



FAMILY ECONOMICS

A CHAPTER EXCERPT FROM *FAMILY LIFE*

BY KEVIN SWANSON

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Vast changes came over social systems throughout the entire world between 1960 and the present day. The disintegrated family followed upon the toxic combination of the sexual revolution, the decimated family economy, and a dominant feminist ideology. Betty Friedan, who authored the landmark book, *The Feminine Mystique* in 1963, best captured the feminist socio-economic vision with the memorable words, "It is better for a woman to compete impersonally in society, as men do, than to compete for dominance in her own home with her husband, compete with her neighbors for empty status, and so smother her son that he cannot compete at all." Of equal influence, feminist-writer Gloria Steinem also wrote, "A liberated woman is one who has sex before marriage and a job after."

By all indicators, the family has mostly disintegrated as a meaningful socioeconomic unit in the 21st century. The nuclear family

now makes up less than half of American households, for the first time in history. Half of children born to millennial women are born outside of wedlock (up from 6% in 1960),^{31 32} and the shack-up rate is ten times what it was in 1970. The divorce rate is ten times what it was in 1880,³³ and the average marriage age for young men and women continues to rise. The problem is bound to get much worse with the millennial generation, give that three-quarters of them support homosexual marriage.³⁴ A full 75% of women from 25 to 54 years of age are sent out of their homes into the workforce every day, up from 20% in 1900.³⁵ These trends represent exactly the vision of the feminists that took the world by storm over the last sixty years.

The resultant birth implosions worry economists.³⁶ Japan, America, and the European Union face soaring debt-to-GDP ratios as their populations age and their birth rates continue to sag. It is a socio-economic disaster waiting to happen.

While women are taking the jobs, men are increasingly leaving the workforce. Even the secular media points to the “end of men” and the “demise of guys.”³⁷ In a recent article from Newsweek Magazine, we read that 70% of men have not reached maturity by 30 years of age (based on metrics like holding down a job and raising a family), up from 30% in 1960.³⁸ The median income for young men under 30 years of age has taken a nosedive since 1970, the only demographic to have taken such a hit.

All of this points to a steady and concerted abandonment of God’s plan for the family, and His withdrawal of common grace at the most basic level of human society. In the past, God preserved the family even in pagan countries, but that can no longer be said for the Western world where the family is dying a slow and miserable death. Almost every major institution, whether political, educational, economic, cultural, or medical, is organized so as to marginalize and deconstruct the family as a viable social unit.

Serious Christians are looking for something that will restore the family unit in the present day. It hardly seems realistic that the nuclear family will be salvaged by an occasional family game night or a once-a-week reunion at a restaurant somewhere in the city. We trust that God has something else in mind for the Christian family wherever it still exists.

The Words of Jesus Christ Concerning the Human Family

The words of Jesus speak authoritatively and most directly to the present milieu. In reference to the institution of marriage, He says,

“The two shall become one flesh. . . . they are no longer two but one flesh. therefore, what God has joined together, let not man separate.” (Matt.19:5b-6)

This is the ideological basis for the unity of the family, and every defense of the family unit must include this authoritative word. When Jesus offered the ominous warning, “Let not man separate,” certainly He must have been aware of the powerful institutional forces that have worked hard to destroy family unity. In our century, we are not concerned merely with the easy divorce laws and the arguments between husbands and wives in the kitchen. Every tax code, every political institution, every college class, and every economic system that has ordered the segregation of the family unit over the last 250 years must assume some responsibility for the wholesale dismantling of this God-ordained institution in the Western world.

Churches have also failed to defend the biblical doctrine of the family by their theology of pure individuation (ignoring the covenantal themes in Scripture). The Bible speaks of the solidarity of the household unit in Old Testament and New Testament alike. Any attempt to find a different treatment of family in the New Testament vs. the Old Testament is a pure fabrication. We find families in the New Testament serving God together (Stephanas), believing togeth-

er (Cornelius), being baptized together (Lydia, the Philippian jailer, Stephanas, and Cornelius), and working together (Aquila and Priscilla). The disintegration of family unity has led to the gradual erosion of generational continuity in the faith over the last two hundred years as well.

Economic Retrograde

Economic forces have also devastated family integrity. In the opening paragraphs of his famous autobiography, written in 1888, the missionary John G. Paton lamented the destruction of the family farm and the family economy in Scotland, and he said “the loss to the nation as a whole [was] vital, if not irreparable.”³⁹

When fathers and mothers left their homes for corporate jobs, their children were initially turned over to the capitalist corporation. Subsequently, the children were then passed off to the state by way of child labor laws and compulsory attendance laws. A hundred years later, the same thing is happening to the women who moved from their homes to the corporation in search of security and benefits. Recently, medical insurance coverage shifted towards the state by way of Obamacare. Some have estimated the recent Obamacare marriage penalty to be as high as \$11,000 per year.⁴⁰

In the political sphere, members of the home were set against each other in the voting booth. The strongest, most-identifiable socialist voting base that led to the election of Barack Obama in 2008 and 2012 was single women.⁴¹ Where there is no family to provide “social” security, the socialist state does the honors. As long as the majority of households are led by single women, and the nuclear family makes up less than half of American households, we will never see a reprieve in the rise in big government. Western governments will continue to expand until the economies collapse—unless God sends a religious, social, cultural, and moral reformation.

As far back as the 1920s, Hilaire Belloc and G.K. Chesterton warned that capitalism and communism represented inherently unstable social systems that would undermine the family and self-destruct. They argued for a “third way” family-based economy with a widespread ownership of property (debt-free) that would protect “primal family relations and the home economy.” They warned that “measures such as unemployment insurance, a minimum wage, and national health insurance constituted a dangerous new form of servitude.”⁴²

All of the above factors have worked in concert to break down the unity of biblical marriage and the household economy in most Western nations, and now the developing nations as well. By far the strongest of the external forces that have worked to separate the oneness of the family is the modern economic-educational cartel.

The Definition of the Family Economy

The family economy is formed when a man marries a woman, and she serves as his helper in the dominion task (Gen. 2:18). An ax head by itself is of little use to take down trees. Place an ax head on an ax handle, and the capability for useful work has increased a hundred fold. This illustrates the basic elements of the family economy as designed by God.

The 31st chapter of Proverbs presents a picture of the wife’s role in the family economy. It is entirely foreign to the current socio-economic scenario, so most of the world would reject the wisdom contained in this chapter. However, a more careful study reveals something more stable, more solid, more beneficial, more lasting, and

more fulfilling than the vision of Betty Friedan or Gloria Steinem.

“Who can find a virtuous wife? For her worth is far above rubies. The heart of her husband safely trusts her; so he will have no lack of gain. She does him good and not evil all the days of her life.” (Prov. 31:10-12)

We do not read here that, “The heart of her corporate boss and seven layers of bureaucracy safely trust in her.” Rather, “the heart of her husband safely trusts in her, so he will have no lack of gain.” Scripture assumes the family economy, and the wife plays a crucial role in it.

When unbelievers like Betty Friedan are concerned that a wife would need to “compete for dominance in her own home with her husband,” she has entirely missed the biblical vision for the marriage and the household. She assumes that there is no complementation between husband and wife, there is no mutual appreciation for each other, and there is no love in that household. In Friedan’s egalitarian view of economic struggle between genders and classes, she sees nothing but a dog-eat-dog competition between husband and wife. She assumes there will be no family economy operating. She assumes that mothers will be smothering their sons because there are no fathers and male mentors to disciple young men into their work. These are two radically different social systems, one formed by the modern feminist and the other laid down by God.

Traveling through an airport in Chicago several years ago, I recall seeing large posters picturing an African woman that read, “The World’s Most Untapped Natural Resource.” *What a degrading, dehumanizing depiction of a woman!* I thought to myself. When large governments and corporations working in collusion to seek out the last few free women left in the world for their own use, I think we have lost any sense of the dignity of the Proverbs 31 woman forever.

The prophet Samuel warned that powerful kings would take a tenth of the daughters to become “perfumers, cooks, and bakers” in 1 Samuel 8:13, but he considered this to be an intolerable tyranny. Similarly, Nehemiah was concerned about the dissolution of household economies in his day (Neh. 5:5).

The family economy is so fundamental to a biblical view of life that it is mentioned in the Fourth Commandment. It is assumed that our sons and daughters make up an important part of the family economy for six days out of the week.

“Remember the Sabbath day, to keep it holy. Six days you shall labor and do all your work, but the seventh day is the Sabbath of the Lord your God. In it you shall do no work: you, nor your son, nor your daughter, nor your male servant, nor your female servant, nor your cattle, nor your stranger who is within your gates.” (Ex. 20:8-10)

An understanding of the family economy is basic to family life, but it is largely missing from the modern mind. How many times do you hear people speak of “our family economy?” Right away, there are many misconceptions that arise when speaking of family economy. This is not the “traditional” family where the father works and the mother stays home; nor is it the latchkey family where children are raised by the state to play their part in the statist economy. It is an *oikonomia*, which is the Greek word from which our English word, “economics” is taken. The Greek word *oikonomia*, is translated as “family law” or “household law.” The basic economic unit is not an individual and it is not a corporation or the government. According to the creation mandate and 5,900 years of historical practice, the basic economic unit is the family. If this brief summary could only revive the concept and the terminology of the family economy for a few Christian families, that would be a great step in the renewal of the family itself in the modern day.

Simply defined, the family economy is comprised of everything that a family does in seven twenty-four hour days every week. It subsumes every ministry effort, every instance of hospitality, every act of service, every chore, every contract job, every entrepreneurial endeavor, and every corporate task (as an employee) that the members of the family execute. Technically, every family has a family economy. When a family does not recognize their family economy, the usual result is a gradual fragmentation of the family itself, year by year, and generation by generation.

When people ask if we are a one-income family or a two-income family, I like to tell them that we are a “seven-income” family. Our family economy is also identified by more than our quid-pro-quo economic endeavors. Our family is involved in hospitality (every week), visitation of the elderly and the sick (every week), pro-life sidewalk counseling, dog breeding, missions trips to orphanages around the world, discipleship and mentorship, radio broadcasts, and a hundred other things.

For 5,900 years, families worked together: David was feeding his father’s sheep, Rachel was feeding her father’s sheep, Joseph was feeding his father’s sheep, and Aquila and Priscilla worked together as tentmakers. When a young man would leave his family’s economy, he would cleave to his wife and form another family economy (Matt. 19:5).

If a father works a corporate job, he provides one income stream for the family economy, but that should not be the sum total of it. If that is the view of the average family today, the family economy is barely operable. Children are seldom seen as part of the family economy. For several generations, educational systems have increasingly removed children from the family and the family economy and placed them into a socialist economy. Mothers are seldom seen as the business manager of the household economy. While entrepre-

neurism and family businesses must not be considered the extent of the family economy, the rarity of such activity indicates the slow but steady death of family economics.

The Challenges Facing the Family Economy

Following the Industrial Revolution and the family-fragmenting economies of the last six generations, the family economy has taken some big hits. Households are saddled with twenty times the debt slavery that they were in 1900 (adjusted for inflation), seven times more government control and taxation (as a percentage of the GNI), and about five times more corporate servitude.⁴³ Increasing levels of servitude like this make it more and more difficult to form healthy family economies. When children are plugged into the state as early as their preschool or kindergarten years, the importance of the family and the family economy dissipates early on in their minds. As they wander away from their families into an increasingly socialist world, they face ever-decreasing odds that they will ever launch a family of their own.

An average millennial (we'll call him David) enrolls in college two thousand miles from home, gets an apartment, and plays computer games until he's 29. David hooks up with Rachel for three months, dumps her, and thinks about having kids when he's 48. He gets his first job nailed down at 30 and pays off his college debts at 38. Meanwhile, Rachel goes off to college, gets her career going, freezes her eggs, tries not to get pregnant, but decides she may have one or two children before she's 45 years old (whether or not she is married). She doesn't really need a husband, as long as socialist programs and corporate benefits will take care of her in her waning years. This is not the life of the average Baby Boomer from the 1960s, or the life of the Silent Generation of the 1940s. It is the life of the millennial, the death of the nuclear family, and the eventual failure of a socio-eco-

conomic system. As both social and economic systems are bound to fail, it is time to turn to the implementation of the biblical socio-economic approach. God's ways of family and economy are always better and sure to be fruitful in re-establishing a healthy civilization in the years to come.

The education and discipleship of the children are important elements of the family economy that must be integrated into it. However, these must never be considered the sum total of the family economy. They are only subsidiary parts of it. Education prepares our children to become even more effective in economic and ministry work.

One of the reasons why young men are in the shape they are in—playing computer games at 34 years of age, and the only demographic making less money than they did in 1970—is that they were not trained to work when they were young boys. For the last three generations, young men have not been mentored by their fathers. “School,” as traditionally configured, does not train a boy to work. It is a grave error to wait until a boy is 16 or 18 years old before he is put to work, and millions of young millennials are suffering for it.

A humanist-socialist system that promises womb-to-tomb security undermines family responsibilities and relationships and destroys the character of the next generation. A society like this cannot survive. As England's prime minister Margaret Thatcher put it, “the problem with socialism is that eventually you will run out of other people's money.” After having eliminated eighty million babies by abortion and the abortifacient pill, America now faces a birth implosion where the worker-to-retiree ratio will be one third of what it was in 1950 twenty years hence. With the burgeoning debt and eighty million retiring baby boomers, America, not to mention all the other socialist nations, will learn Thatcher's lesson well. What happens to a society in which the 30-year-old guys are playing computer games

while the 65-year-old baby boomers are playing golf? These socialist systems will not survive, and the only reasonable solution will be healthy family economies. The economic situation is dire. Unless we change the way we educate, the way we do our economics, and the way we conduct family life, I tremble to think of what will happen in the upcoming decades. Now is the time to redefine a biblical economy based upon the re-integration of the human family.

The Benefits of the Family Economy

Fathers and mothers must train their sons and daughters to contribute to the household economy from the early years. Meanwhile, parents need to be thinking of laying up an inheritance for their children (2 Cor. 12:14, Prov. 13:22), and their children will take care of them in their old age. These are the three legs on the stool of a family economy. Over the last century, the world has cut off all three legs. A full 70% of Americans don't expect to inherit anything from their parents.⁴⁴ Baby boomers have increased their debt by 59% in the last twelve years, and the average 67-year-old retiree increased debt by 169% over the same time period.⁴⁵ The wealthiest generation in this nation's history will have the least inheritance to pass on to their children and grandchildren.

“A good man leaves an inheritance to his children's children,
but the wealth of the sinner is stored up for the righteous.”
(Prov. 13:22)

The mindset of the retirement generation is nicely encapsulated in the bumper sticker on a great many motorhomes running around the country: “I'm spending my children's inheritance.” Life becomes a zero sum game, and reverse mortgages become the rule for the elderly whose generational vision begins to fade (and where men and women live self-oriented lives). Understandably, many families are bound by their circumstances and cannot quite work out a finan-

cial inheritance. They may be contributing a great deal to a ministry where they pass an inheritance on to their spiritual children. Nevertheless, there are tremendous opportunities for integrating the generations, caring for our parents and leaving an inheritance for our children and our children's children.

My father lived below the poverty level for most of his life, and still saved a modest inheritance for each of his six children. Most importantly, the spiritual capital passed on to his children by the tremendous sacrifice he made to be home with us during our formative years was the highest value inheritance. Throughout the last 26 years of retirement, dad continued to communicate wisdom to his children and grandchildren on a daily basis through e-mail.

The Context in Which to Disciple as We Walk by the Way

Within the family economy, there are plentiful opportunities for discipleship, family integration, and the preparation of our sons and daughters for their own family economies. Family discipleship and economics conferences held in this country and elsewhere are attracting tens of thousands of interested parents. The benefits of a restored vision of the reintegrated family and the family economy are beginning to emerge:

God's intention for family discipleship is plainly stated in Deuteronomy 6:7-9, but what happens when families do not sit in the house or walk by the way anymore? Modern life has introduced a thousand different means by which the family might be disintegrated. The family is pulled apart by economics, by entertainment, by educational institution (each in his own classroom), by segregated church programs, and so forth. For the first time in 5,900 years, a worldwide social revolution exploded human society and dissolved the family unit. It commenced when fathers left the family farm; then the women joined the work force, and children were shuffled off to age-seg-

regated classrooms and daycare. The effects of such an experiment only become obvious after a few generations. While we do not want to condemn any single part of modern life, the aggregate becomes a problem. The traditions of men begin to displace the law of God (Matt. 15:6), especially in reference to one basic principle found in Deuteronomy 6:7. If family life disintegrates, when would we teach our children God's Word as we sit in the house, as we walk by the way, as rise up, and as we lie down? The first obvious benefit of restoring something of a family economy comes when this father-son, mother-child discipleship actually happens.

There are a myriad of other benefits to realizing and reviving the family economy in the Christian home.

1. Our young daughters need a context in which they may pick up on the Proverbs 31 and Titus 2:4 vision as opposed to the Betty Friedan vision for economy and life. We want to prepare our daughters to hone their God-given abilities to make an economic contribution to their future homes, without losing the vision of a household economy. For some this may very well include a college education, but most colleges have never considered the family economy and a wife's role in it. Before our daughters leave the home, they should learn something of a household economy.

2. Our young men are in desperate need of a household economy, in lieu of learning how to play computer games, develop pornography addictions, and destroy their lives before they get married. If there will be any hope for our young men, their families, and their communities in the future, fathers and faithful men must be more available to disciple and mentor them into life. For the most part, this will be realized through family economies. The situation is utterly desperate, and increasingly families are discovering this to be the only reasonable solution.

Until 1930, almost 75% of young boys (10-15 years of age) were involved in agricultural employment.⁴⁶ That number has fallen off to 0.5%, not including the thousands of families that are working on small entrepreneurial ventures in yard maintenance, pet care, and a thousand other little efforts.

3. Instead of turning all of our funding into professional institutions, why not use family economies to care for our elderly parents and grandparents, while providing a practical education and mentorship for our children? As we shall point out in the following chapter, caring for the elderly in our homes could very well save billions of dollars in inheritance for future generations. Moreover, the reintegration of the generations in church and family provides the conveyance of wisdom from elder to younger. This was the major means by which societies were preserved in the past, and this is how another generation will carry on the faith in our day.

4. Over the last thirty years, modern government-enforced insurance programs have increased control over family medical care. Christian families will resist participating in programs that pay for abortion and abortifacient contraceptives. Given the present political environment in this country, the only viable alternative to participating in these programs will be through the Christian medical sharing ministries. Thankfully, these medical sharing programs were exempted in the Affordable Care Act, and many families have saved hundreds of thousands of dollars in insurance premiums over the last twenty years. Companies with less than fifty employees are also exempted, and their employees may avail themselves of these Christian programs.

When socialist governments subsidize medical care they will always ration that care according to their own values and worldview perspective. As socialist medicine is more firmly entrenched, families will have less input in the medical decisions for their own chil-

dren. When a young Christian couple takes an amniocentesis test and discovers that their child in utero has Downs Syndrome, the future of their child will be more determined by the state than by themselves. The decision concerning medical care for the child is now in the hands of a bureaucrat in a 30-story building in Washington DC, who himself is constrained by 500,000 pages of regulations. The young parents receive the directive: “Abort the child, or the government will provide no funds for its medical care now or later.” Unless the family or the church community intervenes in such cases, the child will be aborted. Recent reports from England indicate that 92% of unborn children in England found to have Down Syndrome are aborted.⁴⁷

As Christians encounter schools, corporations, and governments that are increasingly antagonistic to their way of life, they will have to seek out more “islands,” more opportunities for family-based business, education, and culture. God has opened up these doors in surprising ways over the last twenty years. Elderly care, online marketing, pet care, contract labor, software development, and a burgeoning service industry all provide decentralized fields of opportunity that were not available to us in the 1990s. Surely, God is protecting His people and He will provide a way for us.

So . . . what have we learned?

1. How does the Proverbs 31 woman look at the money she earns in her family economy?
2. How does the Fourth Commandment speak of the family economy?
3. What is God’s creation ordinance for the woman that defines the family economy?
4. Provide several examples of family economies mentioned in

the Bible.

5. How does Betty Friedan's worldview differ from a Christian worldview in regards to the roles of women?
6. What is the English meaning of the Greek word for economics ("oikonomia")?
7. How have families been "individuated" by socialist medicine and economic systems?
8. What are the various elements of a family economy? Give examples of what families can do in work and ministry.
9. What are the three legs on the stool of a family economy?
10. What are the benefits to developing a family economy?

So . . . how are we doing?

1. Have you seen your family disintegrate or re-integrate over the last three years? What does that look like?
2. Describe your family economy. What are ways in which you might create a more robust family economy, where your sons and daughters may be more active in it?

Equip Your Family with These Resources

- **Family Economy**

www.familyeconomics.com

Allan Carlson, *The American Way: Family and Community in the Shaping of American Identity* (Intercollegiate Studies Institute, 2003)

- **Mentorship**

www.ameprogram.com

Kickstart - Launch Your Life (A Course for Young People) -

www.generations.org

Titles from Generations

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