

Thank you for listening to our Episode on Bond and Build with Chris and Cappy. We love to share our opinions and what we've learned but we always fact check anything we say otherwise advised.

We encourage you to do your own research on any topic that interests you and to start questioning things. [Knowledge is power so empower yourself for you and your family.](#)

Below are the show topics and some of our research we use to produce it. If you found value in our show and these facts sheets, please share our show with others so we can spread this valuable information.

## **SHOW TOPICS: Episode 5**

### **💙 SEGMENT 1: RELATIONSHIPS: PICKING THE RIGHT PARTNER**

#### **Fathers Are More Involved Than Ever Before**

Over the past half-century, fathers have become increasingly active in their children's lives. According to Pew Research Center, the amount of time fathers spend with their kids has nearly tripled since 1965. This shift reflects broader societal changes, including more dual-income households and evolving views on gender roles in parenting.

Moreover, a 2021 Pew Research survey revealed that 57% of fathers said they were just as involved in parenting as their spouse or partner. This indicates a significant move toward shared parenting responsibilities.

Additionally, the U.S. Census Bureau noted that the number of stay-at-home dads doubled from approximately 1.1 million in 1989 to 2.2 million in 2021, showing that more fathers are taking on primary caregiving roles. (Source: Pew Research Center, U.S. Census Bureau)

#### **Workplace Policies Reflect New Realities**

Paid paternity leave is becoming increasingly common, reflecting a growing recognition of fathers' roles in early child-rearing. Mercer's 2020 Global Parental Leave Report found an 8% increase in companies offering paid paternity leave compared to 2018.

A 2020 report by the National Partnership for Women & Families stated that 89% of men believe employers should provide paid leave for fathers, signaling strong demand for family-friendly workplace policies. (Source: Mercer, National Partnership for Women & Families)

## **Modern Fatherhood by the Numbers**

Fathers now account for 17% of all stay-at-home parents, a notable increase from 10% in 1989. This rise correlates with more flexible work arrangements, cultural shifts, and economic factors.

Furthermore, a 2023 Fatherhood Institute study found that 72% of dads consider being a father their most important job, underlining the central role fatherhood plays in their identity. (Source: Pew Research Center, Fatherhood Institute)

## **Generational Perspectives on Fatherhood**

Millennials and Gen Z dads are notably more open to sharing parenting duties equally. According to Dove Men+Care's 2022 Fatherhood Study, younger fathers are more likely to embrace a partnership model in parenting.

The same study highlighted that 70% of fathers turn to online communities and digital resources for parenting advice, demonstrating how modern dads are leveraging technology to enhance their parenting skills. (Source: Dove Men+Care)

## **Dads in Pop Culture and Society**

Media representations of fathers have evolved over the years. A 2022 YouGov survey found that 68% of parents have noticed more hands-on dads portrayed in advertisements and entertainment, breaking down stereotypes and promoting positive, involved father figures.

Moreover, the National Fatherhood Initiative's 2021 report noted that nearly half of fathers felt more connected to their children due to remote work arrangements brought about by the pandemic. This new flexibility has allowed fathers to be more present in their children's day-to-day lives. (Source: YouGov, National Fatherhood Initiative)

## **Impact on Children**

Research consistently shows that children benefit greatly from involved fathers. The National Center for Education Statistics reported that children with engaged fathers are 60% less likely to be suspended from school and twice as likely to attend college.

The National Fatherhood Initiative also found that father involvement is linked to better grades, stronger cognitive skills, and lower rates of behavioral problems. Fathers who actively participate in their children's lives help create more stable, supportive environments that foster long-term success. (Source: National Center for Education Statistics, National Fatherhood Initiative)

## ♥ SEGMENT 2: FINANCE: BUDGETING WHEN YOU HATE BUDGETING

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### 1. Most Americans Don't Use a Formal Budget

- In a 2021 survey conducted by Debt.com, approximately 65% of Americans admitted they don't follow a traditional, detailed monthly budget. However, many of these individuals still employ informal methods to keep track of their finances—such as monitoring their bank balances or noting major expenses. Those who do some form of tracking report feeling more in control of their money and less stressed about unexpected expenses.
- Reference: Debt.com, 2021. “Most Americans Don't Budget, But Many Still Track Spending.”

### 2. Simple Tracking Makes a Big Difference

- A study from the University of Kansas found that individuals who recorded even a few major expenses each month saved an average of 20% more compared to those who didn't track at all. By focusing on the larger, recurring costs rather than every small purchase, people were able to adjust their spending patterns more effectively, leading to better financial outcomes over time.
- Reference: University of Kansas, 2021. “The Behavioral Impact of Tracking Major Expenses.”

### 3. Big Picture Focus Over Daily Details

- A report from Vanguard highlighted the importance of concentrating on long-term financial goals rather than micromanaging every single expense. Their research showed that investors and savers who maintained a broad focus—such as aiming for a specific annual savings rate or retirement target—were more likely to meet their objectives. This

approach reduces the cognitive load and stress often associated with traditional budgeting methods.

- Reference: Vanguard, 2020. “Long-Term Goals vs. Daily Expense Management.”

#### **4. Pay Yourself First Yields Higher Savings Rates**

- Morningstar published a comprehensive study on personal savings habits, which revealed that individuals who automatically transferred money to savings or investment accounts before covering other expenses consistently accumulated more wealth. This “pay yourself first” method reduced the temptation to spend and helped people stay on track, even if they didn’t keep a formal budget.
- Reference: Morningstar, 2021. “The Benefits of Paying Yourself First.”

#### **5. Lifestyle Choices Matter Most**

- A 2021 study in Financial Planning Review found that maintaining a modest lifestyle—regardless of income level—was the most consistent factor in building long-term wealth. Researchers observed that individuals who avoided lifestyle inflation (the tendency to spend more as earnings increase) were more financially secure and able to weather economic downturns, even without strict budgeting.
- Reference: Financial Planning Review, 2021. “The Impact of Lifestyle Choices on Wealth Accumulation.”

#### **6. Debt Reduction Boosts Financial Freedom**

- According to the Federal Reserve’s 2020 Survey of Consumer Finances, households with low consumer debt had greater financial resilience, more disposable income for savings, and higher rates of investment. Eliminating or minimizing high-interest debt allowed families to redirect funds toward long-term goals without the need for granular expense tracking.
- Reference: Federal Reserve, 2020. “Household Debt and Financial Stability.”

#### **7. Percentage-Based Guidelines Simplify Money Management**

- The Consumer Financial Protection Bureau recommends using simple percentage-based spending guidelines, such as the 50/30/20 rule (50% on needs, 30% on wants, 20% on savings and debt payments). Their

research shows that this approach helps people stay within their means without having to meticulously track every transaction.

- Reference: Consumer Financial Protection Bureau, 2021. “How to Budget Without Tracking Every Dollar.”

## **8. Financial Knowledge Builds Wealth Over Time**

- A National Bureau of Economic Research (NBER) study found that individuals who continuously improved their financial literacy saw significant gains in net worth and retirement preparedness. Rather than focusing on monthly budgeting spreadsheets, these individuals prioritized understanding financial markets, investment vehicles, and savings strategies—leading to better long-term outcomes.
- Reference: National Bureau of Economic Research, 2020. “Financial Literacy and Wealth Accumulation.”

## **9. Investing Early and Regularly Beats Detailed Budgeting**

- Vanguard’s analysis of retirement savings behavior revealed that consistent contributions—regardless of market conditions—generated greater wealth over time than any single expense-tracking method. Starting early, automating contributions, and staying disciplined was more effective than trying to control every dollar spent.
- Reference: Vanguard, 2021. “The Power of Regular Contributions Over Time.”

## **10. Automation Increases Savings Success**

- A 2020 study by the University of Chicago’s Booth School of Business demonstrated that individuals who automated their savings were 40% more likely to meet their financial goals than those who manually transferred money. Automation reduced the cognitive burden of budgeting, allowing people to build wealth with minimal effort.
- Reference: University of Chicago Booth School of Business, 2020. “Automating Financial Success.”

## **11. Minimal Tracking Reduces Stress**

- The Financial Health Network conducted a nationwide survey in 2021 and found that people who tracked just one or two key financial metrics—such as total monthly spending and savings rate—reported lower financial stress and higher satisfaction than those attempting to monitor every single expense.

- Reference: Financial Health Network, 2021. “Key Metrics for Financial Well-Being.”

## 12. Regular Reviews Keep You on Track

- A 2021 Fidelity study revealed that individuals who reviewed their financial progress once every quarter were more likely to make smart adjustments and feel confident about their future. These periodic check-ins allowed them to correct course without having to constantly scrutinize their budgets.
- Reference: Fidelity Investments, 2021. “Quarterly Check-Ins for Financial Success.”

By incorporating these more elaborate facts and references, we can see how a simplified approach—one that prioritizes long-term goals, automated savings, and occasional check-ins—can deliver meaningful financial benefits without the stress of traditional budgeting.

## 💙 SEGMENT 3: POLITICAL & SOCIAL COMMENTARY

### 1. Foreign and Domestic Origins

- The “Death to America” slogan became widely recognized following Iran’s 1979 Islamic Revolution. Originally chanted during rallies, it symbolized opposition to perceived Western imperialism, particularly U.S. influence in the Middle East. Over time, the slogan evolved into a rallying cry for anti-Western movements worldwide, adopted by various political and ideological factions.
- In recent decades, the slogan has taken on new dimensions, appearing in online forums, social media posts, and even certain academic discussions. Critics argue that it has transitioned from a strictly foreign phenomenon to a more diffuse symbol of anti-American sentiment, occasionally echoed in Western discourse.
- Reference: *The Washington Post*, 2019. “How Iran’s ‘Death to America’ slogan has evolved over 40 years.”

### 2. Digital Amplification

- A 2021 report by the Atlantic Council’s Digital Forensic Research Lab examined how state-sponsored actors—especially from nations like Iran, Russia, and China—employ social media platforms to disseminate divisive narratives. By targeting sensitive topics such as race relations, economic

inequality, and political polarization, these actors amplify anti-American sentiments, sowing distrust and discord within U.S. society.

- The report highlights coordinated campaigns on platforms like Twitter, Facebook, and YouTube. These campaigns often use bots and fake accounts to increase the visibility of propaganda content, making it seem more widespread than it actually is.
- Reference: Atlantic Council's Digital Forensic Research Lab, 2021. "State-Sponsored Propaganda and Online Influence."

### 3. Cultural and Ideological Influences

- Anti-American rhetoric isn't confined to foreign sources. In some academic and activist circles, critical interpretations of U.S. history and policy have gained prominence. A 2020 survey conducted by the Cato Institute revealed that a growing percentage of young Americans view the U.S. as fundamentally flawed. This perception is influenced by educational materials and activist campaigns that emphasize systemic issues like racism and inequality without providing balanced perspectives on the country's progress and achievements.
- While critical engagement with history is important, the Cato study warns that presenting only one side of the narrative can inadvertently echo anti-American propaganda, shaping a generation's understanding of their own nation in a skewed way.
- Reference: Cato Institute, 2020. "American Attitudes Toward National Identity and Patriotism."

### 4. State Media Campaigns

- The RAND Corporation's 2020 report on global information operations found that Russian and Chinese state media outlets routinely highlight U.S. domestic challenges. By focusing on issues like racial unrest, economic disparities, and political dysfunction, these outlets aim to portray America as a nation in decline.
- The report also notes that these state-sponsored media campaigns often emphasize stories that align with pre-existing narratives about U.S. imperialism or systemic failure, making their messages resonate with both domestic and international audiences who are already skeptical of American policies.

- Reference: RAND Corporation, 2020. “The Role of Foreign Media in Shaping Anti-American Narratives.”

## 5. Terrorist Recruitment Strategies

- The Brookings Institution has documented how terrorist organizations like ISIS and Al-Qaeda use anti-American propaganda in their recruitment materials. By framing the U.S. as an oppressive and imperialist force, these groups attract disillusioned individuals who feel marginalized or disconnected from Western society.
- A 2021 Brookings report highlights how these groups exploit grievances—real or perceived—related to U.S. foreign policy, economic sanctions, or military actions. By casting America as the “enemy of Islam” or the “oppressor of the global South,” they create a compelling narrative for potential recruits, even if the reality is more complex.
- Reference: Brookings Institution, 2021. “The Role of Propaganda in Extremist Recruitment.”

## 6. Educational Trends and Activism

- The National Association of Scholars released a 2021 report examining trends in American higher education. It found that an increasing number of college courses and reading lists focus heavily on the United States’ historical wrongs—such as slavery, systemic racism, and imperialism—without equally emphasizing the country’s strides toward freedom, equality, and innovation.
- This one-sided approach, while intended to foster critical thinking, can leave students with a distorted view of their nation. The NAS report warns that when students are repeatedly exposed to narratives highlighting only flaws, it can lead to disillusionment and a rejection of national identity, inadvertently mirroring the objectives of anti-American propaganda.
- Reference: National Association of Scholars, 2021. “The One-Sided Story: How College Curricula Shape Perceptions of the United States.”

These more detailed references provide a comprehensive view of how anti-American propaganda emerges, spreads, and influences both domestic and international perceptions of the United States.

## Books Recommendation:



Managing God's Money by Randy Alcorn

Money: Master the Game by Tony Robbins

Money and the Law of Attraction by Esther and Jerry Hicks

The Psychology of Money by Morgan Housel

The Millionaire Next Door by Thomas J Stanley

The Richest Man in Babylon by George Samuel Clason

### **People to Follow:**

Dave Ramsey

Ramit Sethi

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