decades. Much of this deterioration can be traced to their phones." She concludes with an astounding assertion: "There's not a single exception. All screen activities are linked to less happiness, and all nonscreen activities are linked to more happiness." If too much screen time yields problems, changing our patterns of use requires courage and the character to follow through on changes.

> *"All screen activities are linked to less happiness, and all nonscreen activities are linked to more happiness."*
>
> *- Jean Twenge*

Fearless Integrity

Integrity   Virtue lies at the heart of excellent moral character; the virtue of integrity, understood as consistent truthfulness with practiced stewardship, is central. Living with a commitment to keeping one's word leads to trustworthiness, another key ingredient of integrity.

Stephen Carter, author of *Integrity*, posits a definition calling for the courage of one's convictions. For him, integrity means not only discerning between right and wrong, but acting on it, *and* being willing to speak out on why you acted the way you did (7). Action calls us to be not only role models of excellent character but educators to those who observe us. But virtue takes work. "Virtue is a discipline and will require both intention and practice." Jen Letherer in *Remote Virtue* further argues that we need rational engagement to demystify program content and create emotional distance (189).

Discernment   Integrity also demands discernment. There's an old-fashioned word—discern—to ferret out what's right and what's wrong, a kind of practical wisdom. God gave each one of us with the ability to discern right from wrong, gave us a conscience. Now we can ignore that conscience and it will weaken or we can sharpen it by listening to it, by reflecting on it, and by aligning our actions or decisions to our commitments.

Discernment is not the current fad of "whatever feels right for you is right for you." That is far from what we mean. Discernment draws from resources of tradition, faith, community, and wise living. We stand in the tradition of moral philosophy and moral theology that values reason, values a morality that is rooted in the One who is good and calls us to live up to the image of God in which each of us has been created.

Fearless, Risk-taking Integrity   What this journal is calling for is more than integrity, but *fearless integrity*—a kind of risk-taking courage that enables us to be consistent in living out our values, especially when it comes to screen use. This fearless integrity means we'll be the same person in public and private, willing to take risks and make sacrifices to do the right thing.

Roger Scruton argues that screen use promotes risk avoidance:

> When we click to enter some new domain, we risk nothing immediate in the way of physical danger, and our accountability to others and risk of emotional embarrassment is attenuated. . . . Accountability is not something we should avoid; it is something we need to learn. Without it we can never acquire either the capacity to love or the virtue of justice.

As we use our screens McCary Rhodes challenges us to approach them armed with a spiritual practice of "prayerful awareness," of mindfully questioning our need to use, to click, to watch the particular thing with which we're about to engage and asking if it's hurtful or helpful (126). Taking control of our screen lives can feel risky, but it is an exercise of virtue, a practicing of fearless integrity.

Taking Control: A Different Way of Life

How we think and that we think about technology matters. How we frame those thoughts also matters. Being proactive in living out our values means making choices about not using technology or thoughtfully, purposefully engaging with it.

Reject Screen Use   Rejecting technological advances and refusing to make screens a centerpiece of life is an increasingly rare choice. We see it in particular communities such as the Amish or in some "rugged individualists" who live self-sufficiently off the land. Cloistered religious communities offer refuge for others. Commenting on a retreat he took with Benedictine monks, Jonathan Taplin, author of *Move Fast and Break Things,* exclaims,

> The connectedness we all experience online is only a simulacrum of real community. And, "being human" is not "fulfilling all desires," but rather requires contemplation, discernment, and the control of our desires. We have built and are building a world where that is less and less possible. (Dreher)

But for most people, jobs and lifestyles make it difficult to avoid screens.

Technology Fasts   Another option is suggested by Susan Forshey in this issue. Consider a technology fast. A fast opens up space that may at first seem boring, but with that boredom comes refreshing creativity. In an interview, author of *Bored and Brilliant* Manoush Zomorodi talks about how screen time has come to dominate our lives. ". . . [P]eople feel so unmoored or unsure of what to do when it comes to some of their personal digital habits, and how to exist in the world without being connected all the time . . . " (Katz). A fast provides needed reflection time and interrupts habitual, mindless use. We need to bring our desires, our rational abilities, and our personal commitments to lived practice. Pauses in use, short and long, bring perspective and a return of conscious choice in our use.

Responsible Technology Design   Yet self-control or active choosing is not the only force involved in our screen use. The very design of the technology pulls us toward addictive behavior. We are responsible for our technology choices, but not solely culpable. Interruptions in our screen use become more important than ever when we understand that increasingly designers, developers, and producers of technology, company shareholders, and C.E.O.s—all have a hand in making value choices—choices such as whether to build in addictiveness. Designers are responding to the growing volume of information on how the brain works by building in ways to bypass rational choice. That some of Silicon Valley's most prominent producers refuse to let their children use their products or significantly limit use reminds us that screen "control" implies more than a user's self-control. (Alter; "What Is 'Brain Hacking'?").

Should a product that encourages addictiveness even be designed? When choosing what to invest money in, is the common good considered? We must find ways to encourage designers to develop screens in ways that give us more agency. Support those hardware and software designers who refuse the pressure to make the screens addictive. Seek out companies and programs that develop technology responsibly.

Active Choice for Good   Another way to thoughtfully use screens focuses on the purpose of the screen use. Rather than endless leisure use, pursue ways to be a force for good through the technology. Be a

person who both models virtuous behavior and makes an active difference in the world. Consider Franklin Yartey's article that calls for online philanthropy. Listen to Rafic Sinno's plea to be responsible in our game use. Heed Sarah Slaugter's concern for privacy and our need to be more careful in what we agree to accept in our privacy agreements.

Character and . . . Screen Life

This issue is bad news for readers who want to be affirmed in their comfort—these authors challenge us all that to live a life of integrity means taking action. And action requires effort to get off the couch, to read agreements, to exercise restraint in our engagement with technology—particularly when using it for entertainment or diversion—and to research the organizations and sites we visit. But it's also an issue of good news—it reminds us that we are not victims who must yield to some mysterious technological power. The authors offer suggestions for interacting with, managing, and using technology as a force for good.

Susan Forshey explores the cognitive, emotional, and physical effects of binge-watching from the standpoint of a scholar, but also as someone who has indulged in it. Mindful that too often we simply talk about escapism or wasting time, she also considers the physiological changes that occur with the habits we form when using our screens. While there are benefits from screen time, she challenges us to pursue a more meaningful life by actively living out our "own story," providing practical suggestions for how to do that.

We live in this time of growing dependence on screens and the potential for inhabiting screens as we move into augmented reality devices. Augmented reality games such as Pokémon Go grabbed Rafic Sinno's attention in his essay. "Allured," notes Sinno, into playing the game much more than he intended, he reflects on the nature of responsibility and the need to commit to stewardship as a key to thoughtful engagement. But he doesn't simply call for more willpower; he notes the responsibility designers and producers share when it comes to developing not just games, but all kinds of technology.

Similarly, Sarah Slaughter places responsibility on creators of user agreements. Privacy concerns abound when it comes to downloading

apps and programs, but the policies seem to have been designed to discourage responsible use. Wanting access to the technology, we often abandon our responsibility to opt out, and our desire to use the product immediately overrides our desire for privacy. Philosopher Hannah Arendt suggests that privacy is necessary for goodness to exist in a human being. "A life spent entirely in public, in the presence of others, becomes, as we would say, shallow" (71). Recognizing that human life flourishes best when we have some control over our privacy means we must become more engaged in calling for better agreements from the producers and in knowing what we're giving away when we accept the terms.

Franklin Yartey acknowledges the power of screens to impact the world positively. Examining microfinance organizations, particularly Kiva and Zidisha, he informs us of options and encourages us to use the online resources wisely. Intelligent giving has the power to transform lives. Giving through organizations that are culturally sensitive matters. Giving to organizations that use the money wisely without taking advantage of people matters. To do that he provides a guide for best practices.

Finally, Quentin Schultze talks of portals and mirrors of our desires. He masterfully weaves the essays together by recognizing the distinction between adopting technology thoughtlessly and adapting it with wisdom to serve others. He encourages us to find ways to adapt technology for our neighbor's good, rather than for self-seeking satisfaction.

Conclusion

Fundamentally this issue calls for fearless integrity to live out our values and our ethics in our screen lives. Day after day, night after night, decision by decision, action by action, we build habits that help us or habits that steep us in activities that pull us away from living better lives. Integrity calls for consistency. Fearless integrity brings risk and sacrifice. Fearless integrity on screens calls us to be reflective and discerning. Should we use screen technologies at all? If the answer is yes,

Fearless integrity brings risk and sacrifice.

then what are the best practices? Awareness about habits reminds us of our free will to choose. Choose how many screens you own. Choose where and when you use them. Choose why and how you use them. Choose physical activity. Choose face-to-face conversation. Choose to write your own story of your life, for it is a precious and fleeting life.

May you be both challenged and encouraged to live intentionally out of wisdom, to discover the joy that comes from discerning the Narrow Path, which leads to flourishing by living thoughtfully and intentionally with your screens.

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Notes

[1] Digital natives—generally considered those born after the late 1980s, as Marc Prensky notes ("Digital Natives Part 1"; "Digital Natives Part 2"), who live and learn without the memory of life before smartphones and screens that digital immigrants hold.

[2] Source: Mobile Fact Sheet. Pew Research Center, 12 Jan. 2017, www.pewinternet. org/fact-sheet/mobile/.

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Consuming Stories Not Our Own: On #Showholes and Character in the Age of Binge-Watching

Susan L. Forshey

Abstract

Humans enjoy stories, so it is not surprising that binge-watching shows is an enjoyable new pastime. Media marathoners breeze through entire seasons in under a week, use stories to work through issues vicariously, and often form communities around series. They can also become addicted and fall into the show hole, an experience of withdrawal only relieved by finding new series to watch. The effects of binge-watching can lead to lost time living our own stories and developing our character. This article explores binge-watching, its positive and negative effects, and offers suggestions for balancing life and watching habits.

A 2015 advertisement for Amazon Fire TV depicts a woman, alone on her couch, watching the rolling credits of the final episode of a series she has just binged-watched. Bereft and grieving, she has entered, according to the ad voiceover, a #showhole, the catchy hashtag at the core of Amazon's ad campaign.

The show hole is a place of despair and withdrawal from the characters and the story just consumed. The woman knits herself into a cocoon,

lying despondently on the couch. In the next scene, she is angrily burying her TV, complete with shovel and dirt, while the voiceover cries, "Why even have a TV?"

Then she's back on her couch (TV restored) and her face lights up as Amazon's streaming content scrolls across the screen. She smiles, enticed into watching a new series to fill the empty hole the previous show left behind.

Netflix's show hole ad campaign depicts a binge-watcher in despair and withdrawal.
www.ispot.tv/ad/Aw_U/amazon-fire-tv-show-hole#

As a lover of screen stories and an occasional binger of sci-fi and BBC-TV, the Amazon ad—one of many that are explicitly encouraging binge-watching behavior—resonated with me. It captures the intense enjoyment of engaging in a story and commitment to the characters over a season or multiple seasons, the vicarious living as if I were one more character in the story, and the very real show-hole emptiness at the ending of the series.

One binge-watcher describes the hole: "I do not know where to go or what to do without a series to watch. I find myself just aimlessly trying to find something to do with my free time, much like helplessly driving around looking for an address without a phone. The show hole is a terrible place to be, and I really would not wish it upon anyone" (Rosinski).

Novelist and frequent reflector on the creative life Annie Dillard writes, "How we spend our days is, of course, how we spend our lives" (32). Even more directly, a classic maxim makes a similar point: Thoughts lead to actions, actions to habits, habits to character, character to destiny (Turak 102). Both statements speak about the power of daily habits over the life that we live, and the character of that life when taken as a whole. The latest estimates suggest that weeks and even months each year are giving to watching shows. Is it simply an innocuous form of relaxation, a screen vacation from the demands of life, or does it have a role in shaping our lives and character? Binging shows can be a

considerable time investment. Good investments require investigating costs, benefits, and whether there are ways to invest responsibly. While it's enjoyable to be immersed in a fictional story, I argue that the costs to our own real-life stories may outweigh the benefits.

The Amazon ad shows a person who has just binged on a show and the result. Before we can investigate the impact of the practice on our own stories, we need to define exactly what binge-watching is and why it has become such a popular practice.

Binge-Watching Defined

In 2014, the Oxford Dictionary added *binge-watching* to its lexicon, marking the term's explosion into widespread use.

What constitutes a *binge*? It often denotes the consumption of multiple consecutive episodes in one sitting, and more broadly, the rapid completion of an entire season or series in a compressed period of time. While it is considered possible to binge-watch TV in general (multiple episodes from different shows), the most common definition centers on immersion in one world with its story and its unique set of characters over a short span of time (Perks xii).

Ironically, Netflix resisted the term *binge-watching*, concerned that it had negative connections with addictive behavior. Finally, according to Netflix Vice President of Product Innovation, Todd Yellin, the company decided to embrace it as the best term to use, even actively encouraging the practice (Big Think). However, not everyone agrees. Some suggest that this mocks or normalizes behaviors that are all too painful and destructive to persons and their relationships (Cook). Communications scholar Lisa Glebatis Perks offers a less negative term, *media marathoning*, in her efforts to champion the positive aspects of the practice (ix), and avoid negative connotations.

Perks defines a marathon as consuming an entire TV series season or an entire movie series in a week (xii). For her, the key is not the number of consecutive episodes viewed or even the rapidity of the consumption, but the viewer's complete immersion in the story world to the near exclusion of the viewer's "world of origin" (6–8).

TiVo considers three or more episodes a binge. Netflix, drawing on data from 81 million global subscribers, nine years of streaming media, and three years of delivering their own content, defines it as two to six episodes in one sitting (Perks x). A 2016 study by consulting firm Deloitte, the Digital Democracy Survey, shows that 70% of US viewers binge-watch an average of five episodes at a time, and 31% of viewers binge weekly ("70 Percent of US Consumers").

Netflix went further and specifically looked at the streaming habits for one hundred television series' first seasons in a seven-month period, analyzing how rapidly subscribers watched entire seasons, and the speed for each genre ("Netflix & Binge"; Koblin). Horror, thrillers, and sci-fi seasons were consumed the fastest, in just four days, averaging 2.5 hours a day. This included shows like *Breaking Bad*, *The Walking Dead*, *American Horror Story* and *Orphan Black*. The quick binger watched dramatic comedies, crime dramas, and superhero shows at a pace of two hours a day for five days. Shows in this group included *Orange is the New Black*, *Fargo*, *Jessica Jones*, and *The Blacklist*. Finally, the relaxed binger enjoyed political or historical dramas or comedies, such as *House of Cards*, *Mad Men*, *The West Wing*, and *Arrested Development*, in just under two hours a day over six days (Koblin; "Netflix & Binge").

Netflix data even shows at what point 70% of viewers go on to binge the rest of a season—the *hooked episode* for a particular series ("Do You Know").

One of the results of Netflix's studies was a change in their approach to original content release: many viewers want the whole season dropped at once, rather than the traditional weekly serial (Big Think). Release dates are advertised and social networking lights up with anticipation. Weekends are blocked out for binge-watching parties. While network and cable TV continue to present shows in the traditional way, citing that it keeps people talking and stakes a place in popular culture over an extended

76% [of viewers] find binge-watching a "welcome refuge from busy lives."

period of time (such as the week-by-week release of *Downton Abbey*), Netflix is convinced that this is the new way of TV series.

The viewers seem to agree: 76% find binge-watching a "welcome refuge from busy lives" (Lewis). Eight in ten find binging more enjoyable than watching a single episode. 73% of the 2013 Netflix study felt that binge-watching was socially acceptable, and TiVo found that social views of the behavior improved by 2015 (Karmakar and Kruger).

And for those who miss the first seasons of a series, binge-watching allows people to come rapidly up to speed, join the current conversations in the lunchroom, or avoid spoilers. *Breaking Bad* is a pivotal example of a series that bridged the old and new worlds of TV-watching: those who faithfully watched week to week and those who caught the buzz and began binge-watching to catch up and enjoy the final episodes spoiler-free and in real time.

In the midst of definitions and data analyzing numbers of episodes and binge-able genres, one aspect of binge-watching is often missed: *time spent*. Most definitions consider the number of episodes a primary measure. It is important, however, to look at the total time involved. Using the Netflix categories, a fast binger could watch 17.5 hours of TV a week; a quick binger, 14 hours; and a relaxed binger, a little over 10 hours a week. In a year, with viewing being consistent week to week, the totals equate to approximately 38 days, 30 days, and 22 days, respectively, of engaging screen worlds and characters. This does not take into consideration other forms of TV consumption—sports, news, reality TV, or movies.

What would you do with an extra month each year?

What would you do with an extra month each year? We can easily see that binging, especially when it becomes a regular habit, is an investment of our time. Time is a non-renewable resource. Any habit that requires such an investment deserves some reflection on its cognitive, emotional, and physical effects.

Effects of Watching

One of the best ways to measure the impact of a practice is to investigate how it affects our brain, body, and emotions. While reading a book requires multiple brain processes to work together to decipher text and imagine it, watching screen stories is passive. Our brains are captured automatically by anything new that could be dangerous, edible, or sexual, so constantly changing images on a screen engage this survival mechanism. This is called the *orienting response*, and it locks in our attention to the screen. Since it is an autonomic response, it takes almost no effort, which makes watching shows seem relaxing (Heid; Neal).

Watching a show is also physically relaxing. When a person begins watching, the stimulation of the visual story unfolding causes the brain to release endorphins—feel-good chemicals that relax us and give a sense of well-being (Heid; Neal). Once the viewing session is over, inertia has overwhelmed the body (a.k.a. the *couch potato* feeling). The immediate physical cost is lower energy levels, passivity and diminished alertness. But more importantly, the relaxing effects of the endorphins cease abruptly, which makes the connection between watching and relaxation more pronounced (Dvorak; Kubey and Csikszentmihalyi).

These may seem to be short-term and minor consequences, but when experienced repeatedly, the discomfort from turning off the show may make it harder to stop watching. A physical habit is formed, both to seek the relaxation effect and to keep it going (Heid; Neal).

Emotional investment habits are also formed. Characters become "pseudo-avatars" for us to live through—and we invest them with our own sense of self, even though they operate in surprising ways. Exciting plot developments cause the release of adrenaline as our brains experience the story vicariously. We care for the characters. We grieve with and for them. The fuller the immersion, the more the brain believes this world is real, so much so, bingers find the boundaries between screen story and real life dissolving (Perks 40–44). *Washington Post* columnist Petula Dvorak describes her immersion in *Orange is the New Black*:

> The other day . . . I grabbed my phone to text something really funny to Taystee. It was split-second impulse before I realized that the last three days spent with Taystee were a fiction. She's a character. . . . She's not my friend.

We feel connected to the characters because our brains have released relational chemicals similar to what would be released in a real-world encounter in the same situation. Neuro-economist Paul Zak offers a study that sheds light on this powerful sense of connection at both the physical and emotional level. Participants watched a video story about a father and his terminally ill son that showed both of their perspectives. Before and after the video, blood tests determined the levels of two hormones in the viewers: stress-hormone cortisol and human connection hormone oxytocin. Then participants were given the chance to give money to a stranger and to a nonprofit helping children with illnesses. The higher the levels of hormones, the more the participants were willing to give. Even though it was a fictional situation, the story influenced the viewers, not simply to feel for the father and son, but to act on those feelings (Lewis).

This can also help explain why immersive sessions with characters in a story-world can be tiring—the feelings of distress, connection, and care are real and draining, as if the viewer were actually going through the situation in real life.

The emotional content of the story, coupled with the pseudo-avatar relationship created with characters within the story, engages our hearts and minds, pulling us from our worlds into the screen world. Barriers dissolve and disorientation, such as a sudden desire to tweet a character, occurs. It is also encouraged. More and more, actors are tweeting and blogging about their shows, blurring the lines between their character and their own life. This is not a new phenomenon—classic screen characters like Mr. Spock or Princess Leia became interwoven with the people who played them. And when the actors die, Leonard Nimoy,

The emotional content of the story engages our hearts and minds.

Carrie Fisher, and others who have embodied characters we have come to love, we mourn.

Is this connection and identification bad? No, in fact, it can function in similar ways as reading novels, teaching a person empathy and the ability to assess what a person might be thinking or feeling, also called *theory of mind*. Perks argues that people learn tools for discerning good choices in their real lives through immersing themselves in screen stories. She argues that the more immersive the experience—the more intensive the binge—the more a viewer is transformed through engaging the story and can work through moral dilemmas (87–98).

Story arcs in TV and movies can give the viewer opportunities to explore strange new worlds, try on ideas, or be exposed to people who are different from them. Returning to Star Trek, the classic series broke ground in so many ways by showing a racially and ethnically diverse crew working together in an egalitarian context (Maloney). The *Harry Potter* series with Harry's committed circle of friends and *The Lord of the Rings* series' fellowship of comrades incarnated themes of friendship, sacrificial love, and perseverance, teaching the importance of friendship and community in facing challenging situations.

A Healthy or Unhealthy Habit?

The possibility of living through the characters and working out moral and other life dilemmas, or even the relaxation experienced, are certainly benefits of marathon immersions in a series. However, when does binge-watching become an unhealthy habit or even an addiction?

What the human brain is given to do repeatedly, it learns to do both rapidly and efficiently. Cognitive biologist John Medina describes the making of memories and habits in the brain using a college campus map. If all the sidewalks were removed between the buildings and grass replaced, what would happen during the next semester? Slowly, paths would be worn in the grass, the shortest routes between buildings. Over time, certain paths would deepen and widen, as more students walked them repeatedly; lesser-used paths would remain faint. The most used, efficient paths could then become sidewalks, set with concrete.

As the brain learns by deliberate practice, neurons fire and connect together, rehearsal strengthens the pathways, and over time, what has been learned enters into long-term memory, i.e., the concrete sidewalks. Adding additional sensory stimuli to the learning process, such as visuals, smells, touches, and sounds, can add more ways for the brain to access the memory. Adding strong emotional content even further solidifies the experience (Medina 137-139).

In light of this, watching screen stories, especially the fully immersive experience of binge-watching, contains many of the necessary requirements for making a powerful memory, as well as setting the stage for an ongoing habit. This habit of watching screen stories may begin to color our own stories by taking away time from other enjoyable and interesting activities and past times. If the time for real-life relationships and character-building experiences is slowly squeezed out and the screen stories take precedence, what is the cost to our lives, which, as Dillard suggests, are formed by daily practices over a lifetime (32)?

> *If the time for real-life relationships and character-building experiences is slowly squeezed out, what is the cost to our lives?*

The occasional splurge, the screen vacation that is carefully planned, anticipated, and taken after responsibilities are completed, is not the problem. The concern here is with splurges that become repeated binges, week after week, and a screen life that becomes an intentional escape from the messiness and unpredictability of real life. As with many activities, too much of a good thing can cause unpleasant effects.

A potential downside with anything that releases brain chemicals for good feelings, excitement, or emotional connection is that the brain wants more, especially when it temporarily blocks out stressful real life. At first the brain is disoriented with this surge of new hormones but then the person becomes habituated, or tolerant, to the new normal— in other words, it takes more of the stimulus to achieve the same effect (May 26; 75-78).

After a screen binge, the brain goes through withdrawal, not unlike withdrawal from a drug, so the Amazon Fire TV ad is accurate in its depiction of both the sense of emptiness and frustration that can be experienced after finishing a series, especially for people who use binge-watching to procrastinate important tasks or as an escape from stressors (Sifferlin; Reinecke et al.).

The trouble is that, as with anything that promises escape, the discomfort is only temporarily masked; the real-world tasks are still coming due or overdue; the stresses are only temporarily forgotten. The mental escape seems to be relaxing but in reality it is more like drinking strong coffee after little sleep—it juices the brain on stimulation without really solving the long-term weariness. The crash still comes and the discomfort returns—until the next show pulls us in.

Psychologist Gerald May writes about the many ways we can seek escape. We often limit the idea of addiction to alcohol, drugs, gambling, and sex, but May argues that we all have habits we use to avoid facing discomfort. In serious addictions, the damage to health and relationships is severe, but the quieter, socially permitted addictions can still seep into the rest of life (May 37-41).

While the impact of socially acceptable addictions is not immediately obvious, there are still emotional, mental, and physical consequences.

Perks found that media marathoning could lead to four negative outcomes: bingers lost sleep in order to consume the series; their eating habits were poor during the binge—forgetting to eat, or eating only quick foods in order to get back to the story; they ignored family responsibilities; and they put off work, either missing work, calling in sick, or procrastinating tasks (22–26). According to Gerald May, these would be symptoms of an addiction, a distortion of attention, as the act of binging has begun to impact the viewer's ability to attend to important aspects of life (May 28-30).

Encouraging Binging

If the cognitive, physical, and emotional encouragement to continue watching were not enough, the content creators and viewing platforms

actively exploit them. New York University marketing professor Adam Alter argues that online technology, such as social media and streaming media, actively entices us into behavioral addictions. Due to the enormous amount of user data, platforms can craft a user experience that precisely targets the brain's reward and pleasure centers, making the technology difficult to use in moderation (5). Entire seasons are now released, so there is no need to delay gratification. The autoplay feature on many platforms removes active choice from watching. Even the structure of the episodes are crafted to encourage continued watching. The main plot point may be resolved at the end of an episode, but a new revelation or suspenseful cliffhanger is introduced, tempting the viewer to keep watching for the next resolution in the first moments of the next episode, and the pattern continues. The show hole's gnawing hunger remains satisfied with each cliffhanger/resolution (288–289). Alter cautions, "As an experience evolves, it becomes an irresistible, weaponized version of the experience it once was. In 2004, Facebook was fun; in 2016, it's addictive" (5).

A viewer caught in the pull of a binge-watching session might feel powerless to resist the hunger for more. Stanford University professor of psychology Kelly McGonigal argues that human willpower is not a switch that can be turned on and off, nor is it something that some people have and others don't. It is more like a muscle. It can exercised and strengthened, it also can be exhausted from overuse. The ability to delay gratification and focus on tasks and responsibilities is best when rested, and weakest after a long day (55–79). The combination of easy access, platform tactics and cliffhangers, mental and physical weariness, and depleted willpower may make an unplanned binge inevitable.

Human willpower is not a switch that can be turned on and off.

Spiritual Wisdom on the Show Hole and Addictions

While streaming content and binge-watching is a 21st Century experience, the gnawing emptiness of the show hole is not a new experience. In the Christian tradition, John of the Cross, a Carmelite brother and poet, describes a cavern in the depths of the human heart.

The emptiness of this cavern causes discomfort. Humans tend to dislike discomfort, so they try to fill it with things, experiences, people, or self, but this is only a temporary satisfaction, "because nothing less than the infinite can fill them" (202). The cavern's openness is meant for God first—the only one who can fill it with love in a way that is life-giving rather than addictive. Because John of the Cross believed that all things are in God, once the hole is filled with God, then the person can receive everything else in life freely (232). The need to use experiences, people, or possessions to assuage the ache is gone, leaving only enjoyment and love.

Psychologist Gerald May draws upon this same tradition of the cavern or void in his discussion of addiction. If something, such as screen life, has begun to fill a void or help avoid the discomfort that void creates, then letting the show hole remain empty for a time allows space for other possibilities to grow (160). It may at first seem unbearable (179)—withdrawal from the endorphins produced by binging screen stories is real—and not unlike the depression and lethargy portrayed in the Amazon ad.

Writing Our Own Stories

What might inspire us to turn our attention away from the screen stories—physically turning off the show, getting off the couch—and let the show hole remain empty? One place to look for motivation is in our own lives. How are our daily practices building who we are as people—our characters—and our vocation in the world? If our favorite screen characters become

What do you want your own story to be about?

"pseudo-avatars" imbued with our own hopes, then to step away from the screen would mean to step back into our own lives and stories and embody the very things we look for in our favorite characters.

To put it another way, would we find watching a story about a person binge-watching shows interesting? Would we root for them to watch

the next episode or would we encourage them to get off the couch and get out into their lives? If binge-watching is practicing us into *watching* life, rather than *participating* in our own lives, then it is vital that we change course. We must recognize the importance of our own stories as well as our participation in them.

In *A Million Miles in a Thousand Years*, Donald Miller describes the often uncomfortable process of getting off the couch to write our own stories. In the process of making a movie based on his memoir, he learned what makes stories—good stories—interesting, and realized that he was not living a good story with his life. He avoided facing conflicts in his family, taking care of his health, and pursuing relationships. Making the movie was the catalyst—an *inciting incident* in story terminology—for him to take a hard look at his daily choices and begin working toward a more meaningful, fully engaged life.

Poet Mary Oliver asks, "Tell me, what is it you plan to do with your one wild and precious life?" (94). The first step is taking a hard look at the stories we are writing with our own lives and understanding how binge-watching functions within that story. Why do you watch? Who are the characters you love? What are the stories that draw you in time and again?

Maybe there is a screen story that repeatedly pulls you back into re-watching. Paying attention to the themes of the story, the characters you've identified with, and the structure of the world in which the story takes place can provide important clues to why *this* story is so captivating. We find our own lives are often woven together with our favorite stories; we return again and again to reflect, and we even learn from beloved characters how to write our own stories.

In my own life, I remember a painful season in high school, full of stress and uncertainty. At least once a week, my mom would start *The Empire Strikes Back* when I got home from school and we would watch it together. At a basic level, the story is simply about the characters courageously reacting to events and going from place to place looking for answers. While there is pain, there is also joy and optimism underpinning the action. It helped my mom and me face the

uncertainties together. The story gave us a common language to talk about our lives and hope for the future.

On the other hand, if screen stories have become a habit of escape, then slowly reducing the time spent watching each day, each week, is the next step. One of the best ways to get a handle on how much time is being spent is to keep track for a few weeks. Add up the screen time—both what would constitute binging and just watching TV and movies. From this, estimate how much time screen life will take from the year, how much time is being taken away from your story. What would you like to do with this time? This makes the investment in screen life or in real life a conscious decision.

Even armed with the knowledge of why we watch and how much we watch, breaking the habit of binge-watching may still be difficult.

Breaking the Habit

Studies have found that those who planned their screen splurges experienced more enjoyment and less guilt after watching than those who found themselves sucked into a story spontaneously (Feeney). Planning a screen story event makes the immersion experience an incentive to get necessary tasks completed rather than as an escape from those tasks.

If life feels disorganized or rushed, then reclaiming some of the time otherwise devoted to screen life and focusing on some basic practices—getting more sleep, eating better, exercising, completing responsibilities at work, school, or home—can go a long way to reducing stress rather than using binge-watching as an avoidance strategy. Because of physical, emotional, and mental dependence on the endorphins, this may be uncomfortable at first, but over time, the discomfort will diminish.

In order to combat the basic physical costs—the sluggishness and lower energy that hit after a binge-watching session—watching while exercising can alleviate the inertia of sitting, offer a different form of relaxation, and put limits on the length of time spent watching.

Finally, as Kelly McGonigal found in her willpower research, bringing to mind a future goal that will be affected by choices in the present can help us delay gratification. First, craft a clear description of the future goal. Then, when temptation strikes, delay 10 minutes and recall the future goal (161). Inserting a delay into binge-watching can help restore long-term vision. The autoplay feature on streaming content platforms can be disabled, making the next episode an active choice. If late night watching means that sleep is being delayed, setting your internet modem to shut off at a specific time each night can be enough of a reminder to go to bed. When watching on a computer, using an app like *Stayfocusd* can limit time on streaming media sites. Many similar productivity apps allow the user to schedule times when certain websites are available, providing time for watching but setting limits beforehand. In whatever way the delay is achieved, having a clear future goal and seeing how current behaviors are affecting it can short-circuit an unplanned binging session.

Canceling home cable and internet access creates space for offscreen life activities.

If these strategies are not enough, at least at first, removing access to streaming content and screen life completely may be the only way to break a deeply ingrained habit. It's not easy, but it can help reorient the brain and body away from dependence and give us a chance to focus on writing our own stories.

Miller writes,

> Here's the truth about telling stories with your life. It's going to sound like a great idea, and you are going to get excited about it, and then when it comes time to do the work, you're not going to want to do it. . . . People love to have lived a great story, but few people like the work it takes to make it happen. (100)

Living our own stories can be difficult. We often know what practices are life-giving and what habits hold us back, but choosing to do the hard work of living our stories sometimes requires a significant change in *how* we live. In my own life, I discovered that the best way to support

the story to which God has called me required the canceling of my home cable internet access. While I can still use my smartphone when necessary, this one choice has helped me create more space for non-screen life activities: reading, writing, creating art, gardening, playing music, and welcoming people for dinner. Sometimes I leave my phone at work and experience completely screen-free time for an evening or a weekend. The simple joy of screen-free reverie in the early morning and late evening hours has been an unexpected and rejuvenating blessing.

Conclusion

Understanding the physical, cognitive, emotional, and overall time investments that come with the practice of binge-watching can help us prioritize and cultivate our own meaningful real-life stories and watch responsibly. Daily practice of living one's own meaningful story builds over the years into a life of character, which can have a profound influence on others we meet. Even more, it opens us to the joys of life, joys which cannot be experienced vicariously—watched passively on a screen—but can only be lived. Such joys require our full engagement in our own story and the greater Story in which we all live.

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Navigating a Pokémon Go World

Rafic Sinno

Abstract

Pokemon Go is one of the most popular and widely adopted augmented reality games in the world. The benefits and consequences of playing the game have been highlighted in local, national, and international news stories and are the subject of emerging academic research. Yet the larger questions to consider: how can we exhibit good character in augmented reality world? How does such technology shape our personal and social interactions outside the game? What role do we play in shaping how we interact with augmented technology? And, ultimately, how should we respond in our desire to be people of good character?

For Allison, my inspiration

"Honey, I am going to get some pokeballs," I told my wife over the phone as I made a quick detour to Dubuque's Arboretum and Botanical gardens before heading home. "Okay, how long will you be?" she asked with a hint of inquisitiveness. "Oh, only 30-45 minutes…it shouldn't take me that long," I replied with a bit of self-doubt. As I arrived at the Arboretum, I quickly launched the Pokémon Go app on my smartphone. The app unveiled a brand-new world overlaid on the existing one.

Dubuque's Arboretum and Botanical Gardens

The Arboretum became filled with pokestops and Pokémon all within reach. Excited, I circled the arboretum filling my virtual backpack with pokeballs while catching Pokémon—I felt a deep sense of accomplishment! I looked forward to sharing my accomplishments with my stepdaughters who were levels ahead of me. How could this get any better?

As I got in the car and checked my watch, I realized that I had spent two hours playing Pokémon Go. "Wow," I thought, "time to go home—my wife is waiting for me!" The drive back home eroded any sense of accomplishment. I felt a deep sense of guilt that I had allowed this game to override my responsibilities. I could not shake the feeling, which prompted me to assess my interaction with the game. What motivated me to play the game? How had I allowed it to affect my priorities, behavior, and personal interactions?

This experience prompted me to reflect more deeply on Pokémon Go's allure. While Pokémon Go has its positives, the negative consequences of playing it can quickly overcome our desire to be people of good character, compromising our commitment to responsible technology, both in design and use.

Pokémon Go: a Global, Record Setting, Cultural Phenomenon

A screenshot of a "Pokémon" that can be captured in augmented reality.

Pokémon Go is an augmented reality treasure hunt game in which players use their smartphones to capture virtual animal-like creatures known as Pokémon. Players explore their cities and neighborhoods to capture Pokémon.

One of the first widely-adopted augmented reality apps, Pokémon Go was released by game developer Niantic, Inc., in July 2016 on the Apple and Android app stores. Since its release, the augmented reality game has become a global phenomenon. According to Guinness World Records, Pokémon Go became the most

simultaneously downloaded game in 70 different countries since its release. As of June 2017, the game reached 752 million downloads (Minotti) and generated over $1.2 billion in global revenue in July (Hollister, "The Rise and Not-Quite-Fall of Pokemon Go").

Although the number of monthly players have dropped 80% since it came out, by July 2017 the numbers had leveled off to a steady 65 million gamers actively playing the game each month (Anthony). 38 percent of Pokémon Go players are millennials (19 to 34) and 32.5% are 18 or younger (Minotti). The game's popularity, innovative augmented reality design, and ease of use offers players young and old a captivating experience.
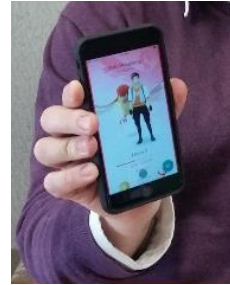
Players select an avatar to represent them in Pokémon Go.

Pokémon Go is such a phenomenon that it has attracted more viewers than primetime cable networks. In 2016, Pokémon Go surpassed the primetime daily viewership of U.S. TV networks including CBS, NBC, ABC, and FOX (Boxall). For example, Pokémon Go had 19 million daily peak users, more than double that of the leading cable network CBS, which garnered 7 to 8 million viewers.

How did Pokémon Go become such a global phenomenon? In part, Pokémon Go's success stems from the popular international Pokémon franchise. Established in 1996, the Pokémon franchise consists of several Nintendo video game releases, trading cards, an anime and magna series, movies, merchandise, and more ("History of Pokémon"). In March 2017, the Pokémon Company shipped 23.6 billion cards to 74 countries, aired its animated shows in 98 countries, and had over 450 licensees ("Pokémon in Figures").

Positive Effects   According to the Pokémon Go official blog, trainers (those who play Pokémon Go) have been getting out into the real world, becoming healthier, and meeting neighbors. In addition, Pokémon Go has helped kids cope with social anxiety and depression. Niantic's developers believe these stories reflect the intent of the game "we set out to create an experience that encourages discovery, exercise and real

world connections and it has been incredible to see that mission come to life" (Hanke).

Among many stories and examples of neighborhood poke-gatherings, coping with social anxiety, and getting exercise, the developers' blog features the story of Kelly, a Pokémon Trainer in Findlay, Ohio, who describes her Pokémon Go experience as giving her a new lease on life:

> Ever since my husband passed away close to two years ago, I've been living the life of a recluse. . . . This morning I went to the park and WALKED for 30 minutes. Now, keep in mind I use either a cane or walker to get around and walking is very difficult for me. I am usually embarrassed about this. But I found today people don't really see that. . . . They SMILED at me and made the sun shine just a little bit more. Thank you for this wonderful new game and a new lease on life. (Hanke)

The game's positive impact is also the subject of emerging scholarly studies. For example, researchers at Duke University and the University of Wisconsin-Madison investigated the effect of Pokémon Go on the emotional and social lives of 399 participants aged 18-75. Survey respondents associated playing Pokémon Go with positive outcomes including: "increased positive affect, nostalgic reverie, friendship formation, friendship intensification, and walking, most of which predicted enhanced well-being" (Bonus et al.). According to Alex Bonus, one of the study's researchers,

> the more people were playing, the more they were engaging in behaviors that reflected making new connections -- making Facebook friends, introducing themselves to someone new, exchanging phone numbers with someone, or spending more time with old friends and learning new things about them. (Barncard)

In addition to the positive social and well-being effects, Pokémon Go is noted for the physical benefits it promotes. Researchers at Duke University's Clinical Research Institute conducted a study in which 167 Pokémon Go players, ages 21-29, tracked their physical activity three weeks before the release of Pokémon Go and three weeks after. Players

increased their physical activity while playing Pokémon Go as they walked an additional 2,134 steps a day or about a half mile (Alexander).

In a statement on the findings, researcher Ying Xian, MD, PhD said "Even if marathon runners or regular joggers won't benefit much from Pokémon Go, the game provides an alternative way to engage people who live in a sedentary lifestyle and otherwise would never participate in any traditional form of exercise." Xian suggests that increased physical activity by an average of 2000 steps among high risk groups will prevent "thousands of deaths and save millions of dollars in health-care costs a year" (Alexander).

Negative Consequences   While Pokémon Go's engaging game play can lead to positive and enriching outcomes, it also has a dark side. For example, stories relating to crashes, trespassing, and death are linked to playing the game (*Pokémon GO Death Tracker*).

In Clearwater, Florida, a 38-year-old middle school teacher hit two pedestrians while playing Pokémon Go and fled the scene (ricrussowfla). In Tokoyo, Japan, a man playing Pokémon Go while driving his truck hit a nine-year-old. The child died two hours after the incident from his injuries (Sim).

In Southern California, the Santa Clarita Valley Sheriff's Station and the Garden Grove Fire Department encouraged users in separate social media posts to keep their heads up and their phones down as they navigate city streets issuing the following tweet: "Warning: Gamers using #PokemonGO-Don't get so engrossed you aren't aware" (Bloom and Pascucci).

A research letter entitled "Pokémon GO—A New Distraction for Drivers and Pedestrians" and published in JAMA Internal Medicine highlights the extent to which such incidents have occurred. John W. Ayers, Ph.D., MA, Eric C. Leas, MPH, and Mark Dredze, Ph.D. collected a random sample of 4,000 tweets and google news posts over a 10-day period in July 2016. Approximately one third of the tweets sampled referenced a driver, passenger, or pedestrian being distracted by Pokémon Go. Specifically, 18% of the sample involved a distracted driver, 11% involved a passenger, and 4% were about distracted pedestrians playing

Pokémon Go. They also found references to 14 separate car crashes that resulted from Pokémon Go gameplay.

Consider the case of two parents in San Tan Valley, AZ who left their toddler in their house to catch Pokémon. Their 2-year old son wandered the neighborhood for an hour and a half looking for his parents. Police found and arrested both parents, who admitted to leaving their toddler to catch Pokémon. Based on the charges of child endangerment and neglect, the Department of Child Protection Services took the toddler into their custody. The parents had no prior police reports prior to this incident. Remarking on the incident, Sheriff Paul Babeu stated "our agency and many other law enforcement agencies have been warning people about personal safety while playing this interactive smartphone game, but we never would have imagined that parents would abandon a child to play Pokémon Go. This goes beyond comprehension" (KPHO Broadcasting Company).

Certainly, Pokémon Go players do not download the app intending to commit involuntary manslaughter or cause injury. If such an app existed, it would be illegal. Yet, as they played the game, players started to prioritize their obsession for it over their personal well-being and the well-being of others. While these are dramatic examples, they point to a degradation of concern for community and personal relationships, despite any good original intentions were.

In my own experience, the prospect of using Pokémon Go to further connect with my stepdaughters had excited me. It could become our new "modern" pastime! Yet I found that we would be busy catching Pokémon on our screens while hardly paying attention to each other. Technology ceased to be a means to an end and became the end we sought. Real life gave way to screen life and so did our connections. We were disconnected in a connected world.

Not only was I failing to connect more with my stepdaughters, I also noticed changes in my behavior. Remember, I started out playing Pokémon Go with no prior interest in the game (nor did I really know what it was all about) beyond intending to develop a stronger bond with my stepdaughters. Yet what surprised me was how my behavior and priorities started to shift as I kept playing it. I would place gameplay

ahead of other obligations. I started my day thinking about how I could level-up or earn rewards. It was hard to resist playing; after all, the next Pokémon was just around the corner! I would walk for long distances looking at my phone. This led to many unintended mishaps including bumping into people, sidewalk signs, and yes, even my own car!

Given my observations, I took a two-week fast from playing Pokémon Go. The fast helped me see that I spent too much time, energy, focus, and resources on the game to the deficit of my responsibilities; I was addicted.

In his book *Irresistible: The Rise of Addictive Technology and the Business of Keeping Us Hooked* Adam Alter states "addictions are damaging because they crowd out other essential pursuits, from work and play to basic hygiene and social interaction" (20). Furthermore, addictions arise "when a person can't resist a behavior, which, despite addressing a deep psychological need in the short-term, produces significant harm in the long term" (31).

Playing Pokémon Go became a concern when its addictive aspects shifted the balance of my priorities in its favor. [1] I was not sure how or why playing the game affected me. However, insights from Alter's book shed new light on the addictive aspects of game design. According to Alter, some of the most popular games are purposefully designed to keep you hooked by incorporating six ingredients of behavioral addiction:

- compelling goals that are just beyond reach
- irresistible and unpredictable positive feedback
- a sense of incremental progress and improvement
- tasks that become slowly more difficult over time
- unresolved tensions that demand resolution
- and strong social connections

Sherry Turkle, a licensed clinical psychologist, professor of the social studies of science and technology at MIT, and author of *Alone Together: Why We Expect More from Technology and Less From Each Other*, highlighted the very addictive aspects of Pokémon Go and the disruption that immersive screen time creates between us and reality.

In an opinion article in *The New York Times* published shortly after the release of Pokémon Go, Turkle remarked,

> Now, thanks to augmented reality, from the youngest age, a walk in our neighborhood doesn't have to put us in touch with the neighborhood at all. . . . Yes, we are tempted to flee from the real to screen worlds. But we are also tempted to remake the real by looking at it through our screens. Now, all time becomes screen time.

Ingredients of Behavioral Addiction in Pokémon Go

Addictive elements	Pokémon Go Design
Compelling goals that are just beyond reach	Players level up after achieving multiple goals (some of which take time or much game to achieve).
Irresistible and unpredictable positive feedback	Rare Pokémon can suddenly appear in an area least expected.
A sense of incremental progress and improvement	Leveling up unlocks game items and features.
Tasks that become slowly more difficult over time	As players level up, catching Pokémon and earning medals demands increased time and effort.
Unresolved tensions that demand resolution	A player may run out of items needed to catch a Pokémon. In order to catch the Pokémon, the player may entertain the option of purchasing virtual goods or visiting designated hotspots, known as Pokestops, to get the items.
Strong social connections	Pokémon Go is built on community. Players customize an avatar, choose a team to affiliate with, and battle other teams. In addition, there are community-wide events in which players meet up to play the game.

In essence, Turkle is calling us to reflect upon how our constant engagement with smartphones can lead to detachment from our relationships. The immersive game play shifts our attention to a projected world that demands time, attention, and active engagement. A parent engrossed in playing Pokémon Go while neglecting his child's needs shows a form of detachment and a preference for screen time; especially in his child's eyes. This detachment highlights Egbert Schuurman's definition of technicism. According to Schuurman, technicism refers to "the drive for human autonomy and mastery apart from God and his will manifests itself in technology" (Monsma et al. 49). People who view and use technology this way begin to see technology itself as the solution for all human needs. Instead of a tool, a means to an end, technology becomes the end through which we find satisfaction, peace, and fulfillment. Is this a healthy relationship?

The child who sees his parent ignoring him because he is playing Pokémon Go learns that it is okay to be ignored and to ignore others. He also learns that the screen takes precedence. In her book *The Big Disconnect: Protecting Childhood and Family Relationships in the Digital Age*, psychologist Catherine Steiner-Adair relays the emotions expressed by 1,000 children ages 4 to 18 regarding how they felt about their parents use of mobile devices. Children reported feeling sad, mad, angry and lonely. Commenting on the study, Steiner-Adair said "we are behaving in ways that certainly tell children they don't matter, they're not interesting to us, they're not as compelling as anybody, anything, any ping that may interrupt our time with them" (Neighmond). Relationships developed in such an environment lead to a divide as they affect the relations we hold dear.
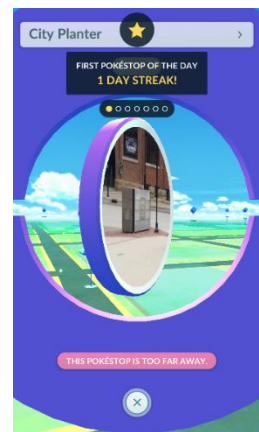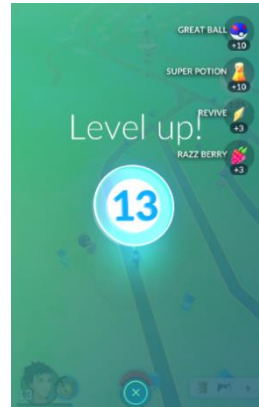
Pokémon Go provides positive feedback and compelling goals that feed addictions.

Playing Pokémon Go for fun, entertainment, physical activity, and socialization can be rewarding given the stories, studies, and yes, even my own personal experience. Yet, at what cost? At what point, does Pokémon Go cease to be a means to an end and rather an end itself? Integral to good character is seeking the well-being of the community, the people with whom we share the world. To have good character, our commitment to our community must extend even into our screen use.

When we start to prioritize and value a game over other aspects of our life, it can have negative consequences for ourselves and our community, as I found when I became addicted to the game. I wasted time, I was disturbed by feelings of guilt and shame, and my relationships suffered. I began to look for a guide to better inform my screen life choices, so that in the future I can feel confident that I am living out my commitment to good character by using technology responsibly and intentionally. In what ways could I evaluate the ethical and moral use of augmented games like Pokémon Go?

In truth, these questions can be asked about myriad screen technologies, including apps, games, and augmented (and virtual) realities yet to be designed. The Pokémon Go phenomenon may eventually fade away, to be replaced by the next big all-absorbing app, but the questions will remain. Pokémon Go is merely the frame I will use to consider the bigger questions about how we can interact with technology so that our screen behavior is reflective of our own good character.

Responsibility in a Pokémon Go World

Mutual Responsibility   In *Responsible Technology*, authors Stephen Monsma, Clifford Christians, Eugene Dykema, Arie Leegwater, Egbert Schuurman, and Lambert Van Poolen, guide us in a faith-based consideration of technology. According to the authors, technology serves the community well when it embraces the blessings, riches, and potentials God has put into creation (68). The Great Commandment to love God above all else and one's neighbor as oneself forms the foundation of the authors' analysis and informs the principles they propose to guide the use and development of technology: cultural

appropriateness, information or openness, communication, stewardship, delightful harmony, justice, caring, and trust (71–76).[2]

> *Technology should serve society to enhance and sustain it.*

Technology should serve society to enhance and sustain it, and both consumers and designers have a vested interest in preserving and enhancing the well-being of their community. If we consider Monsma et al.'s principles, we can identify best practices for developers and consumers to follow to promote responsible and virtuous behavior and serve the community as a whole.

Designer and Producer Responsibilities Responsible technology is based on clear, open and constant communication between the producer and consumer. At minimum, the producer should share information pertinent to the safe and legal use of its products. Often the terms of service is set in legal language that requires a lawyer to interpret it. The developer should make every attempt to communicate the essence of the terms of service so that a broader audience can understand it without consulting a lawyer.[3] Game players who cannot understand the terms of service will not be able to make safe or responsible choices.

To show real character, a producer will also respond to problems found regarding the safe and healthy use of their product. In designing a game like Pokémon Go, are the developers considering aspects of gaming addiction, safety, transparency and privacy? If so, to what extent? The question, "to what extent" is central. Developers must care more deeply about others' well-being than about what it takes to satisfy social norms, legal requirements and compliance standards. If the developer is aware of stories involving death, injury, and addiction, they must consider them in developing their app.

When asked in an interview about his feelings about the fatalities associated with Pokémon Go gameplay, CEO of Niantic John Hanke responded that they had put in place speed locks to prevent people from driving while playing, and did not address either his feelings about the issue or the deaths associated with Pokémon Go, probably for

liability reasons. He also stated that distracted use of cell phones is an industry-wide problem and that the solution is technological in nature (Hollister, "Pokemon Go Turns One").

I agree that the problem of distracted screen use is widespread, but that does excuse individual developers from making the extra effort to improve safety. Furthermore, Hanke was only telling half of the truth. If you drive a vehicle while the Pokémon Go app is running, you will receive a prompt stating "Pokémon Go should not be played while driving" however, you can override the prompt with a simple click of a button stating, "I'M A PASSENGER."

A Pokémon Go high-speed warning prompt.

Indeed, Hanke is likely correct that there could be technological solutions to some of these accidents. To limit the dangers of playing Pokémon Go, researchers Ayers, Leas, and Dredze suggest steps Pokémon Go designers could take to improve the safety of consumers of their game, including making gameplay inaccessible to anyone, even passengers, moving at any driving speed, as well as causing the game to become disabled near roadways and parking lots.

I propose steps beyond technological solutions, too. The company could run marketing campaigns promoting best practices for gamers and include clearer information on their website about the risks associated with playing Pokémon Go, going beyond basic guidelines for safe gameplay. Niantic's website features positive aspects of the game, including a blog and FAQs, information on safe gameplaying and privacy information, but they do not feature or address stories about the accidents and injuries reported by the media. If they were more transparent about these dangers and demonstrated that they were sincere about wanting to improve safety, they would engender much more trust from the community.

Pokémon Go could further earn the trust of its consumers if it were to reverse the addictive nature of its game to support the wellbeing of its players and their communities. Certainly game players themselves must

ultimately take responsibility for their behavior, but they need be able to trust that the game is not hiding devices that manipulate their behavior.

As I discovered, Pokémon Go has many features that encourage behavioral addiction. The common user may not understand the intricacies of game design and simply trust that they are playing a fun game. A developer who has included addictive qualities in the game is abusing that trust. Similarly, a gambler plays on a slot machine in anticipation of getting a jackpot. After several attempts, the machine gives a random reward but not necessarily a jackpot. Yet the random reward is enough of an incentive to keep the gambler hooked in anticipation of getting a highly unlikely jackpot. Ultimately, slot machines work in favor of the casino, not the gambler (Harrigan).

The point here is not to equate Pokémon Go with gambling but to discuss the issue of trust. Yes, gamblers know they are gambling but do they know to what extent the odds are stacked against them? Furthermore, do they know how slot machines and similar gambling devices are designed to keep them captivated and playing for as long as possible? Likewise, Pokémon Go players may understand that it goes against the terms of service to drive while playing Pokémon Go but they may not understand aspects of game design and gaming addiction that may lead to severe consequential behaviors.

Take the example of Vietnamese game developer Dong Nguyen who introduced Flappy Bird in May 2013. Flappy Bird had a simple objective: fly a bird through obstacles. The game received little fanfare during its introduction. However, eight months later, the game became one of Apple's most downloaded apps earning Nguyen $50,000 a day from ad revenue. A month later, the developer took down the game.

What happened? Why did Nguyen stop something so popular, profitable and successful? Nguyen could not rest with the fact that his game was highly addictive. Players complained that the game was ruining their lives, and that they could not stop playing it. Before he took the game down, Nguyen made the following tweet: "I am sorry 'Flappy Bird' users, 22 hours from now, I will take 'Flappy Bird' down. I cannot take this anymore" (Alter 56–57).

Nguyen's intention in designing Flappy Bird was to make a fun game. He never imagined it would become an addictive "harmful" game. His consciousness and care guided his decision to end a highly profitable endeavor. Since then, Nguyen shifted his focus to developing more complex games that would not be addictive (Alter 56–57).

Consumer Responsibilities   Technology often gets us to act before we think. The ease at which we can install and use apps prompts us to try something without first exploring it. Knowing what we are getting into is an essential aspect of safeguarding our time, privacy, health and relationships while mitigating risk. The convenience of pervasive smartphone technology makes it easy to prioritize an app's demands over the duties, gifts, and relationships God has bestowed upon us weakening our sense of stewardship.

Stewardship calls us to appreciate and account for the proper and limited use of finite material and human resources in the development and consumption of technology (Monsma et al. 73, 174). Cognizant stewardship starts with awareness and introspection regarding the purpose and use of technology. A consumer might ask: what's my intent in playing Pokémon Go? Is it to socialize with others, connect with family, create meaningful dialogue, or exercise? To what extent can this game facilitate that end? Are there more effective and appropriate ways to spend my time?

Upon the decision to play Pokémon Go, a player has the responsibility of researching the game to understand its risks and benefits. To develop a holistic view of the game, consumers should consider the game's developer, user experiences, reviews, news stories and more. Multiple sources of information are required in developing a holistic view as the developer's site may primarily feature the positive aspect of playing the game.

Reading and comprehending the terms of service is essential to understanding the legal aspects of the game in addition to how the game uses personal data. Just as the designer must commit to being open and trustworthy with its consumers, players must also play responsibly, keep conscious of the dangers, and follow the rules.

Furthermore, as stewards, we should seek to understand the game's addictive aspects, which may tempt us to bypass warning prompts while driving or opt out of real life, at the cost of personal relationships in the long term. It is far too easy to play it at times when we should be more present with a child, mother, friend or significant other. If stimulation ceases, we often revert to our smartphones to fill the void. Yet that void is needed for us to process our thoughts and engage in the conversation. When such technology is ever-present the lines between real and virtual blur as do boundaries for cultivating and supporting relationships.

We were alone in our own worlds, more and more consumed by the needs of the game than by the needs of each other.

I had thought that playing Pokémon Go with my step-daughters would help us build our relationships. Perhaps it did at first, but I soon discovered that we each fell into patterns of playing together but alone. We were alone in our own worlds, more and more consumed by the needs of the game than by the needs of each other. In *Alone Together*, Turkle states:

> Technology is seductive when what it offers meets our human vulnerabilities. And as it turns out, we are very vulnerable indeed. We are lonely but fearful of intimacy. Digital connections and the sociable robot may offer the illusion of companionship without the demands of friendship. Our networked life allows us to hide from each other, even as we are tethered to each other.

According to Turkle, reality offers "the details of life as it is lived and the people we live it with. The real teaches you to pay attention. It demands that you slow down to its pace. When we talk to other people about real problems, we learn to put ourselves in their place" (Turkle, "There Are Dangers").

Indeed true, meaningful, spiritually fulfilling relationships are not without investment. That investment includes time, attention, empathy, respect, faith, guidance and steadfast love. Furthermore, relationships

do not exist without challenge. We strengthen our love and resolve through these challenges and commune to celebrate God's providence. Yet, our relationship with technology, in this case a highly engaging augmented reality game, allows us to choose what's easiest and most convenient to us. Therefore, it's easy to let our relationships wither away given a perceived substitute. As relationships are the foundation of any society, our vested awareness and reflection is needed in determining how technology can affect us.

Slowing down, like Nguyen did, is essential to applying normative principles in our accelerated technological environment. In turn, we can better observe commitments to our relationships, our stewardship, and our desire to be people of good character amidst an augmented reality world.

Conclusion

My journey into Pokémon Go started with the enthusiastic encouragement from my stepdaughters. Their enthusiasm for the game was infectious and soon I would follow suit by downloading the app, setting-up an avatar, and going on hunts for these cute mythical creatures. The game provided me with another avenue to interact with my teenage stepdaughters; however, soon it would evolve to become a preoccupation. I was obsessed with catching Pokémon! Minutes of gameplay turned into hours of gameplay. That time was often spent alone capturing various Pokémon. I was always thrilled to catch Pokémon, yet the thrill was not without void as I missed the opportunity to play the game with family. In addition, I started to prioritize and spend more time playing the game to the detriment of my responsibilities and obligations. I decided to take a fast from the game to refocus and gain perspective.

Like a fork in the middle of the road, journeying on the Pokémon Go route led me far and away from my original motivation to play the game—connecting with my stepdaughters. This paper prompted me to reflect deeply upon my relationship with this augmented reality game. It also uncovered many aspects relating to addiction, the nature of human relationships, and role of character in a ubiquitous technological environment.

Certainly, although I became addicted, I do not consider Pokémon Go gameplay as essentially bad. It can be helpful and create connections, but it can also be harmful if abused. In truth, my two-week fast extended into an indefinite hiatus. I have done my due diligence, researched the game, and considered how my intentions for my gameplay have lined up with reality. Armed with my knowledge, I think I could play the game again someday, and do so more responsibly, but I probably won't. The time I spend in augmented reality is time I am not fully present in *real* reality – cultivating relationships with family and friends. It is my hope that this experience and my research will help you evaluate your relationship with augmented technologies such as Pokémon Go and find ways to develop and enjoy them responsibly

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Notes

[1] Susan Forshey's article in this issue covers screen addiction in more depth, including thoughts on reinvesting in your offscreen life and ways to break a screen habit.

[2] For an insightful discussion on living out your commitment to service and integrity by responsibly using technology to support the global community, see Franklin Yartey's article in this issue.

[3] See Sarah Slaughter's article in this issue for more on online privacy and character.

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Character and Privacy: The Cost of Convenience

Sarah Slaughter

Abstract

From banking and shopping, to connecting with friends and family through email or social media, Americans' daily interactions increasingly happen online. Many of the services we use to accomplish these tasks are available for free, but the convenience of free services often comes with a cost we don't fully appreciate. Consumers are continuously generating data for companies, often with very few opportunities to opt out, and with very little understanding of how that data is collected and used. In this essay I examine the consequences of this omnipresent data collection and consider how we ought to manage our privacy online if we wish to be people of integrity and character.

Would you give up your first-born child in order to join a social networking site? In a 2016 study of privacy policies and user behavior, that's exactly what participants did. The goal of the study was to analyze the terms of service and privacy policy reading behaviors of people joining a fictitious social network. The agreements created for the study included two "gotcha" clauses, intended to be outrageous enough that subjects would express concern after reading them.

98% of respondents missed the clause that took away their rights to their first-born child.

One of these clauses stated under "Payment Types" that "in exchange for

service all users of the site would agree to immediately assign their first-born child to [the company] (Obar and Oeldorf-Hirsch 13). After reading the documents, participants responded to a survey with open-ended questions asking about any concerns users had regarding the policies. 15% of respondents expressed concerns, with just nine individuals (1.7 %) mentioning the child assignment clause specifically (17).

Although no serious privacy policy could include a clause like this, the study exposes a significant problem with these types of user agreements. Since very few people read privacy policies or terms of service agreements fully, users are vulnerable to giving away much more than they would really choose.

In the last few decades, we have integrated screen technologies into our everyday lives, and it has increasingly shaped how we interact with the world. This has made many aspects of life more convenient, but that convenience often comes with a price that we don't fully appreciate. Be honest—when was the last time you really read a user agreement? These agreements are legally binding documents that dictate how companies are allowed to collect, share, and store a user's information, but at this point we are used to just clicking "agree."

People expect that companies, especially those that offer free services, will collect some of their data, but I argue that the manner and extent of this data collection does not respect the value of privacy in people's lives. In this essay, I examine how people think about privacy, the problems with privacy agreements, and the challenges to our moral character when we do not fully understand the cost of convenience.

Complex privacy policies run multiple pages.

Thinking about Privacy

Attitudes Toward Privacy   The low level of engagement with privacy policies could paint the picture of a public that doesn't care about keeping data private. However, studies of people's attitudes toward privacy are sharply at odds with this picture. Americans consistently describe privacy as being important to them and want to be able to control the flow of data about themselves. Per another 2015 Pew Research Center survey, 93% of respondents say it is important to them to control who sees information about them, and 90% think it is important to control what information gets collected. Users' perceptions of sharing data with companies adds another layer to our understanding (Madden and Rainie).

> *Privacy is necessary for human flourishing.*

The results of all these studies, when taken together, indicate that individuals have a complicated relationship with privacy. Although they claim it is important, their actions do not always reflect this. The length and complexity of privacy policies are significant barriers which prevent people from acting on their convictions.

The Value of Privacy   To understand our obligations toward privacy, first we must understand the role it plays in our lives. People in the Pew Research Center survey rated privacy as an important aspect of their lives, but why do we value it so much? Turning to research in the social sciences and philosophy can help answer this question.

Scholars across multiple disciplines describe privacy as necessary for human flourishing. It is a key factor in psychological well-being, healthy relationships, and a fulfilling inner life. In a 1997 paper D.M. Pedersen investigated how different types of privacy helped satisfy various needs. He found that having time away from others allowed people to take time for contemplation and rejuvenation, and gave them the space to "do their own thing." Other kinds of privacy such as anonymity, reserve, and intimacy with family and friends served functions such as free

expression of emotions, relaxation, recovery from bad social experiences, and engagement in creative activities (Pedersen).

The functions served by different varieties of privacy indicate that people generally feel more free to be themselves, try new things, and care for themselves emotionally when they can control the boundaries around themselves. The inability to control these boundaries leads to stress, and these creative and emotional needs may be neglected (Webb).

Many of us can relate to these findings in our own experience. For instance, I took piano lessons as a child and now I am trying to get back into practicing. Since I have lost some of my skill, I feel self-conscious about playing when other people are around. I am much more likely to practice when I know my downstairs neighbors aren't home. When I know that someone is around who may hear me, I am less likely to want to practice. This means that I do not practice playing the piano very often, and my skill suffers as a result. A lack of privacy online could impact us in a similar way. When we are aware someone may be watching we are less likely to try new things or explore our interests.

Philosopher Hayden Ramsay offers a similar account of the value of privacy, arguing that privacy is a human need, which forms part of the necessary conditions for human flourishing. Ramsay's account also demonstrates that the forms of privacy offered by privacy policies represent an incomplete conception of privacy and do not protect the most important values of privacy. The checkboxes we click usually only give us one sense of privacy—control over the flow of information about ourselves. This means controlling the type and amount of information shared, the manner of sharing, and the

audience. This form of privacy is important, as it protects individuals from various types of harms including financial, as in the case of identity theft; emotional, when a friend disseminates information disclosed in confidence; or physical, as when people with ill intentions learn information such as location. However, explaining privacy merely in terms of control does not sufficiently cover the value of privacy.

When we are aware someone may be watching, we are less likely to try new things or explore our interests.

Other important senses of privacy include freedom from interference and observation, the need for solitude, the need for domesticity (being alone with family or close friends), and maintaining a sphere of inviolability around oneself. The need for solitude and domesticity is confirmed by Pedersen's research. The final sense of maintaining a sphere of inviolability refers to the idea that there are some areas of life that which must be preserved from observation. According to Ramsay,

> privacy here is the recognition that no one is to be treated as an object of idle curiosity, an item to be trespassed upon, a mere means to others' goals. . . . People are to be regarded as selves—as centers of awareness and interests who merit such interpersonal attitudes as recognition, respect, reverence and apology in our dealings with them. (290)

In this sense, respecting privacy means respect for personal dignity. Thinking about privacy in this sense captures the discomfort we feel when we discover we have been observed. It's not a lack of control that upsets us, but the feeling that we have been violated. Privacy has value not only because it allows people to control information, but also because it serves important human needs, such as solitude, which allows us to relax and try new things without the stress of observation; time to be alone with family

Respecting privacy means respect for personal dignity.

and friends, which helps maintain those important relationships; and a feeling of security that some spaces are off limits for others.

Problems with Privacy Agreements

Privacy Policies   All the online services we use have terms of use which dictate what information users are required to share and how that information will be used. However, several studies have found that users rarely read through these privacy policies, preferring to just click "agree" and proceed immediately to using the service. The 2016 study by Obar and Oeldorf-Hirsch mentioned above found that 74% of individuals joining a fictitious social networking site skipped reading the privacy policy altogether, and for those who did read it, the average time spent reading was only seventy-three seconds (15–16). Most individuals cite the length, complexity, and a lack of time as reasons why they skipped reading the policy (Obar and Oeldorf-Hirsch 23; Plaut and Bartlett 299).

Even if users do spend the time to read a privacy policy in its entirety, the question remains how much of it users will understand. Per a 2015 Pew Research Center survey, 35% of respondents were discouraged by the amount of effort required to understand what would be done with their data, and 38% were confused by the information provided in the privacy policy. Only 50% of respondents were confident they understood what would be done with their data (Rainie).

A 2015 study of privacy policies, conducted by the nonprofit Center for Plain Language, ranked several popular sites in terms of readability. They examined things like organization, sentence structure, word choice, and tone to assess which companies

provided the best presented privacy policy. Google is an example of a company with a readable privacy policy, as of 2015. The authors lauded the document's organization, with helpful headings and bullet points for easy scanning, as well as the use of language. Google's policy averaged a sentence length of 10.1 words and included links to a glossary which provided definitions of legal terms (*Privacy-Policy Analysis* 10–11). In contrast, the companies ranked at the bottom, such as Twitter and Lyft, contained longer, more complex sentences with embedded rather than bulleted lists of examples.

Surveillance Online   Privacy plays a complicated and important role in our lives, providing the necessary protections that allow for human flourishing. However, we live in an increasingly surveilled world, and it is more important than ever to make careful choices regarding privacy. How much and what type of privacy individuals require to satisfy their needs varies from person to person and may depend on factors such as personality, social skills, nature of relationships, and cultural background. Regardless of these individual differences, we can say that all people require privacy in some sense or other. As creatures with dignity, we must be able to determine those needs for ourselves and draw our own boundaries.

However, drawing boundaries can be tricky in the online world. We use digital devices and the web for myriad purposes, from catching up on news, to keeping in touch with friends and family, to games and entertainment. Large parts of our lives are lived online and, even when we are careful, all that activity can be tracked.

When we sign up for online services like social networks, email services, online shopping, etc., we are always required to accept the terms of service. These terms and privacy agreements stipulate what other data the company can see and collect. However, there are other ways for companies to track users even without privacy agreements.

The most common form of tracking is cookies, which are files downloaded to your browser that give your computer an ID. These may be used for a variety of purposes, such as saving a password, analytics so the owners of the site can find out what areas get the most activity, or managing advertising.

Cookies can be blocked and deleted, but they are not the only trackers out there. Flash cookies are another variety, which use Adobe's flash plug-in to track users and store information, but they are more invisible to users and cannot be deleted in the same way as cookies. Beacons are small objects on webpages that make a call back to a server when the webpage loads. They can be used to inform advertisers that an ad has been seen. While you may occasionally see a notice that a website uses cookies, flash cookies and beacons can run on webpages without a user's knowledge.

The Difficulty of Opting Out   You may now be wondering if there is a way to avoid all this data collection. The answer is you can, but not without a good deal of effort. Princeton University researcher Janet Vertesi tried to answer this question by conducting a personal experiment in which she tried to hide her pregnancy from technologies like cookies, bots, and other data trackers that allow companies to deliver targeted advertising online. Vertesi wanted to find out to what lengths she would have to go to prevent these companies from identifying her as a pregnant woman, a very valuable type of consumer in the marketing world. She needed to avoid any traceable baby-related activity by remaining silent on social media, making purchases using cash or gift cards, and using the Tor browser for any baby related online searching (Vertesi). Using the Tor browser allows you to access the Tor network, which protects anonymity online by encrypting and routing internet traffic through a random chain of different servers ("Tor Project: Overview").

Vertesi discovered that truly opting out was very time consuming, required detailed knowledge of the digital landscape and data harvesting practices, and

was more expensive—she couldn't partake of the price discounts available for store loyalty card holders, since they also collect data on their customers' shopping habits. The experiment also necessitated cooperation from family and friends, because data about you doesn't just come from your own activity, but that of your friends.

In a final twist to the story, Vertesi also realized that activities like making large purchases (such as a stroller) entirely in cash or with multiple gift cards, plus extensive use of the Tor browser painted the picture of someone possibly engaged in illicit or criminal activity. While the goal of the Tor project is simply to protect users from tracking, the anonymity afforded by use of the browser means it is useful to people engaging in criminal activity such as drug deals and child pornography. Because of this association, someone like Vertesi who uses it frequently may draw suspicion from security offices like the NSA.

The kind of effort needed to avoid all surveillance is impractical for most people. Vertesi's story exposes the pervasiveness of data collection in our everyday lives and calls into question the idea that those who take issue with it can simply opt out.

There are some spaces where we have control over how our data is collected and used. Some companies, such as Google, allow users to opt out of targeted advertising or fine tune the types of ads the site shows them. However, these protections only go so far. Google's ad preferences only apply to how Google delivers advertisements, allowing users to select what type of ads they prefer to see. Changing these preferences doesn't appear to affect the data that Google collects about users. It is not possible for users to completely prevent companies from collecting any information.

Furthermore, thinking back to the senses of privacy discussed before, the ability to change preferences for things like targeted advertising only pertains to control over the flow of information. However, companies like Google don't offer options that protect other senses of privacy users care about, such as intimacy with family and friends. Consider Gmail, Google's email service. Gmail falls under the same privacy policy as the rest of Google's products, and thus is vulnerable to the same kind of data collection that occurs on other products.

People use email for multiple purposes, including work, managing finances, and communicating with loved ones. Each of these activities may be deserving of a different kind of protection, but all are subject to much the same level of surveillance. Google does not allow information such as medical history, sexual preference, or negative financial status to be used for targeted advertising, but what about communication with family and friends?

Spending time with family and close friends without being observed by someone outside of either of those groups is important for the maintenance of those relationships, and allows space to learn, deal with problems, and try new things in the presence of people we trust. These needs are particularly important for young people who are still developing their ideas, attitudes, and interests. The knowledge that someone else was privy to our intimate moments would have a chilling effect, and we would not feel as free to engage in these activities. People may have deep and intimate discussions over email, and companies monitoring these messages for the purpose of maximizing their own profit feels like a clear violation of that sense of privacy.

Many social media networks that include a messaging feature also collect data from those spaces. Facebook Messenger is one example. It also seems that many consumers don't realize that these messages, while private from other users, are not private from the company itself. In Janet Vertesi's experiment with trying to hide her pregnancy, she had a few close calls when relatives would send pregnancy related messages in Facebook Chat, not knowing that the "private" messenger may also be a source of data for the company ("Data Use Policy").

Ethicist Clifford Christians writes that no technology is neutral. Instead, the technologies we use are imbued with values. Value judgements enter every stage of the process in the creation of technology, from the initial design to its use by the public (Christians). This way of thinking about technology applies to data collection as well.

Similarly, ethicist Julie Cohen makes precisely this point when she challenges the practices of Big Data: "Information is never just information: even pattern identification is informed by values about what makes a pattern and why, and why the pattern in question is worth noting" (1924–1925). The online systems we use are designed with particular ends in mind, and are infused with value judgments.

It is clear from the pervasiveness of online tracking and the lack of flexibility when it comes to opting out that the companies behind the technology do not value privacy the same way we do. In privacy agreements, privacy is treated as a commodity that must be traded in exchange for the convenience of using a particular service. As such, the value of privacy appears to be limited to control over information. However, we have seen that the value of privacy extends far beyond mere control over information.

Privacy is an instrumental good, which allows people to accomplish important ends such as spending time with loved ones, exploring interests and trying new things without fear of judgement, and being themselves. Since the values imbued in the technology we use don't necessarily resonate with our own, we have to seek out ways to use technology that uphold our values.

Privacy and Character

Integrity   If we accept that privacy is a basic human need or a human right, individuals must have the power to make careful choices in how they manage it. It is not necessarily a problem that companies collect data from their users, but the trouble comes in when users do not have the tools they need to adequately manage their privacy. As they are currently written, privacy policies do not respect the value of privacy in the lives of users. Policies are difficult to understand, do not give users a genuine choice, and do not provide users with the means to

protect their privacy as it relates to important human needs. Users also need to take greater responsibility in the matter. By not reading privacy policies nor attempting to understand how data will be collected and used, we make ourselves vulnerable to being taken advantage of, and we may compromise our integrity by agreeing to terms inconsistent with our own values.

If we are concerned with our moral character and want to live with integrity, it is imperative that we pay attention to our privacy and make informed decisions with how we regulate it. Living with integrity goes beyond simply being honest. Acting honestly is undoubtedly an important aspect of living with integrity, but it is not the whole picture. In the words of Stephen Carter, integrity "demands a difficult process of discerning one's deepest understanding of right and wrong, and then further requires action consistent with what one has learned" (10). To be people of integrity, we must reflect on what is right and wrong in a particular situation, and then act in such a way that upholds that judgment.

We have been coaxed into habits that compromise our integrity in the online world. When we click "agree" without understanding the terms of service, or when we unknowingly hand over data we normally consider private, all in the name of convenience, we are not making informed decisions based on our understanding of right and wrong. This has consequences, not just for us, but also for our friends and loved ones.

Integrity means acting in accordance with values we hold dear, such as justice and compassion. Since not only our own information but also that of family and friends is at stake, compassion instructs us to

act in the interest of others rather than just in our own. This means discussing with friends and family how much disclosure is appropriate across various platforms and then respecting those boundaries. Justice calls us to reflect on what is fair in our online dealings, such as transparency from companies regarding how data is to be collected and used.

To be people of strong moral character, we must not allow convenience to take precedence over our values.

Acting with integrity online means understanding the terms and taking steps to address problems where we see them. These steps include utilizing privacy controls and settings to achieve more protection, limiting the use of online services, or even rejecting certain services altogether. To be people of strong moral character, we must not allow convenience to take precedence over our values.

What to Look for in Privacy Policies   *Yo*u may feel that you would like to do more to protect your privacy, but the problem remains that privacy policies are long and difficult to read. However, there are some key elements that will be addressed in every policy.

1. What information will be collected?

Some sites only need basic pieces of information like your name and some form of contact information, but others will record data on all your activity on the site. If the service allows you to interact with others in some capacity, think about how your activity may affect them.

2. Who can see that information?

Sometimes companies will share information or even sell it to third parties. Oftentimes this is for advertising purposes. Be sure to note also if the site will share information with government agencies.

3. How long will the company store your information?

Some policies state that they will store information for a certain amount of time. Others may store it indefinitely.

4. How does the company keep your information secure?

This covers how the company safeguards your information from parties who may use it to steal your identity or cause some other harm. Make sure the site uses a secure protocol, such as HTTPS (found at the beginning of a web address; may also appear as a closed lock icon)

5. What are your options?

Find out ways you can control all of these elements. You may be allowed to review the information you send, and you may be able to opt out of things like targeted advertising.

Conclusion

As the internet and other digital technologies become more integrated into our everyday lives, we have to face the reality that these technologies also mean increased surveillance. Companies collect vast swaths of data on their users, yet many Americans are unaware of the scope of this collection. Terms of use agreements and privacy policies are a primary source for privacy problems today. Many Americans neglect to read them, usually because they are prohibitively long and complex.

Furthermore, privacy policies cannot protect privacy in some of its most important senses. Companies give users some control over the flow of information but these controls are inadequate for protecting many of the types of privacy we value, such as

freedom to explore interests unobserved and space to interact with family and friends. These types of privacy are essential to human flourishing. Respecting privacy is instrumental in respecting the dignity of persons, so treating privacy as a currency to be traded for convenient services flies in the face of the value of privacy as a human need.

Lacking understanding of the ways in which our data may be collected and used also sets us up for conflicts with our moral character. If we are to live with integrity, as people who value such concepts as justice and compassion, we must be prepared to take actions in accordance with those values. This means that we must take greater responsibility for our online privacy. Understanding how data is collected and used, utilizing controls, and sometimes rejecting privacy agreements all represent actions we may take in order to conduct ourselves with integrity in our online life.

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Photo credit p. 56: Mary Bryant

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Screen Lending and the Fearless Integrity of Helping Others

Franklin Yartey

Abstract

The move to living more of our lives on our screens presents us with charitable opportunities online. Helping others through microfinance may be an effective way to bring about positive transformation in the lives of others, but sometimes aspects of online lending programs that are invisible to us, such as high interest rates, negatively affect borrowers. In this essay I provide a brief overview of microfinance and discuss why responsible lending is essential, using two online microfinance institutions as examples. I conclude by proposing a guide for lending intelligently and responsibly online.

Introduction

During his travels around the world, Bob Harris, a writer for *Forbes Traveler*, witnessed great disparity between rich and poor and decided to direct all of his travel money ($20,000) to funding loans on Kiva, an online lending service. He then travelled around the world to visit the people he had help with loans. Bob said his experiences were positive and that the people he helped were doing well.

For those of us who sit behind screens or stare at screens to remotely lend or give to someone, somewhere, I believe that we do this with utmost sincerity. We do this with the knowledge that we are empowering or lifting someone from a bad situation, helping contribute

to solving a crisis, like Bob Harris, who felt compelled to lend 9,300 times in the hope that he could impact change and help lift individuals and groups out of poverty.

In this article, I argue that helping others through lending intelligently with the aid of screen technologies may be an effective way to promote transformative social change. Drawing on two examples of microfinance, this article describes how this kind of giving relates to good character, discusses why responsible lending is essential, and concludes by proposing ways that one can lend intelligently online.

Microfinance

The practices of giving to charity and lending to the poor have redefined civic engagement from a solely off-line phenomenon to an online experience as well (Lin and Huang). A single person connected to a network of computers may be able to initiate change in the life of another through charitable giving or lending.

Helping others through lending intelligently with the aid of screen technologies may be an effective way to promote transformative social change.

Microfinance, or microlending, is the process of financing the poor to help lift them out of poverty or grow a business with small interest-based loans. Microfinance institutions (MFIs) are responsible for facilitating these loans. The social entrepreneur and economist Muhammad Yunus started the microfinance initiative in the 1970s in the villages of Bangladesh through the Grameen Bank. Yunus received the 2006 Nobel Peace Prize for his efforts toward empowering the poor. The Grameen bank provided loans to women who did not have access to traditional banking services (Roodman, *Due Diligence*). Today microfinance has spread over the world in various forms, including online microfinance.

I have spent over six years researching online microfinance organizations and the process of lending to the poor through screen devices (smartphones, laptops, tablets, and desktops). Previous

research has critiqued Kiva and other microlending organizations (Birzescu and Gajjala; Nadesan; Schwittay), but to my knowledge none have offered suggestions on lending intelligently through online microfinance.

Using two microfinance organizations as examples, Kiva and Zidisha, I will propose steps individual lenders can take to ensure they are providing their microloans as intelligently and responsibly as possible.

Kiva   Kiva is an online microfinance institution that raises money through lenders mostly in high-income countries (HICs) like the United States to help lift people out of poverty in low- and middle-income countries (LMICs) (e.g. The Gambia, Guinea, Liberia, Nepal, Lesotho, Kosovo, Ghana, and Zambia). Founded in 2005, Kiva brings together lenders (living in HICs) and borrowers (individuals or groups in LMICs) for financial exchanges.

Kiva provides microloans to people in need across the world.
www.kiva.org
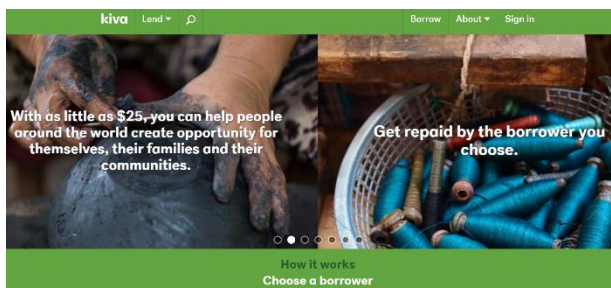
Lenders lend through Kiva's online platform, and Kiva in turn electronically transfers the money to a local microfinance partner in an LMIC for disbursement to a borrower. The local partner attaches some amount of interest (not reported on Kiva's website) to the loan and the borrower is given a time span to pay it back. Once the borrower pays back, the local microfinance institution sends the money back to Kiva without the interest and Kiva makes the cash available to the lender (Roodman, "Kiva"). Kiva's microfinance partner organizations in these LMICs keep whatever interest they attached to the loans ("How Kiva Works").

The problem with attaching interest to these loans is that sometimes high interest rates are charged, and borrowers end up trapped in cycles of borrowing to pay back loans. In one instance reported by Soutik

Biswas, over the course of a few months, more than 80 borrowers in Andhra Pradesh, India, committed suicide to free themselves of the microloans they had taken. Officials of the lending organizations were

Sometimes high interest rates are charged, and borrowers end up trapped in cycles of borrowing.

continuously harassing borrowers there, demanding that they pay back their loans. While the article did not connect the suicides to Kiva, the potential for such tragic outcomes for borrowers must be a consideration when lending money though platforms that involve charging interest rates on loans.

It is important also to acknowledge that thousands of people worldwide have benefitted from Kiva loans, their businesses have flourished, and they have been able to lift themselves out of poverty. However, the high rate of loan repayment that Kiva reports on its website does not tell the entire story of microlending. For instance, some local microfinance partners of Kiva may pay back lenders in HICs from their own funds to hide the numbers of borrowers who have defaulted and thus keep their high ratings with Kiva (Roodman, "Kiva").

Zidisha   Founded three years after Kiva, Zidisha is a peer-to-peer online lending MFI that facilitates loans to the poorest of the poor in LMICs. Zidisha provides zero-interest loans, though borrowers do pay a service fee of 5% for each loan they take out, as well as a one-time fee when they set up an account with Zidisha. People lend directly to borrowers without going through local microfinance partners.

Entrepreneurs interested in borrowing money on Zidisha's lending platform must demonstrate that they can be trusted. They are expected to seek an endorsement or reference

Zidisha connects microlenders directly to borrowers.
www.zidisha.org

from a community leader such as a pastor or a school principal who can affirm that the prospective borrower is trustworthy. Borrowers are also required to link their Facebook accounts to Zidisha, and this includes

providing their home address, telephone number, and a national identity card.

Once a prospective borrower has gone through the necessary background and character checks they can then create an account on Zidisha and upload their profile

Entrepreneurs interested in borrowing money on Zidisha's lending platform must demonstrate that they can be trusted.

picture and pitch for the loan that they seek. Lenders can then browse their profiles and lend to them if they meet their lending requirements. Lenders and borrowers communicate and send updates directly to each other online. Once a borrower pays a lender back without interest it is up to that lender to either relend or keep the money ("Zidisha: Frequently Asked Questions").

Other online microfinance institutions worth considering are included in the Appendix of this article; I encourage you to peruse them.

Kiva and Zidisha at a Glance

MFI	Model	Interest rates	Fees	Locations
Kiva www.kiva.org	Local partners facilitate lending	Some interest charged by local microfinance partners	None	Available in eighty countries
Zidisha www.zidisha.org	Peer-to-peer online	Zero interest	One-time account setup fee and 5% service fee	Available in eleven countries

Microfinance and Fearless Integrity

Called to Help Others   We are called by integrity and scripture to help others. Law professor, novelist, and legal and social policy writer Stephen L. Carter asserts that having integrity requires following three procedures: "(1) discerning what is right and what is wrong; (2) acting on what you have discerned, even at personal cost; and (3) saying openly that you are acting on your understanding of right from wrong" (7). Before lending to a charity or microfinance organization, it is important to learn about this organization to discover what they are doing right and what concerns they raise for you. Based on the knowledge gathered we will be able to make an informed decision and share with others why we are lending or not lending to a specific organization. Having integrity is also about knowing that you are doing the right thing, and helping the poor with fearless integrity.

Furthermore, the Holy Scriptures are filled with advice on the importance of giving and helping others. One such verse, Matthew 5.42, reads: "Give to the one who asks you, and do not turn away from the one who wants to borrow from you" (*BibleGateway.com*). We have been mandated by God to help each other. Whether it is the person sitting across from you in a cafeteria or a stranger in Kenya, it is our responsibility to reach out to others in their times of need if we can.

Responsible Technology   Lending in the 21st Century is marked by interactivity on the internet through various social plugins such as Facebook and Twitter, as lenders are able to view the profile pages of borrowers on social media. Clifford Christians argues that responsible technology should promote cultural continuity values of justice, harmony, openness and discovery. Technologies of change that do not help lift people out of poverty or that subvert issues related to empowering the poor are counterproductive and lack integrity because they do not promote the core values of cultural continuity (131). It is unjust to place high-interest rates on loans for the poor while claiming to empower them, for the practice of charging crippling interest rates disrupts the harmony of helping the poor. A profit-driven mindset that trumps the well-being of the poor does not advance cultural continuity. Although many have made great claims of the internet's ability to empower the powerless, the internet has not democratized wealth and

power. In order for us to determine whether a technology is effective, it is important to understand the capacities and intentions of the humans interacting with it because the technology will amplify those existing conditions. For effective implementation of technological intervention, according to Kentaro Toyama, "positive intent and high capacity among individuals and institutions" (66) are necessary.

Packaged interventions such as online microlending should include essential components of social change for them to be effective. It is counter-productive to lend to the poor through organizations that do not have a sound commitment to strengthening existing human capacities. Potential lenders like you and me must seek out organizations that promote justice in their practices.

Intelligent Giving   In Peter Singer's updated version of *Famine, Affluence & Morality*, he argues that people in HICs should be doing more to help those in LMICs (Wichmann and Petersen). He writes about Effective Altruism, a movement that prides itself in giving intelligently to various causes. Not only is it important to learn the interest rates attached to loans, it is essential to research whether online lending organizations are actually serving the poorest of the poor, since some of these agencies could branch out and provide loans to people who are more well-off, undermining the goals they set out to accomplish (to serve those that are really in need, the poorest of the poor). We must, therefore, lend or give to others by relying on trustworthy information, using existing research on charities and lending organizations, to ascertain which causes to support (Skelton).

Giving intelligently also involves conducting independent research to ascertain how donations are used by organizations to confirm that the money donated will be put to good use. Ideally, lending organizations like Kiva or Zidisha would promote total transparency, including open and honest communications with their local microfinance partners in LMICs. Individual lenders would be aware of exactly what interest rates borrowers are paying on loans as well as the reasons surrounding the success or failure of each loan. Until that goal is realized, we must investigate the lending requirements, collect information on loan interest rates, and look for clues as to whether partner lenders of

lending platforms are helping bring about social change, i.e., are empowering rather than impoverishing borrowers through loans.

We are morally responsible for the issues associated with lending money to organizations that do not subscribe to any form of corporate social responsibility. We don't want to be giving to an organization that is implicitly encouraging more poverty. Entrusted by God to be good stewards of human and natural resources, we must respond as people of fearless integrity. We must use screen technologies responsibly and intelligently, striving to empower those living in poverty and promote openness, harmony, justice, discovery, and stewardship.

Microfinance Examples

Let us return to our microfinance platform examples, Kiva and Zidisha. Consider the following online borrower call for support:

> Dear Kiva lenders! Eunice is a charismatic young woman and a strong example of hard work. She is a farmer and salesperson who has access to many sellers throughout the food business. On her farm she keeps cows, goats and poultry and has a small cash crop and trees. […] She is seeking a loan to buy cereals from farmers to resell at fair prices and use her better understanding of the market conditions and prices to sell at a profit. Your loan will help Eunice's clients to focus on production rather than sales, and it will help her family to earn a better income to uplift their livelihood. Support her dream by giving Eunice a loan! ("Eunice's Story")

The excerpt above represents the profile description of a Kiva borrower, Eunice from Kenya, who is seeking a loan from lenders in HICs, the United States among them. There are many borrowers like Eunice seeking loans on Kiva, ranging from $100 to $8000 or more. Prospective lenders read that Eunice, a hardworking businesswoman, rears cows, goats, and chickens to help sustain her family. I came across this borrower as I was

We are morally responsible for the issues associated with lending money.

browsing on Kiva.org. I noticed that Eunice had so far raised $50 out of a goal of $100.

Now imagine that you saw Eunice's profile on Kiva; would you lend to her? I know I may, but recall that Kiva's local microfinance partners charge interest on each loan. I need to find out how much of the money I lend she would actually receive and how much interest she would have to pay on the loan, which is difficult to discern without doing further research beyond Kiva's site.

The following narrative is similar to Eunice's story:

> I grew up in the village set up and life was not easy during, my childhood, I was the third born in a family of six children, and my parents were peasant farmers. I went to shidodo primary school fro primary education and did my KCPE and the joined ingotse high school for secondary education, I was not able to go college due to lack of fees. I joined fadhili self help group where we were though on best farming practices. I took a loan of $200 from the group and started my business of keeping poultry. I was able to make my first sales after 4 months and used the proceeds to repay the loan and expand business. I am now venturing into horticulture farming so as to utilize the fertilizer I get from my farm. I am a youth leader and spend my free time with youths who got interest in farming doing capacity building and helping them start there farms.
>
> […] Given the loan I would use it to further grow my business by leasing land that I would use to grow more vegetables due to increased demand. I would also buy a donkey that I would use for transportation within the farm and also hire it out to neighbors, hence increasing my profitability expect my business profits to double. thank you. (Odongo)

The above loan solicitation excerpt is from Zidisha.org. As a peer-to-peer online microfinance organization, it prides itself in directly connecting lenders with borrowers in LMICs. Unlike Eunice's profile description, Wilfred Odongo authored his own loan request pitch (Zidisha makes clear to lenders that borrowers are responsible for their investment pitches and that borrowers and lenders will be directly

interacting with each other via the internet, including regular updates from borrowers on how they are doing with the loan).

Odongo starts his narrative by providing his educational and work background and also sharing his difficulties with prospective lenders. He ends by explaining what he will do with the loan and that he wants to increase his profits by purchasing a donkey.
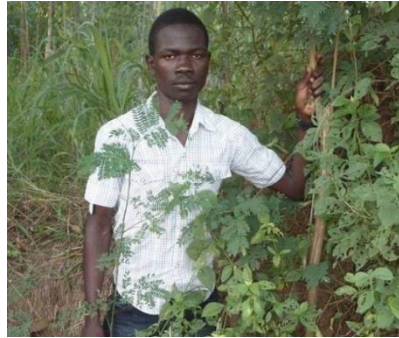
Wilfred Odongo's Zidisha profile picture.

While Eunice's profile description appears to be professionally written, Wilfred seems to be speaking directly to me. His narrative is raw, full of grammatical errors, and appears to be more authentic to me. I feel I am connecting more with Wilfred than Eunice. But should I be making the decision to lend to Wilfred based on just these assumptions?

Further, lending to a borrower at no interest is more appealing. As the scriptures suggest, "If you lend money to one of my people among you who is needy, do not treat it like a business deal; charge no interest" (Exod. 22.25). Kiva lenders receive no interest on the loans given to borrowers, but as stated earlier, some of Kiva's international partners place interest rates on loans given to borrowers (Roodman, *Due Diligence*). In contrast to Kiva, Zidisha does not charge interest, but does charge a 5% service fee for each loan borrowers receive and a one-time fee for setting up an account with Zidisha.

You may agree that Zidisha's transparency and no-interest loans make it appear to be the better option; however, Zidisha may not line up with your preferences in other ways. For instance, at this time, Zidisha is only available in eleven countries worldwide, whereas Kiva serves residents of more than 80 countries. If you have a particular interest in lending to people in India, for example, where Zidisha does not operate, you may want to look more closely at Kiva, as it has partners lending to borrowers there ("Zidisha: Frequently Asked Questions"; "Where Kiva Works").

You must decide how to lend based on your preferences combined with research and careful consideration of the information you collect on lending organizations.

A Guide to Intelligent Microfinance Lending

Here are a few questions to consider before lending or giving through online microfinance organizations (these are not exhaustive):

- Are there charity watchdogs monitoring these organizations?
- What interest rates or other fees do these organizations charge?
- Do borrowers pay interest rates? If so, what are the rates and how are they regulated?
- Are you able to clearly identify and understand the mission of this organization?
- Does the organization appear to be living out its purpose?
- What is their corporate social responsibility?
- What results come up after numerous Google searches using different keywords related to this group?
- What are other agencies (watchdogs) and individuals saying about this organization?
- What are your family and friends saying about this organization?
- What are the sentiments about this organization on various social media platforms (e.g. Twitter and Facebook?) Are these feelings mostly positive, negative or neutral?
- What are your giving/lending requirements? Does this organization/ charity meet these requirements?

Consider Charity Watchdog Reports   There are several organizations that conduct social audits of charities and microfinance institutions. A prominent one is The Charity Navigator, which provides an excellent guide to intelligent giving by providing a rich database of charities and lending organizations. Another is GiveWell, a nonprofit organization that conducts in-depth research on charities, including nonprofit microlending organizations like Zidisha and Kiva. These currently seem to be the best resources for information on charities and online microlending organizations. Other charity watchdogs include the following:

- American Institute of Philanthropy: www.charitywatch.org/home
- The Christian Monitor: www.csmonitor.com/Business/Guide-to-Giving/America-s-Top-50-charities-How-well-do-they-rate
- Charity Intelligent Canada: www.charityintelligence.ca/
- Better Business Bureau Wise Giving Alliance: www.give.org/for-donors/
- Guidestar: www.guidestar.org
- InsideGood: www.insidegood.com/
- Seriousgivers.org: charitycheck101.org/
- Smartgiving: www.smartgiving.ca/finding-good-charities/charity-watchdogs

I suggest that you not solely rely on big name charity evaluators like Charity Navigator and GiveWell in deciding which organization to use to facilitate your lending or charitable donations. Steven Brown points out problems with depending on charity watchdogs alone to inform lending decisions, as these organizations often eliminate good charities from their review lists because evaluation requirements can be too stringent in terms of the results they seek to measure or the financial standards they apply.

Brown explains, "[…] in so doing they become more likely to rule out effective organizations that would do great work with further funding. GiveWell focuses on charitable work that is clearly measureable, ruling out crucial work that is not easily measured" (242).

As a result, the organizations that GiveWell's gives ratings to are limited because GiveWell purges charities and lending agencies that do not meet the criteria for evaluation. Furthermore, organizations that strive to make more of an impact by producing tangible results receive more favorable ratings from GiveWell. (Brown).

In addition, Charity Navigator pays more attention to the finances of these organizations rather than the results that they produce. According to Brown, a charity can have sound finances with poor outcomes, and yet it will be rated highly by watchdogs like Charity Navigator. There can be further problems hidden from lending platforms and charity platforms. The negative behaviors, policies, and high interest rates of

local microfinance partners may not be reported accurately (Roodman, "Kiva").

Seek Advice from Experts, Family, and Friends   For the reasons above, when conducting research on nonprofit organizations, before lending or giving it is important to rely not only on the reports of watchdogs like GiveWell and Charity Navigator, but to also approach and communicate with individuals and groups who have experience and familiarity with nonprofits for advice on identifying which ones help amplify human capacities and contribute to positive social change (Brown). Talking to family and friends about the nonprofit organizations they give or donate to could also be a good way to learn about their experiences with these organizations. Take a close look at the reports of watchdogs like GiveWell and Charity Navigator, but do not rely solely on information from them.

Research Interest Rates and Policies of Local MFI Partners   It is also very important to confirm what interest rates borrowers will be charged. We already know that Kiva does not charge interest but their local MFI partners do. It would be wise to visit the sites of these local MFIs and check their interest rates. According to the founder of microfinance, Muhammad Yunus, anything above 15% is unacceptable (Roodman, *Due Diligence*; Knowledge@wharton). Zidisha, however, prides itself in charging borrowers no interest, opting instead for one-time fees.

Learn from the Global Community   Clearly identifying and comprehending the mission of the organization is a good start but it is also important to ascertain if this organization is living out its mission and making positive social change in the community and beyond, where possible. Conducting several Google and social media searches will also help you know what conversations are occurring about the organization in other communities. One could even join live conversations about the organization on social media and pose pertinent questions that may assist in the decision-making process. Social media remains a powerful tool for sentiment analysis of various organizations.

Consider taking a basic social media training course, which may help in efficiently conducting a simple sentiment analysis of an organization

online. The social media marketing and management dashboard Hootsuite (hootsuite.com/) provides a free and accessible social media certification course you may wish to consider.

I believe if you follow my suggestions, you will be on your way to making an informed decision on whom to provide financial help. I suggest you lend, not merely because it feels good to lend, but because you have also conducted a decent amount of research and, to the best of your knowledge, the money you are about to give or lend will be used well and will not result in unwanted hardships for borrowers. Be a good steward.

Conclusion

We must recognize that technology alone cannot solve world issues and that the poor are not lifted from poverty with just the couple of dollars you lend or give. If the humans in charge of nonprofit lending platforms are not fully invested in their mission to help the poor, your dollars will not be put to good use.

In today's interconnected world we have at our disposal tools that can be used to better humankind; we can choose to use these tools with integrity to help solve some of the problems of this world. But we can also decide to solve these problems mindlessly and with little knowledge of what impact our efforts are actually having. I suggest the former. It is important to know if Eunice received the loan you believed she received and if she is experiencing any empowerment with your loan.

Our relationships with these screen technologies are burdened with issues (Carr), some of which are yet to be realized. In the process of helping others, we should be intentional about evaluating and questioning the choices that we make as we endeavor to promote openness, justice, discovery, and stewardship.

As humans and children of God, we should think about our assumptions about technology and how they help shape the choices that we make when helping individuals like Eunice and Odongo. Though it is not possible for most of us to travel the world and meet borrowers in

person, as Bob Harris did, there are many steps we can take to ensure responsible giving.

Appendix

Online Microfinance Institutions

Deki	Established in 2008 by Vashti Seth, this MFI serves in countries like Ghana, Togo and South Africa. www.deki.org.uk/
Lend With Care	Serves the poor around the world and also provides Shariah-Compliant financing to the poor in specific countries including Pakistan. www.lendwithcare.org/
Babyloan	Arnaud Poissonnier launched Babylon in 2008. This online MFI serves people in various countries including Kenya and Haiti. www.babyloan.org/fr/
Microworld	Mission is to reduce poverty through microloans to the poor. Located in Paris, France, the site advertises that 100% of loans made goes to entrepreneurs. www.microworld.org/en
Micrograam	Peer-to-peer lending platform that provides loans to rural Indians without access to traditional banking services. www.micrograam.com/
Milaap	Supports entrepreneurial projects across India. milaap.org/
Rang De	Nonprofit online MFI that serves entrepreneurs in India. www.rangde.org/

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Screening Our Character: A Response to Forshey, Sinno, Slaughter, and Yartey

Quentin Schultze

I remember when we in the Schultze family got our first television set in the mid 1950s. It was a heavy, square wooden box on wobbly metal legs with a large, hard-to-rotate channel control knob on the right side that went "kerchunk" each time the channel was changed. With a rabbit ear antenna on top of the set, the black and white image always looked washed out. By today's high-definition standards, the picture was a joke. But for my family just having "TV" was exciting. We had our own home screen. We were truly middle class.

As I recall, the greatest concern my parents had about introducing television into our house was the possibility that the long-legged set itself might tip over on me when I changed channels. I don't remember any conversations about appropriate viewing standards. We just put the set in the living room and watched it.

The Schultze family quickly adopted television into daily life.

After going to bed down the hallway in our tiny, working-class home, I could hear the shows my father watched until the local stations shut down around midnight. I especially remember listening to professional

wrestling, which I found baffling. Was the wrestling real? Bogus? I recall asking my father why he laughed when it seemed to me that the wrestlers were actually hurting each other. This was long before the glitz, bravado, and photogenic personas of today's championship wrestling matches.

Years later I became a communication scholar and began reflecting on my family's quick adoption of television, arguably the most important communications medium between the printing press and the cell phone. I have to admit that my family simply went the way of the world, using the new medium almost exactly like everyone else in our neighborhood. Even though television was a radically new medium that at least implicitly raised all kinds of questions about how to use it fittingly, my family unreflectively adopted the same practices that guided most families' use of the medium. We rarely asked the tough questions: What should we watch? How much? When? Individually or together? Should we talk about what we watched? What values should guide our discussion of such questions? I just watched what I wanted to watch, when I wanted to watch it, unless others wanted to watch as well. The oldest person got to determine what station was on. When it came to family discernment, that was about it.

There is a period of time in the development of each new medium when such basic usage questions are nearby. Before long, however, the questions evaporate. Our habits are set. And chances are our habits match those of most others. One of the findings in my research that most impacted my thinking about this issue is the fact that Christian and non-Christian families adopted essentially identical television practices. Faith commitments seemed to make almost no real difference. Why? Well, partly because television was a privately consumed medium. Going to the movies created all kinds of concerns for many Christians because it was a public act in front of witnesses. Watching television was private and easily hidden from the outside world. The internet and the cell phone eventually amplified such privacy so that the individual person could consume media without revealing her or his practices even to immediate family members.

Today all of the screen media—from old-fashioned TV to smartphones—are in ongoing development. The content and the

physical-digital technologies are changing as we use them. It's an exciting but perplexing time. I can watch live television and play movies on my cell phone almost anywhere I am. My screen is in my pocket, ready to use. And new apps connect me to amazing content from around the world. But what am I doing with all of this innovation? Do my media practices echo my core values—and those of my family? Do my media habits reflect my inner character or are they shaping my character? Who am I in this creative screen media landscape?

I take care of a three-year-old grandson two days a week. He knows how to use my cell phone and my iPad. He knows how to access YouTube and look for videos about dinosaurs. I caught him using the remote control to turn on our cable television set and change the channels. He is adopting media practices simply by watching adults. Moreover, he is quick to figure out new technologies. Just as he is rapidly learning English, he is magically becoming a screen user. I wonder what I can do to help him begin to see screen media as more than just a means of enhancing personal pleasure. Even though he is too young to involve in discussions about best practices, let alone values and character, he is not too young to be learning media habits. He simply needs winsome role models.

Our media practices—how we use media—concretely demonstrate some of our deepest commitments.

The legendary media scholar Marshall McLuhan argued that mass media are extensions of our individual senses—especially seeing and hearing. I think they are also extensions of our character—particularly what we value. Our media practices—how we use media—concretely demonstrate some of our deepest commitments. They speak about what we enjoy, appreciate, and even love. To put it differently, our media practices reflect our real hearts' desires. They are evidence of our true character.

It is fashionable today to talk about the apparent effects of media on people. It is far less common to hear anyone talking about the effects of our character on our media usage. Yet this might be more important. To some extent, we collectively fashion media in our images.

The essays in this volume contribute to the ongoing discourse that we all need to have about character and screen media. They raise essential questions: What kinds of communication do we have access to? How shall we converse about our use of media technologies? What is the purpose of using personal screen media? Why spend any time using such media? Aren't there more important things to do in our lives? Most important of all, perhaps, "How can our use of screen media help us become the kinds of persons and communities that we ought to be?"

Today the entertainment industry uses the term "second screen" to refer to television's offspring such as computers and smartphones. The shift from the first screen (television) to the second screen (computers, smartphones, and the like) is a complicated story about changes in industry and community. What we take for granted today—the ubiquitous communication appliance we carry in pockets and purses—is not just a tale of technological development. It's also a story about changing communication practices that become ubiquitous but invisible to us over time. These essays make some of our choices visible once again. And they challenge us to reconsider some of our practices.

All four essays help us raise essential questions about whether new technologies make us more or less virtuous. Do first- and second-screen devices render us humbler, freer, and more fulfilled individuals? Do they help us build more peaceful, just, and diverse communities? Moreover, how can we use such technologies for the social good? How can we create and consume screen media in ways that enhance human life toward greater flourishing, what the ancient Greeks called *eudemonia*, and the ancient Hebrews called "shalom"?

As the essays suggest, there are no inherently "smart" or "dumb" screens. All of the electronic screens in our lives are the product of the people who create and consume them—nothing more and nothing less. Media always reflect peoples' values; media are among the ways that we humans "practice our values." This is a sobering reality that ought to forestall our technological exuberance—the ways we become dazzled with the latest and greatest means of communication, as if they naturally solve human problems, relieve human suffering, and usher in a more just society.

The essays show that media are the products of our hearts, souls, minds, and hands. Our use of screens is both a *porthole to* and a *mirror of* our collective character. It's easy for us to scapegoat media for their negative influences on us. We are far too inclined to worry about what the media are supposedly

> *Our use of screens is both a* porthole to *and a* mirror of *our collective character.*

doing to us rather than to consider what we are doing to ourselves. What are we really accomplishing with screens? Why? What do our everyday screen media practices—when, why, and how we use such media—say about us? What do our media habits reveal about who we really are—what we believe, cherish, and desire? Could it be that screen media are portals to our disordered desires? Let me put it this way: If future anthropologists sought to know what modern Americans truly believed and valued, what artifacts should they dig up and study? Screen media or church architecture? Text messages or liturgy? Blogs or sacred writings?

So I would like to discuss the essays in this book as a playful kind of anthropological investigation into how we humans "screen our character." I suggest that we have a choice of *adopting* or *adapting* all of the new screen technologies that come our way.

Adopting technologies is the easier, less reflective choice. Adopters follow the trends and act like everyone else. My parents adopted television by inviting a set into our living room and providing no insight or guidelines about using it, other than being careful not to knock over the set (maybe today this would be like thinking that parents have done their job with smartphones when they convince their teen drivers not to text and drive). As adopters, we use our televisions, computers, and phones like everyone else. Before long, we lose track of all of the decisions we had to make along the way—all of the micro and macro decisions about when, why, and how to use our screens. As adopters, we become machinelike creatures caught in our own, unreflective webs of digital activities.

Adapting new technologies is the far more difficult and reflective choice. It requires us to be humble, creative, discerning persons and

communities. Instead of going with the flow, we challenge ourselves to use technologies in worthy ways that reflect our desires to be virtuous people. In short, we challenge the social mores and practices that are coming to us through the screens, and simultaneously seek to shape our use of technologies in ways that mirror our better selves in life-affirming communities of eudemonia. These essays do just that.

This latter, adaptive approach to using technologies is particularly fitting for screen media because communication and community are intimate bedfellows. We form community in and through the remarkable process of human communication. In fact, communication is how we make and manage relationships—with God, others, and ourselves. We are constantly forming and deforming our communities even as we go about our seemingly private business of using screen media.

Susan Forshey, for instance, rightly wonders about the relationship between character and screen binge watching. She quotes novelist Annie Dillard, "How we spend our days is, of course, how we spend our lives." Is watching two years of a television series in one weekend a good thing for a person or society? Is it merely frivolous, fun activity or does it say something more significant about our values? What about doing it communally with friends and family? What about doing it as a lonely person grieving over a lost love?

Forshey directs us to virtuous screen-media usage as a kind of stewardship of time, talent, and above all character. The underlying idea is that "practices" have no meaning in and of themselves. The value of all human endeavors—including binge viewing—becomes clear when viewed as stewardship of time and talent. How should people steward their use of time, including viewing time? What is the meaning of binge viewing contrasted with moderate viewing? Which is better for persons and community?

Stewardship questions are age old. The Hebrew and Christian traditions, in particular, emphasized God's ownership of the world and everything in it. Human beings are thereby caretakers or stewards. We humans are responsible for how we use God-given resources, from the environment (the Creation) to time (such as Sabbath-keeping instead of nonstop work and activity).

Perhaps the most unsettling aspect of binge consuming is the potentially addictive component. This age of digital screen media is also an age of unprecedented addictions. We seem to be able to become addicted to just about any practice. In a sense, we easily fall in love, head over heels, with things that are only "good" in moderation if at all. Our endorphins go berserk on us. We even binge on vacations, transforming times of rest into exhausting travel and frantic sightseeing—glued to the "screen" outside the windows of the bus, car, or plane. Aristotle thought that moderation was the greatest virtue. Certainly it is not one of our strengths when it comes to screen media usage.

We even binge on vacations.

Is binge viewing a sordid waste of human talent—of human effort and ingenuity? Forshey's essay moves us to think about this important issue with regard to any excessive use of screen media. At some level maybe we all are binge users of media who don't ask the tough questions about stewardly use of our time and talent.

Rafic Sinno's essay on the pleasures and pitfalls of Pokémon Go also raises helpful questions about stewardship. Let me admit right up front that the treasure-searching Pokémon Go app could be out of fashion by the time you read this essay. But Sinno's essay is not really just about Pokémon Go. It's about the growth in popularity of semi-social, semi-geographic smartphone gaming. Pokémon Go is also about digital fads that come and go. Most importantly, the essay is about the human desire to be part of an exciting new gaming adventure and apparent community. Both the digital communications technologies themselves and the content they deliver are prone to a kind of fad-chasing mentality. The added competitive impulse—find more Pokémon Go treasures than anyone else—completes the gaming cycle.

The community angle—be part of meaningful group activity—adds to the meaning of such games. Of course this is partly an illusion because the game itself is highly personal and even private. Years ago the historian and Librarian of Congress, Daniel Boorstin, coined the term "consumption community" to capture the ways that Americans tend to identify with others by consuming the same products and services.

Those who consume the same television series might think of themselves as part of a community; in fact, today they can probably find such a "community" of consumers on the internet and join the discussion. Sinno's fair-minded critique of Pokémon Go suggests that such apps have potential for fostering some type of gaming community beyond mere shared consumption, but such community is hardly a satisfactory substitute for non-technological, in-person, intimate community.

Sinno wonders about the truly social aspects of such fetish-like uses of personalized screen devices. When we play such a game are we really interacting with other people? Are we observant of the communities and cultures around us? Are we so focused on the technological buzz that we had best be careful about squelching the very kinds of social discourse that we need for healthy, flourishing lives in community? There are many different kinds of screen-based gaming technologies, some of which emphasize social interaction. Once again, how we adapt screen technologies to worthy personal and community practices is critically important.

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Sinno uses the helpful term "allure" to describe the widespread adoption of Pokémon Go. Imagine being able to find Pokémon "creatures" with your cell phone just about anywhere you would go. It's a simple game—find creatures "hidden" around your neighborhood. As a Chicago kid, I would have gone nuts with that kind of technology. I would have been hunting around the parks and lakes and emerging strip malls. Friends and I would have been racing around on our bikes without helmets, paying scant attention to stop signs and stoplights; we would have been on a mission. And I could imagine having done it with young adults, and even with those like my older brother who had cars. Excitement, adventure, travel, fellowship, competition, exercise—what else do we humans need for delightful gaming? Bring it on!

I don't wish to discount the joy of playing such a game. There's a place for such gaming in the good life, the life of virtuous character and good

community. In fact, numerous social groups and nonprofit organizations began using the Pokémon Go to advance worthy educational ends. But what about the stewardly use of time and talent? Sinno rightly poses this overarching question about the inherent "good" in any kind of time-intensive screen gaming.

Sarah Slaughter takes us in a very different but important direction related to contemporary screen media: privacy. The invasion of personal privacy will continue to become one of our great nemeses in the age of digital communication. The more involved we become in high-tech interactions with others, the more that other people will be able to know about us regardless of how much privacy we think we have.

Slaughter addresses the "cost of convenience" involved in the ways that we automatically approve privacy policies and terms of agreement required for our participation in nearly every kind of technological interaction. Who among us has time to read the lengthy documents typically composed in legalese that pop up on our screens when we download new software or start a new account with a social media site? She rightly points out that our failure to read such documents does not give us any legal standing if we seek redress for invasions of our privacy. When we sign on we invite various kinds of surveillance into our private lives. Little did most of the users of Pokémon Go realize, but the company was probably collecting data on the whereabouts of game users. Similarly, those of us who get involved in binge video watching probably don't even think about the fact that a database somewhere is tracking our odd viewing habits.

Of course the answer that we commonly hear to potential invasions of privacy is that information collected in databases is not necessarily connected to specific individuals. Each of us is simply a database number, not a person, when it comes to data warehousing information about our screen media pursuits. There is some truth to this justification for tracking individuals' private activities. But there is also the fact that data can be extracted and tied to individuals, particularly through court orders. And the enormous identity-theft business today demonstrates that people of ill will can and do use bits and pieces of information to pretend that they are particular persons. People of low moral character

will take advantage of access to databases. Bad things will happen. People will be harmed—financially or personally if not both. Databases of private information are temptations.

Slaughter rightly asks about the importance of privacy for human flourishing. We all know how authoritarian regimes have used eavesdropping and surveillance to control oppressed people. The freedoms to think and act as we wish are monumental freedoms that make both democracy and the good life possible. Of course our actions can also be governed by civil and criminal laws based more or less on agreed-upon moral practices. We don't have an absolute right to harm others. Nevertheless, what if we sign away some of our privacy in order to participate in the screen culture? Are we thereby inviting legal intrusion into our private lives?

Here we have to admit that adapting technologies to our own worthy goals in life is not easy. We can seek to be people of good character, but invariably others may not be gracious towards us. We can't control how they will use information about us. We live in a time of data gossiping when our lives are increasingly open to others' inspection. Computer forensics may be the most important legal development of our age.

I don't know exactly what it would be like to live a simple life of stewardship regarding others' and our own privacy. Slaughter has opened our eyes to this issue regarding one small but important aspect of screen communication. We all can hope that those who give us the choice of either opting in or opting out of various levels of digital privacy will be people of high moral character and not simply technologists, attorneys, and marketers.

Franklin Yartey courageously journeys into one of the most intriguing aspects of screen technologies: How might we think about the screen as a window to serving others? The phone in my pocket is a window to pleasure, but is it also a window to service? Is it a potential way of treating others around the world as my neighbor? This is countercultural thinking. It challenges our faddish adoption of screen media as devices for personal pleasure and convenience. It directs us to a spacious arena of creative thinking and action.

I have long been intrigued by the biblical story of the Tower of Babel. The Babylonians created an enormous tower in order to make a name for themselves. They were self-seeking technologists. Pride and self-service were their guides—their character flaws. So God decided to set them straight by confusing their language. Unable to converse with each other, they could not continue work on their idiotic tower to the heavens. In one sense, it is a humorous tale. Imagine construction crewmembers suddenly unable to converse with each other.

In another sense, however, Babel is a story about how God preserves countercultural thinking. Dissent is essential for the good of humanity. Real dissent. Outrageous dissent. Yartey points to the phone in my pocket and asks me to consider it a means for me to love God and my neighbor as myself. That's technological heresy! Isn't technology all about self-service? Isn't technology about making my own life more pleasurable, efficient, and productive? Yartey's voice is one of those created in the post-Babel diversity. We need to listen to him as a kind of prophetic voice.

Yartey asks if it is possible that through the magic of microfinance I can help someone I don't know—someone from another place and culture—to invest in the time and talent that God has given them. Could it be that what to me is a tiny amount cash—a few trips to a café—might be another person's ticket to freedom, self-sufficiency, and even community betterment? Is this just naïve if not utopian thinking?

What if we all seriously aim to put the character traits of a good neighbor in action via our personal media devices?

For years I taught a college senior seminar that included a unit on neighborliness. What does it mean to be a good neighbor—or a "Good Samaritan"? This is one of the great themes of the Old and New Testaments. A real neighbor attends to others' needs rather than just to his or her own desires. In a sense, neighborliness is love in action. What if I think about my smartphone as a means of being a good neighbor? What if we all seriously aim to put the character traits of a good neighbor in action via our personal media devices? Yartey challenges us

to think in these terms through the potential of microfinance. For me, it is an inspiring possibility. I would rather identify with this kind of countercultural thinking than with the Babylonians' self-satisfying technological arrogance.

The four essays in this volume are concrete illustrations of how to adapt rather than merely adopt screen technologies. They reveal another way, a better way, than the unreflective, self-serving practices that dominate screen media usage. They also show us that the quality of our character is essential. We should not just criticize media for negatively impacting us. We can't just go along with the flow and assume that we will be virtuous people. When we look at our screens we are looking at ourselves as if through a mirror. Our media actions do speak louder than our rhetoric about how blessed we are with all of our modern technological conveniences. But blessed by whom? For what purposes? We are always one screen away from catching glimpses of our true character. Little did I know as a child when my primary worry about television was knocking over the set.

Dr. Quentin Schultze is a communication professor, writer, speaker, mentor, and master teacher who proclaims the good news that virtuous communication can overcome many of our personal and social problems. The problem today, he says, is that we assume new technologies like so-called smartphones will necessarily improve our relationships when in fact no technologies are better than the people who use them. He's written hundreds of articles and many books, including An Essential Guide to Public Speaking *and* Habits of the High-Tech Heart: Living Virtuously in the Information Age*. Dr. Schultze has been interviewed by most major print, broadcast, and online media. He is Professor Emeritus of Communication at Calvin College and Distinguished University Professor at Spring Arbor University. He aims to live according to the monastic motto, "Speak Only If You Can Improve Upon the Silence."*

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