

## The Rabbi Daniel Lapin Podcast

**Episode:** *How Money and Marriage Intersect*

**Date:** 09/23/22 **Length:** 39:53

### SUMMARY KEYWORDS

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### SPEAKERS

Daniel Lapin

### TRANSCRIPT

*\*Transcripts are auto-generated and reviewed for accuracy, but there may be some errors in punctuation or words. Listen to the podcast at <https://rabbidaniellapin.libsyn.com/> for clarification.*

#### **Daniel Lapin** 00:00

Greetings, happy warriors and welcome to the rabbi Daniel Lapin show where your rabbi reveals how the world really works. I won't do a long one today because I got a lot of material that we need to cover. And I want to use all our time available. I'm also not going to speak about the fact that I'm wearing glasses, which I usually do not use when I am doing this particular show. But this is just an experiment to see whether it bothers me to be wearing them and more importantly, whether it bothers you. So, here we are. And it's time for us to get on with Rabbi Daniel Lapin show to get business out of the way, visit the website, right RabbiDanielLapin.com. And while you're there, one of the things that you ought to think about doing is to make sure you're on the mailing list for our Thought Tools. That's where I send out a practical principle, something that you will use and deploy in your financial life, your faith life, your family life, your friendship life, or your fitness life, any of your five F's. And it'll always be based on ancient Jewish wisdom, with a biblical foundation. If you want to get that you can always unsubscribe if you don't like it, but if you want to try it out, go to the website, RabbiDanielLapin.com. And you'll find a place on the top of the website, there'll be a tab marked teachings. And under that will be thought tools. And you go to Thought Tools, and right there in front of you is an opportunity to try it out. Subscribe, but you can also read some of them right there. I've spoken in the past how important it is for you to be thinking about enhancing your revenue, trying to come up with an enhancing and increasing your revenue stream, possibly even coming up with a side hustle, something else you could be doing that would be of service to your fellow human beings, and for which they would be eager to pay you all of that because of the reality of inflation. And wherever you are listening now, whether it's in the United States or elsewhere, because the United States is, is so fiscally irresponsible, it is going to cause ripple effects, and you will see inflation where you are as well. But just to give you an idea, the official government rate is about eight and a half percent inflation, which means that your \$100 at the end of the year is worth like \$91.50. The reality is I'm afraid it's much worse than that. I checked into the prices of diesel fuel. When President Biden won his election in November 2020. Nearly two years ago, year and a half ago. Do you know what the price of a gallon of gas of diesel fuel in the United States was the average cost of diesel fuel throughout the United States in November? October November 2020? Was \$2.50. Do you know what it is? Right now I'm

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### Daniel Lapin 03:19

recording this in the middle of September late September 2022. So it's not even two years later. It is now over \$5. Okay, an increase of double in less than two years. And I the reason I chose diesel fuel as a measure is because impacts almost everything. If it comes by train, it's running. Have you heard of a diesel electric locomotive locomotive? Well, that's what they running is diesel oil. If it comes by truck, as almost everything you get doesn't last bit of the journey by truck. Diesel engines power almost every commercial truck on the road. And so when everybody is paying more for their diesel fuel, it cannot help but be reflected. Now it's not going to be the same figure. Diesel fuel has gone up by double. That doesn't mean everything that gets transported by diesel go by double but it does mean that the notion that inflation is only 8% It's a complete mockery. It's an insult basically. I resent it in a way because that is the United States government telling me "Lapin we think you're a complete moron. Because obviously you're not going to be able to figure out that our official figure of 8.5% is incorrect. You are going to accept our 8.5% failure as the official inflation rate as if it is the real and accurate figure." Well, no, and I don't and neither do any listeners to this show.

### Daniel Lapin 04:59

Now I Um, you know, this, my [?] is slipping and sliding, I'm gonna change to a better one. I don't know why I had that one on in the first place. But anyways, there we go. Okay for today, business magazine runs a story. It's not a good business magazines not a good story. But it is a good opportunity for us to go through the exercise of not taking everything we read at face value. And this is true not only for the New York Times, which is absolutely no longer a paper that should be read without an extremely critical eye. But also, other papers and other magazines. Very few today are immune from the virus of woke ism, or what I prefer to call it secular fundamentalism. And so what I plan to do is to read you the story, and I'll try to do it quickly because I know listening to somebody reading something is not terribly interesting. But mark my words, this is an interesting topic to discuss. So how did we maybe I should just read through, if not the whole thing, a good part of it to start with? And then I plan to going back to the plants that are places I've marked, and for you to help me figure out what is wrong there. The article is entitled 70% of top male earners in the United States have a spouse who stays home, whoa, how terrible is that? Well, that's the tone of the paper. 70% of top male earners in the US have a spouse who stays home. Yes, you heard this from me before as well, of course, which is that, that the man who takes it upon himself to support his wife and children, and the woman who graciously as an act of profound goodness, allows her husband to support her so that she can concentrate on building the home, and the connections and the family and the relationships that he needs in order for the family to flourish. Yeah, we've spoken about the fact that men whose wives are at home do far better than men whose wives are also out working, you'd have thought it would be different right? After all, surely, two incomes is better than one income, not by any means true.

### Daniel Lapin 07:38

And here, again, it's one of those cases where the intuitive guess, is the wrong guess. But let's take a look at it. It's by Lila McClellan irrelevant. She's not a well known writer. How do many men who hold seriously demanding jobs, the kind that require working long hours staying available to the team or to customers on weekends and constant travel, not only survive, but have a life, according to a paper

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that's under review at a sociology journal, and this is as of 2022. The odds are that these men have a partner at home, who has sacrificed their own career know that I'll come back to the notice to accommodate the power earners schedule. To be exact. It finds that in seven in 10 Men 70% of men who have enough income to put their households in the top 1% of earners have stay at home spouses. What we're seeing at the very top are very traditional gender roles in which men are the primary breadwinners and women's careers are often taking a backseat, Says Jill Yavorsky, Assistant Professor of Sociology and organizational Science at the University of North Carolina Charlotte, and lead author of the study. The women in these couples who like their spouses tend to be highly educated, are doing a lot of unpaid labor or the managing of unpaid labor at home to support men's careers. This power dynamic between the couple of matters she explains not only as one more measure of the gender pay gap, and the effects of long working hours in a demanding work culture on women's roles in the workforce. But because of the extremely disproportionate social, political and cultural clout of the 1%. indirect evidence suggests that the way wealthy couples view policies and spend on political or philanthropic donations may vary along gender lines. But if you're a stay at home spouse, or a non breadwinning spouse, you're likely do not have the same kind of power and influence within a household Yavorsky says, Now, I'm still going to check this up. And I should have checked it before I did the show. But I am willing to bet and I'm not a betting guy. I'm willing to bet that Yavorsky. What's your first name was it Jill? that Jill Yavorsky is single? Yeah, I'm pretty sure she is. Alright, what's that got to do with anything after all you're seeing marital status has nothing to do with what you think or write or do professionally? Well, the whole point of this article is that your marital status and what your spouse does is hugely important to the success of your career and of your professional activities. All right, now, that's not the end of the piece. But it's time for us to go back now. And look at it again, piece by piece.

**Daniel Lapin** 08:27

70% of top male earners in the US have a spouse who stays home. All right, here goes the article. How do many men who hold seriously demanding jobs, the kind that require working long hours staying available to the team or to customers on weekends and constant travel not only survive, but have a life? According to a paper that's under review at a sociology journal, the odds are that these men have a partner at home, who has sacrificed their own career. Let's pause those words. First of all, you'll notice the pronoun. It's not correct what she's talking about what Julia Yavorsky is talking about here, is it should have read, these men have a partner or a wife at home, who has sacrificed her own career to accommodate the power earner schedule. So it should have said these men have a wife at home who has sacrificed her own career. But wait, we're not done. In reality, it says a partner at home who has sacrificed their own career. That's improper English. And it's an attempt at being politically correct, to not ascribe gender. But that's what this whole thing is about. And later on in the article, she says, Guess what? It doesn't work in the reverse. If men have a wife who stays home, they do fantastically better if women have a husband to stay at home stays hope they don't do any better. How can that be? Well, it's very simple. Because in the beginning, God created heaven and earth. And then a little later, He created man, male and female, He created them. They're different. And they interact with one another very differently, and in very, very special ways. All right back to this.

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### **Daniel Lapin 11:22**

These men have a partner, partner, it only works with a wife, it doesn't work with a live in girlfriend. That's another interesting point. These successful men have a wife, not a partner at home, no wife, who has sacrificed their own career, her own career, but wait a second, sacrifice her own career. That implies that the most important thing in our lives is our career. Really, now I'm not diminishing or denigrating the importance of finances. And that's of course, the honest word for career, right? Career implies that this is some kind of life affirming environment in which so much richness enters my existence. No, a career is how you get money. That's what it is. It's how you serve other human beings. That's what it's all about. And clearly, the purpose there is family. That's what partially what I need the money for. That's what the finances are for. And so, please, and I'm speaking now particularly well, it doesn't have to be particularly women, it's men as well. Don't for one moment believe that career can be a good substitute for family. Oh, I'm focusing on my career. Now. I'll tell you what the problem with that is. And the problem is that when you hit 35, and 39 and 42, and 48 and 51. When you hit those ages, you're going to discover that all your friends who used to us to hang out with are now living very family centric lives. And you are not because career cannot provide the same fulfillment that family does. It cannot it does not and it never will. All right back to our text. And so these men who are so successful, have a partner at home, pod, have a wife at home, who has sacrificed their who has sacrificed her.

### **Daniel Lapin 15:11**

But it's not a sacrifice. On the contrary, what is really happening is and this, this is one of the cases I just heard this morning of a another doctor. This is a doctor who who spent many years in a residency to achieve her specialty. And she's quitting, she's done, she's going to do something else. She's decided she doesn't like the working hours of the specialty she's selected and has spent many years training for men don't do that. It's a difference between men and women. really is, and and so when a man supports a wife, she's not made a sacrifice of her career. She's made a family centric decision. She said, I'm gonna allow my husband, the huge privilege of supporting me. So is that I can do what I really want to do, which is build a home, I really want to provide a home in which we can raise our children, I want a home to which my husband will return from work, filled with joy and excitement to be back home. And he's not going to be greeted by a grumpy wife, who's just spent an hour in a commute home from her work. No, he's going to find me cheerful, and loving, and greeting and looking good and welcoming. That's what he's going to find. And I'm deeply grateful to my this is what women say, you don't have to hear it from me. Women say this all the time. I love my husband. And I feel deep gratitude to him for allowing me to be home. Sacrifice, I don't think so. But this is this insanity, that today is taken for granted. This is treated as if this is the gospel, it's the official word. So I'm gonna read it one more time, the way they have it, these men have a partner at home who has sacrificed their own career to accommodate the power earner schedule. I mean, an outside the way, it should be said, These men who are doing so well financially, have a wife at home, who has exchanged her own independent career, to be a wife and a mother and to build the home, of which she has always dreamed.

### **Daniel Lapin 17:49**

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And she's done that not to accommodate the power earner schedule, she's done that in order to be able to be a partner to her husband, and to create the family that they both dream of. See, that's what a partnership is. A partnership is not made of two identical people. As a matter of fact, if you could clone me, then me, version two would be the very worst partner for me version one, because we agree on everything. We could need to even tell each other a good joke, because we already know it. And neither of us would come up with an idea that the other one doesn't know. And brainstorming between us will be a complete waste of time. No, not at all. As a partner, I need somebody very different from me. And if I'm, shall we say, I'm an engineering type. And I came up with this invention, and it's a widget that improves everybody's life, and I know how to make it and I know how to set up a small workshop with machine tools. And I know how to work metal, I can make this thing. But I'm not the best person to go out and sell it. And so now I've got to look for a partner who understands finance, who understands accounting, who understand sales, that would be the ideal person for me. That person knows nothing about machine tools. I know that and that person is probably going to argue with me about a lot of things that I'm going to have to patiently argue back and debate. Sometimes he'll persuade me I'm wrong. Sometimes he will be persuaded that he's wrong. That is the basis of a good partnership. But this notion that a man and a woman can marry, but it only works in an egalitarian marriage. And they both got to do exactly the same thing. Equality of housework, by the way, that's what a big thing. They both got to do equal shares of the housework. Really. It makes no sense. makes absolutely no sense. Most women feel far more fulfillment in creating a beautiful home than men do. And I've said this before, you only have to look and see how single men live to know this is true, single women [?] it's obvious right? And to me, it's it's never been a mystery. Why it is that men would rather live in women's dorms. Everything's clean, everything's tidy, things don't stink. It's a pleasure. I understand that I get it. And so the idea that the partnership of marriage, the marriage partnership, the two partners should be identical. How dumb is that? It doesn't work in any other kind of partnership. Why would it work in a marriage partnership, the whole idea is difference, different abilities, different skills, different aptitudes, different joys and different delights. And so Alright, continuing. So just it's not a sacrifice, they don't sacrifice. It's a joy. She is thrilled to have a husband, who is happy to support her. He is thrilled to have a woman who is willing to play that role and to be the wife as opposed to the socio economic partnership unit. Don't listen to the left on this just destructive. Continuing as they write it, to be exact, and finds that seven and 10 men who have enough income to put their households in the top 1% of earners have stay at home spouses. Alright. Yeah. It's, it's impossible to ignore that a very high proportion of men who do well financially have wives who don't work outside the house. Beautiful thing, what's what's hard to understand here.

**Daniel Lapin** 21:56

Okay, now, next paragraph. What we're seeing at the very top are very traditional gender roles, in which men are the primary bread winners, the primary breadwinners, pardon me.

**Daniel Lapin** 22:10

Yeah, exactly. Thank you. What we're finding among success, financially successful men is traditional roles. And by the way, look, I understand that at many stages in a marriage, it just may be an absolute inescapable necessity for two incomes. And both have to I get that. But we're talking about ideals. I've

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explained before that I like teaching pure mathematics. And the reality is, though, that if you want to send a man to the moon, or you want to build a bridge, or you want to put an airplane into flight, you need to use pure mathematics. But most of the time, you're going to have to make adjustments to reality. Because in pure mathematics, we're not necessarily talking about air resistance, we could, we're not talking about gravity, we could, we're not talking about mental fatigue, we could. But all of those things belong to the world of practical application, I am teaching you the absolute best ideal way to construct a marriage. I did this I was very blessed and very fortunate. Susan was, she was an absolute classic poster child, for for her school in college. She graduated college, moved on to a career in finance. And she was doing very, very nicely. And all of a sudden, she and I meet. And we move towards discuss quite quickly we move towards discussing, building a life together and building a family in partnership. And I let her know fairly early on that, for me, it is a deal breaker for me, we may as well discuss this and get her off the table right now. And that is that I want a wife, who is 100% devoted to me and our family, not half to me, and half to her boss or her team or her career or her company. Sorry. That's not what I wanted. And, and Susan would be telling you if she was participating in this particular show, she has in many others, that this was very hard for her very hard because it violated everything she had been indoctrinated with. Yeah, that's what had happened. And, and I explained, it's not that I think you couldn't take care of yourself. Evidently, you're doing very well taking care of yourself. It's just that we're talking about a new kind of arrangement. Now. It's not you and me deciding to be roommates or sharing an apartment. It's building a marriage, and building a marriage means very special kind of partnership. Were you bring certain things to the partnership, and I bring certain things to the partnership. And I need you very much to do those things that I need my wife to bring to the partnership. And to her enormous credit, although I know it was hard, but she never looked back. And she gave notice. We were not married yet. But even while we were coding, I was doing a lot of work out of a home office, I was my own boss. And so I worked my own hours. And I already wanted her participating in the work I was doing as the Rabbi of a rapidly growing young congregation in California. And I needed her I needed her regularly, I did not want to go on a date with her late in the evening, when we both finished work. No, I didn't get the best of her that way. Her job got the best of her early in the morning. No, not what I wanted. And it was a deal breaker. But we never had to go that far, we shared so much of a vision in terms of child raising and family and partnership and marriage, that as hard as it was, that's what she did. I realize not everybody can do that. And that's fine. Because I'm not telling you what you have to do. I'm not a guru in that form at all. I'm a rabbi. And I'm telling you the ideal model how it could really be.

### **Daniel Lapin** 26:32

But how much of this you can apply in your life is up to you. I would only say that. If you're a guy, and you're in one of these ordinary conventional marriages, and your wife was working, and you're working one day, take some quiet time and start pulling up making a financial spreadsheet and explore whether it would be possible for you to live as a family on your income. Is there any way you could economize? Is there any way you could increase your income? Is there any way you might be able to say to your wife, do me the honor, and give me the privilege of supporting you not because I don't think you can do the job? It's because that's not what I need from you. What I really need from you, is a wife and a home and a mother. I need a partner. Yeah. So so this paragraph is absolutely right. What we're seeing at the

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very top are very traditional gender roles, in which men are the primary breadwinners and women's careers are often taking a backseat. While I'd argue that it's not that their careers are taking a backseat, it's that they have realized that they are now not socio economic cogs in the economic machinery of the state. Now, now, the important thing is that they are wives and mothers. And this is again, something that marks us based thinking, which is prevalent in government thinking and bureaucratic thinking, in academic thinking in universities, is that the primary affiliation is a gender affiliation, that women feel connected to other women. No, they actually don't. Women feel connected to their man, primarily, and women feel connected to their children. Now, if women are single, and particularly if they have been badly treated by boys, men do not treat women badly. Boys treat women badly. Big difference. And then I understand that they want to form a sisterhood, because they are negative about men. And I understand that very often, women in this situation, become lesbian styled, even if only for a period of time. And I get all that because they've been abused by boys, I get it. But if a woman is married to a man, the notion that she cares more about other women than she does about her man, come on, you don't need me to tell you how stupid and preposterous that is not true. But this is the lie that is constantly being pushed down everybody's throats. It's indoctrination and propaganda again, and again and again. And so these are the successful men are living very traditional gender lifestyles, where he is the breadwinner, and she is the homemaker and yeah, that's right, because it works. And then women's careers are taking a backseat. No, the man's career is the same as the woman's career. At that point, his gray becomes her career, obviously. And that's why In a proper partnership marriage or in a proper marriage partnership, he doesn't speak about my money he speaks about our money he doesn't speak at my house speaks about our house, because he realizes, as this article acknowledges that his very financial success is contingent on his wife being a wife.

### **Daniel Lapin 30:34**

And that paragraph ends with saying, you know why these men are successful because their spouses tend to be doing a lot of the unpaid labor, or the managing of unpaid labor at home to support men's careers. No, that's ridiculous. Your wife is not running your home, in order to support your career, she's doing it for the good of her family, because she realizes there's now a new unit in which her affiliation and her connection is not to other women, or to other whatever it is, her affiliation is primarily to her family. That's why traditionally, she even takes the name of her husband, what an honor for a man to have a woman take his name. It's almost unimaginable that a human being is willing to become part of my life to that extent, where she will share my name. Extraordinary. Not doing it to support men's careers.

### **Daniel Lapin 31:53**

The heading of the next section is marriage gives top earning men an advantage. That's not true. Marriage gives all men an advantage. A proper marriage, a bad destructive marriage, God help us but a properly run marriage. A proper marriage gives all men a huge advantage, not just top earning men, it's a proper marriage helps make a man a top earning man.

### **Daniel Lapin 32:28**

Then it just talks about their analysis and how many people they studied and polled and surveyed.

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### **Daniel Lapin** 32:40

Okay, a lot of interesting statistics. They're showing that households in which the man is the breadwinner, earn a disproportionate amount of all United States income. This is the United States study. But it's true everywhere. Not surprisingly, the big earners were mainly white men in different sex marriages come on white, mainly white men. I don't know if you've noticed in the United States of America, but black men are far fewer than white men. And so the idea that any study like this is mostly white men. Yeah, it absolutely is. That's true. Let me just explain again, income and success have nothing to do with skin color. Income. And by the way, if you don't believe me, the proof of this is the United Kingdom, where the economic underclass is not disproportionately black. There is an economic underclass, just as there is in the United States of America. And just as there is in Germany, and just as there is in Sweden, and in Germany and Sweden, and in France, the economic underclass Muslim, mostly in England, the economic underclasses white, it has nothing to do with skin color. It has everything to do with value system. If a group of individuals is doing badly, economically, as a demographic group, I will tell you beyond a shadow of a doubt, you may take this to the bank, that they are also a group with bad marriage statistics. That's how closely family and finance are tied together. And so, what really, you know, when you pay your income taxes, and a large part of your income taxes go towards sustaining many, many, many people who live on welfare. What you really ought to do is send it with your taxes, a little post it note that says, don't just give these people my money, please give them my values as well, those values, which enabled me to make the money in the first place, that's where we really ought to say, when we pay our taxes, we know you're taking a lot of money from us, we know a whole lot of it is going to and this is true England, Sweden, Germany, France makes the United States a large part of the money you're taking away from me and from my business, and is going to support other people who are not working, I get that. All I want you to do is give them two things, not just my money, given my value system as well, because that way, they won't stay on the welfare rolls for very long. That's right. This is true. As I say, it's true in Sweden, it's true in France, Germany, United Kingdom, United States, many other places, if you can identify the group of people by neighborhood or anything at all, find me a group of people who are doing very, very poorly, economically, I guarantee you, they're going to be very doing very poorly, family wise also, those things go hand in hand. And so you want to help people rise above poverty, teach them values, teach them marriage, this is not hard. And there has been a desperate attempt by the bishops and priests of secular fundamentalism in government and bureaucracies and academia, a desperate attempt since the 1960s, to try and find another way out of poverty that doesn't involve marriage and values. And guess what 60 years have gone by and they're still looking, and they haven't found it. Doesn't give me pleasure, but it does give me vindication. Well, my friends, that is, as far as we're going to get caught help. I gotta give you this, listen to this. Why Marriage is such a boon for bet for men only isn't clear. It actually is not to them. But it is clear to all the happy warriors who are thinking about these topics, and realizing the difference between men and women, and the links between the two, all the five F's, but particularly family and finance.

### **Daniel Lapin** 37:38

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Remember the website, I'd love you to go there because if you avail yourself of resources at the website, let's say you decide to study the Financial Prosperity package, it's 10 hours of video training, where I work through some of the important principles in terms of enhancing your revenue stream, you do that, we both benefit, I benefit because you bought it and you benefit, because you are able to take things that I know that you don't yet know and apply them in your life for ultimate benefit that will ultimately make the initial investment and negligible irrelevancy. So go RabbiDanileLapin.com. Right here, we should probably put it up on the screen. But you know, what I really need to do is I really need to find somebody who does good video production. And who will take this very basic video and put on all the bling that everyone is so accustomed to these days in terms of the kind of production values and the slides flashing onto the screen. And the the captions are all kinds of interesting things, which I know could be done by somebody who really understands this area, and I will be able to work with him. I'm thinking about that. That will be fun. I will talk to my team. And we will see if we can perhaps do something like that. Anyway, that's not for now. It's nothing you have to worry about. Because you have a week ahead of you in which you need to focus on your five F's you need to grow your family, your finances, your friendship, your faith, and your fitness. I'm Rabbi Daniel Lapin. Thanks so much for being with me on the Rabbi Daniel Lapin show today. Thanks for spreading word about the show. And have a great week. I'm Rabbi Daniel Lapin. God bless.