

The Financial Value of God's Law

Part Two: Marriage Laws

By Craig R. Dumont, Sr.

Macroeconomics: The study of the overall aspects and workings of a national economy, such as income, output, and the interrelationship among diverse economic sectors.

Microeconomics: The study of the operations of the components of a national economy, such as individual firms, households, and consumers.

"It is not good for the man to be alone. I will make a helper who is right for him' . . . So the Lord God caused him to fall into a deep sleep. While the man was sleeping, the Lord God took out one of the man's ribs and closed up the flesh at that place. Then the Lord God formed a woman from the rib that He had taken from the man. He brought her to the man. The man said, 'This is now bone of my bones and flesh of my flesh. She will be named woman because she was taken from man' That is why a man will leave his father and mother and will be united with his wife, and they will become one flesh." **Genesis 2:18-24**

"But remember the Lord your God is the one who makes you wealthy. He's confirming the promise which He swore to your ancestors. It is still in effect today." **Deuteronomy 8:18**

Last month I wrote of the financial value of God's law on a macroeconomic scale as I focused on property laws and national wealth production. De Soto, in his marvelous book, "The Mystery of Capital: Why Capitalism Triumphs In The West And Fails Everywhere Else," proves beyond doubt that when nations implement God's laws they financially flourish and witness unprecedented capital formation and corresponding wealth generation.

This month I want to look at the financial value of God's law on the microeconomic scale; specifically, how Biblical marriage laws enhance the financial well-being of individual households through greater earnings power and wealth accumulation.

In a book that Harvard University found unfit to print,¹ Linda J. Waite and Maggie Gallagher, the authors of "The Case For Marriage," build an exhaustive and irrefutable case that married people are "happier, healthier and better off financially," than either single people or those couples who are cohabiting without the benefits of marriage. This is heresy in a culture that hates God's law and demands the right to "do what is right in their own eyes" and professes to be able to create a lawless "utopia."

Indeed, Waite and Gallagher prove that marriage is not only equal to "alternative lifestyles," but qualitatively exceeds them by statistically significant margins. Even as "cohabitators began demanding the sexual and social rights of the married [and] courts became increasingly sympathetic to the view that it is unconstitutional discrimination to treat married and unmarried couples differently [and as] welfare and public-housing policy created marriage penalties . . . and wider social institutions have all increased their approval of divorce dramatically," "The Case For Marriage" empirically demonstrates that people who get and stay married will earn more, keep more and pass on more wealth than those who reject marriage.

In their chapter on "The Wages of Wedlock," the authors cite study after study proving that "marriage itself makes men more successful. In fact, when it comes to earnings, for men, getting and keeping a wife may be as important as getting an education."² One survey shows that the average millionaire has been married to the same woman for twenty-eight years and twenty-five percent of them have been married thirty-eight years or more. As another researcher/author points out, "Ninety-two percent of the millionaire households in America are composed of a married couple, and these millionaire couples have less than one-third the divorce rate of nonmillionaire couples, [therefore] we can conclude that here is another factor that distinguishes the millionaire mind—the ability to choose the right mate for life. Being divorced doesn't exclude one from becoming and remaining a millionaire—it just makes it significantly more difficult."³

Again, pointing to numerous studies Waite and Gallagher note that "the wage premium married men receive is one of the most well-documented phenomena in social science. Husbands earn at least 10 percent more than

single men do and perhaps as high as 40 percent more. The longer men stay married, the fatter their paychecks get, relative to single men's earning power." Of course this means that wives too "are financially better off than single women, despite wives' lower personal earnings, because they share their husbands' earnings."

This is not simply an American phenomenon, but is true in every country studied. Economist Robert Schoeni has done extensive work in comparing men's earnings in 14 developed countries and "married men earn much more than unmarried men." In the U.S. the earnings margin between married men and those who had never married was an astounding 30 percent! Further, "the longer men are married, the bigger the wage premium they receive . . . *For the male worker, a wife is a secret weapon, giving him, over time, a powerful competitive advantage over his unmarried coworkers.*" (Emphasis supplied)

Tellingly, the financial outlook of a man changes according to how steady his marriage is. For instance, when a marriage breaks down, the husband's wage premium erodes, while a married man's earnings advantage is largest where their marriage is most secure which, as Waite and Gallagher write, provides "further evidence that something about being married leads to higher earnings."

I need to point out that it's not just single people who come up financially short compared to their married counterparts,⁴ but those who "cohabit" (i.e., live in open sin flouting their fornication) cannot compete financially either. "Cohabitation produces some, but not all, of the benefits of marriage for men. (Actually it produces very few of the benefits. *crd*) According to economist Kermit Daniel, cohabiting men receive just half the earning premium of marriage." As the authors point out, most cohabitations are relatively short-lived (two years or less) and are constructed upon the sexual relationship alone, which means it is inherently self-centered. Cohabitation's biggest attraction is that there are no well-defined responsibilities, hence there is no need to plan for the future. This means that cohabitation produces an existential relationship where the 'partners' "have a shorter time horizon than spouses do." Of course one of the defining characteristics of people who have accumulated a high net wealth is the ability to think and act long term. "Most millionaires look to the future. They are very likely to compute the lifetime costs and benefits of various activities."⁵

Thomas J. Stanley, in his highly touted book, "The Millionaire Mind," has an entire section of his book dedicated to the choice of a spouse and one subsection entitled, "The Economic Productivity of Marriage." Here he writes:

Studies have consistently found a significant correlation between length of marriage and wealth accumulation. One study of over twelve thousand respondents is particularly illuminating (Janet Wilmoth and Gregor Koso, "Does Marital History Matter? The Effect of Marital Status on Wealth Outcomes Among Pre-retirement Age Adults"). The authors found that "consistent participation in marriage results in significantly higher wealth." Conversely, those people who are not married continuously over time have a propensity to accumulate lower levels of wealth during their adult life cycle. . . The positive correlation between length of marriage and level of wealth is very strong and holds true throughout all education and income groups in America.⁶

One important direct result of long term commitment, responsibility and planning within the marriage covenant is a finely tuned version of the division of labor, or as Waite and Gallagher put it, the power of specialization. This "power of specialization" is as profitable within a family as it is within a company.

Married men earn more because, within marriage, they specialize in making money. Even when wives work full-time at demanding careers, they typically do the vast majority of the housework, child care, and family work, arranging holidays and family events, keeping in touch with family and friends. As a result, almost all husbands specialize to some extent in earning money—they do more of the earning and less of everything else than do wives. So married men have more time to devote to work because of their wife's time and effort getting dinner, doing the laundry, and driving the car pool to soccer. Economic theory argues that this is one reason that husbands make more money: They specialize, with the support of their wives, in earnings . . . Married people, who can take advantage of specialization are more productive together than either would be as a single individual. The power of specialization applies not only to goods that are produced and traded in the marketplace (i.e., earnings) but goods that are produced and consumed within the household. Both kinds of production can increase a couple's net worth . . .⁷

Again, Stanley confirms this very premise when he writes:

What is it about marital status that affects one's level of wealth? According to the research conducted by Wilmoth and Koso, legal marriages have certain institutionalized features that are conducive to accumulating wealth, *an important one being the division of labor within the marital relationship*.⁸ (Emphasis supplied)

Waite and Gallagher follows up their "division of labor" passage with this simple yet powerful observation that seems to elude common sense these days: "The close working relationship between a man and a woman in marriage seems key to increasing men's earnings." In the absence of a Christian culture which understands and emphasizes the harmony of interests (husbands and wives are called by God to develop and share a close working relationship because their goals are in harmony with one another for the glory of God; they are not to view marriage relationships as zero-sum conflicts), the authors of "The Case For Marriage" stick out like a rose among the thorns. Harvard, which has ceased to function as a "uni-versity" (which implies "a harmony of interests"), now strives for "multi-versity" status, in fact if not in name, by viewing and promoting conflict as the foundation for progress and has a natural hatred for any work that demonstrates God's harmonious design for men and women and the way His perfect law displays His purposes!

God created man and woman to work together in harmony. Indeed, it was God Himself that declared that "It is not good for the man to be alone. I will make a helper who is right for him." The man immediately saw the harmony to be enjoyed in this relationship as he responded in awe, "This is now bone of my bones and flesh of my flesh. She will be named woman because she was taken from man." All Christians are familiar with the following revelation that Jesus quotes some 4,000 years later: "That is why a man will leave his father and mother and will be united with his wife, and they will become one flesh." Marriage was and is to be the normative state of living for both men and women. The man was to fulfill the mandate to work and his wife was to be a helpmate, coming up beside him to assist him in his calling. In other words, man was created first for work and dominion and then given a wife as a blessing in his life. The wife in Proverbs 31 is an incredible helpmate working in harmony with her husband, a woman who truly "builds up her house with her hands" rather than tearing it down. Accomplishing God-appointed work is actually the central (but by no means only) aspect of marriage, therefore it should not surprise us that financial benefits are so much a part of the marriage covenant!

This work was to be undertaken as one flesh, "yoked together" for life (2 Corinthians 6:14). A yoke is a tie that binds two creatures together in pulling burdens, or in doing work. They also share as one in the blessings. The Christian is to do all things to and for the glory of God, so it is within this marriage covenant that God places so many of His blessings, financial and otherwise (indeed, Waite and Gallagher point out that married couples experience dramatically better health, have a far happier sex life and are happier in all aspects of life than non-married or cohabitating couples). God's law sets forth lifetime marriages that reap lifetime rewards—remember, the average millionaire couple had been married 28 years with many averaging 38 years.

Marriage is God's proclaimed institution that provides the means for health, education and welfare—now testified to so convincingly through the research and writings of authors like Waite, Gallagher and Stanley. What God orders and institutes, He also sets His blessings upon, and it takes money to provide for the health, education and welfare of a family. Hence, the institution of marriage is the ordained vehicle, so to speak, that is used by God to generate, accumulate and pass on wealth.

Further, God gives man His law to protect His divine institution. God's law declares that "You shall not commit adultery," with all the case laws setting up the parameters for legitimate sexual relationships within the covenantal bonds of marriage. While polygamy is recognized, and therefore dealt with by God's law (Exodus 21:8-10 and Deuteronomy 21:10-17) as an aspect of man's sin and fallen status, it is clearly set forth not only in Genesis 1:27 and 2:21-24, but also in Matthew 19:5, 1 Timothy 3:2 and 1 Corinthians 7:2 that monogamy is assumed as the God-ordained standard, bringing stability and continuity to the marriage.

Biblical law likewise recognizes the financial importance of marriage and one of the first steps in progressing toward marriage is the aspect of a man putting his money where his mouth (or heart) was through a dowry. The dowry was one year's wages that a man gave to the father of his bride-to-be as a financial safeguard to her and any children that would come from their union. The bride's father was to invest the dowry and hold it separately for his daughter to either pass on to her children or to use in case the man divorced her or left her for any reason. Right from the beginning of a marriage the idea of wealth creation (work) and accumulation (savings) took on a place of importance.

The squandering of the dowry was one of the sins of Laban as was noted by Rachel and Leah in their response to Jacob's request to leave the land they were in.

Rachel and Leah answered him, "Is there anything left in our father's household for us to inherit? Doesn't he think of us as foreigners? Not only did he sell us, but he has used up the money that was paid for us. Certainly, all the wealth that God took away from our father belongs to us and our children. Now do whatever God has told you." Genesis 31:14-16

Laban had viewed the dowry as a sale price, which would have made his daughters slaves or foreigners, rather than as the means of protecting his daughters and investing in their future and their children's future. He had "used up" or squandered the money because he thought it his to use as he pleased, which was not the case, and there was nothing left for his daughters or their children to inherit. For that reason (and others) "God took away" that wealth, which is clearly recognized by Rachel and Leah.

Just briefly we should touch on something that truly magnifies the financial value of God's law, and in this case I'm using the term "law" not simply as specific "you shall do this" and "you shall not do that," but rather as God's entire revelation set forth in His word. Current wisdom has it that children are wealth consumers and destroyers, therefore it is more than suggested that if a couple desires to gain in wealth they should limit the number of children they bring into the world. Waite and Gallagher have one observation tucked in their "Wages of Wedlock" chapter that contradicts this assertion. Research shows, they say, that "the more children a husband had to support, the more productive a worker he was,"⁹ therefore earnings and net worth increased in proportion to the number of children he had.¹⁰ (Thankfully I now have eight. Perhaps this means I can look forward to producing and earning five times more than the average married couple with 1.5 children!)

This is simply a recognition of God's command to His people to see that "Children are an inheritance from the Lord. They are a reward from Him. The children born to a man when he is young are like arrows in the hand of a warrior. Blessed is the man who has filled his quiver with them. He will not be put to shame when he speaks with his enemies in the city gate" (Psalm 127:3-5)

Integral to the blessings and prosperity of the patriarchs was the promise of many children. One of the benefits that comes with having many children is that we have a responsibility and the opportunity to look further into the future. Just as an archer looks *forward* to where his arrows are being launched, so too does a father *look forward into the future* to where he is "shooting" or aiming his children. All children have their unique gifts and abilities from God and each has a different future set before them. The wise father will spend time discerning his children's gifts and abilities and will therefore spend time *considering the future* and how they can exercise dominion for Christ. His understanding of and concern for the future means that he invests in his children's strengths, building up their skills and abilities, all of which contribute to a type of wealth creation and formulation that cannot be confiscated. The more children that a man works with in envisioning the future the more productive he becomes simply because he spends more time thinking, planning and working for that future.

It cannot be overstated that the more future-oriented a man (or married couple) is, the more likely it is that wealth will accumulate. As R.J. Rushdoony points out, "Work, the ability to work productively and *with foresight*, is an aspect of our natural inheritance as men created in the image of God. Because in fallen man this ability is afflicted by the curse, it is a supernatural inheritance when with our redemption and obedience work is again under a blessing. *Work then becomes a blessing which inherits blessings* (Deut. 28:1-14, emphasis supplied)."¹¹ In other words, as Christians we work for the future benefit of our children so they may extend God's kingdom, but even as we sow into them (future orientation) God has made them an inheritance (present reward) for us.

God's laws are beautiful to behold and hold a financial value that we should not overlook. When the best-selling books in the nation extol His laws as the paths to prosperity and wealth, albeit without referencing them, why are Christians not glorying in them and setting them before the nations with confidence (or even living them personally!)? While I'm grateful for the outstanding work of De Soto, Waite and Gallagher,¹² Christians have had a best seller in their hands for years that has set forth the foundations for prosperity. God's Word is the Sword of the Spirit and we should wield it with confidence that it shall produce results.

Whether it's in marriage laws or in property laws,

"The law of the Lord is perfect, converting the soul: the testimony of the Lord is sure, making wise the simple. The statutes of the Lord are right, rejoicing the heart: the commandment of the Lord is pure, enlightening the eyes."

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¹ For the incredible account of how and why "The Case For Marriage: Why Married People Are Happier, Healthier, And Better Off Financially" was rejected for publication by Harvard University Press, see Stanley Kurtz' editorial, *What Harvard Finds Unfit To Print* in the 10/18/2000 Wall Street Journal. Kurtz points out that this book was hailed as "the most important book in the family field that has been published in many years" by one of Harvard's own internal scholarly reviewers. However, Harvard has an incredible commitment to Catharine MacKinnon, the radical feminist (they've published four of her books), "whose core argument is that male sexual desire is a close cousin to rape—whether women consent to sex or not." Ms. MacKinnon has stated that, "What in the liberal view looks like love and romance looks a lot like hatred and torture to the feminist." Waite and Gallagher's book refutes such nonsense on its face. Harvard also pushes homosexuality to the extent that they also published Leo Bersani's book, "Homos." In this "scholarly" book Bersani "explores gay sadomasochism and pederasty. Mr. Bersani's point is that homosexuality, by its very nature, disrupts society—and that this is a good thing." This was granted Harvard's "seal of approval" while "the most important book in the family field" was shot down just before going to press.

² *The Case For Marriage: Why Married People Are Happier, Healthier, And Better Off Financially*, by Linda J. Waite and Maggie Gallagher; *The Wages of Wedlock*, page 99.

³ *The Millionaire Mind*, Thomas J. Stanley, page 234-235

⁴ Upon reflection, it seems that for a celibate monk to take a vow of poverty may be redundant!

⁵ For what amounts to an incredible journey through Proverbs and Biblical law, read *The Millionaire Mind* by Thomas J. Stanley. The book is not written from a Biblical perspective, but all the principles could have been derived directed from Scripture. Stanley consistently points out that the greatest difference, if not the defining one, between the wealthy and non-wealthy is their perspective of time.

⁶ *The Millionaire Mind*, Thomas J. Stanley, page 235

⁷ *The Case For Marriage*, page 102 & 114

⁸ *The Millionaire Mind*, Thomas J. Stanley, page 235

⁹ *The Case For Marriage*, page 103

¹⁰ While it would take far too much space to develop here, this may also give us an insight into our culture's infatuation with preserving abortion: perhaps more powerful than the desire for wealth is our insatiable search for leisure time! If there is a direct correlation between children, work and productivity we have a real crisis in the making. Eliminate the children and eliminate the incentive to work hard and be productive. It's not that more children equals less wealth—history itself proves this is nonsense; rather more children equals more and better work and frankly, we'd rather be playing. The very corporations that value productivity and responsibility in their workers the most are also the ones who constantly undermine the source of those traits by supporting policies and organizations that subvert the institution of marriage and the children marriages should produce. No matter how much emphasis we place upon a "work ethic," if it is divorced from Biblical Christianity it will only produce activity, not productivity. Witness the collapse of so many companies, such as Xerox and a host of others, even as they promote the 24/7 workcycle (24 hours per day, 7 days per week). It may be true that Xerox, along with other examples, have incredible financial problems, but this is as much an effect as it is a cause of their problems.

¹¹ *Institutes of Biblical Law*, Vol. 2; *Inheritance and Work*, page 191

¹² I know that De Soto is a confessing Christian, and it is my understanding that Waite and Gallagher are as well. May God bless them as they continue to expose the beauty and greatness of God's law in all areas they write about.