

## Dual Income No Kids

I recently saw a CNBC News video report, available on YouTube, focusing on the increasing popularity of the DINK (Dual Income No Kids) lifestyle in America. You can find the video by searching for the title, "Why More Americans Are Going Child Free."

The focus of the interview was a young married millennial couple, typical of the 56% of American young people who say they do not want children. This couple eagerly shares their reasons for embracing the DINK lifestyle. It all boils down to selfishness and greed. "We get to focus more on the things that we want to do, and saving a lot of that money for the future, and worry less about the day-to-day finances of the house and our bills." So the couple talks about their free time, their expensive hobbies, and their home remodel. They enjoy the power, security, and stability of their disposable income.

From the video, it is clear that DINKs do not necessarily hate children. They simply find a life without children more appealing. And their real motivation is financial. Common wisdom says children are expensive. According to the video, it costs an estimated \$310,605 to raise a child born in 2015 to age 18, not including the cost of college. As a financial consultant in the video remarks, "Children are the death of net worth."

As a parent, my personal experience leads me to doubt that \$300k per child is a reasonable estimate. Children can be much less expensive, if parents make frugal choices. We have lied to ourselves about how much money we need to spend on our kids.

But whether or not children are as expensive as society thinks, they still do cost money. And a couple that chooses not to have kids will have more disposable income. This is the awful thing about DINKs. They have embraced mammon as their god. For them, it is more important to be financially stable and start a retirement nest egg than to receive the wonderful blessing of children from God.

For what does Scripture say? According to Psalm 127, children are a blessing, a heritage from the Lord. And as the marriage rite on pg 275 in our hymnal clearly states, one of the three purposes of marriage (along with finding delight in one's spouse and mutual companionship) is the procreation of children.

Yet our society calls God a liar when he says that children are a blessing. Society teaches young couples that children are a burden. It makes the chief purpose of marriage the tax advantage of filing jointly. It puts human wisdom before God's gifts, saying we can be wiser than God. We know better than God about how to care for ourselves and how much money we need to earn and save. Really, the DINK problem is a symptom of how our entire society disparages marriage, children, and family, but exalts personal happiness and the selfish pursuit of money.

Additionally, although the video does not explicitly state it, another reason to embrace the DINK lifestyle is to enjoy sex with no strings attached. Indeed, in one scene, the young couple is shown cuddling on a couch, reading from a book entitled, "Hot and Unbothered: How to Think About, Talk About, and Have the Sex You Really Want". Like money, our society says that sex is only for personal pleasure, not a gift from God that naturally leads to the procreation of children.

The American Dream used to be that a young man and woman could get married, buy a house and car, and start a family, all on one income. The wife would stay at home and raise the children, and the whole

family would enjoy time together in the evenings and on weekends. This was very doable. Anyone with a good work ethic and a little patience could afford it.

Now, we are told that the American Dream is dead. And it's true that such a lifestyle has become more difficult. But this is still a worthy goal, for the sake of raising believing children. What a blessing it can be to have a mother in the house, with the children, teaching them the Bible and leading them in prayer daily, until they are ready for school. Pursuing the American Dream keeps the nuclear family together. It gives the family time to go to church, and grow in faith. A household where both parents work and the children are in daycare or endless extracurricular activities divides the family. Children grow up without their own parents. Their secular peers and teachers lead them away from God. No wonder each generation falls farther and farther away from Christ into unbelief.

Having one parent at home also reduces the enormous cost of childcare expenses, a major component of the cost we assume is part of raising a child. Another factor is student loans – young people should stop listening to bad financial advice and taking out student loans. Those who cannot afford higher education should pursue other lines of work.

And finally, the nuclear family should not be left alone to struggle. They need help from their extended family, and from the whole congregation, especially from older women and men who can share wisdom and time to help families. It is the responsibility of the whole congregation to participate in raising children in the faith.

The bottom line: When parents accept children as a blessing from God, and when they prioritize raising their children in the faith, they do not worry about the cost and difficulty. They do the right thing anyway, trusting that God will provide.

Yours in Christ,

Pastor Wagner