



Flipping the burden of proof to open  
up a world of possibility

*Edited by Isaac Morehouse*

Chapter Eight

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# Why haven't you had a bunch of kids?

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Why not have a bunch of kids? My wife and I have many kids. We didn't plan to have many kids. It just sort of happened. After our fifth child was born, a friend asked my wife how many children she planned to have. She said, "Two."

### **How do you move them around?**

Flying is out of the question unless you're willing to leave most of them at home or you can afford to buy a plane.

The number of vehicles that can fit your family is inversely proportional to the number of children you have. Where reasonable vehicles are concerned, the practical limit on family size is eight. For eight people, you'll find a grand total of maybe two options. Those two vehicles look the same, perform the same, and cost the same. You get to pick the color, but that's about the extent of your consumer choice. There are no vehicles for families with seven children. You have to jump straight to vehicles that will seat 15. It's as if car manufacturers have figured out that parents who cross the six-kid threshold are going to just keep pumping them out until their reproductive years peter out. So if you're going to make a vehicle that seats more than eight people, there's no point in designing it to fit anything less than 15.

With a lot of kids, divorce is less likely. As war buddies stick together through thick and thin, parents of large families stick together because of a shared combat experience. They don't have the luxury of disliking each other because they're already outnumbered in a field of complex and shifting alliances. Imagine dealing with midnight feedings, bed wetting, chicken pox, parent-teacher conferences, teenage angst, sketchy boyfriends, and overdue college tuition bills -- all within 24 hours. Repeatedly. Divorce isn't an option because you know that your partner will stick you with the kids.

### **How do you handle sickness?**

Commercials where the kid has a cold and the parents give him cough syrup and lovingly tuck him into bed are a joke. Nursing numerous children is like playing whack-a-mole. One kid gets over his cold just in time for another to get it. No, they can't all be sick at once. They have to do it sequentially. What to a normal family would be a three-day cold, to a large family is a month-long affair. Other parents try to keep their children away from sick kids. Not you. When you have a lot of kids, you don't quarantine the sick ones. You want them to infect each other as quickly as possible because you need to process all of them before you come down with the bug yourself. You start

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to thank God for the blessing of acquired immunity that guarantees each kid will only get the disease once.

Then you discover pink eye.

If dealing with a cold is like playing whack-a-mole, dealing with pink eye is like playing a macabre game of telephone. Kid #1 gives it to Kid #2, who gives it to Kid #3. By this time Kid #1 is cured, but Kid #3 has given it to Kid #4. Now Kid #1 has now forgotten your repeated warnings about washing his hands and keeping his fingers out of his brother's eye, and sure enough, Kid #1 has it again. He gives it to Kid #2, and the whole cycle continues. You find yourself praying for a harsh winter so the freezing temperatures can have a shot at killing off the germs that these house creatures have painted on to every surface.

### **What do you call them?**

Names are a problem. We spent months selecting a name for our first child, Erika. We thought about how it sounded, what it meant, whether it had a long-enough shelf-life so it wouldn't make her sound like some old lady just as she was hitting her college years. Ladies named Mavis, Opal, Inez, and Violet weren't born 80-years-old. They just lost the shelf-life lottery. We were better at naming our second child, largely because I am a science-fiction freak and my hero, Isaac Asimov, had died just before our son was born. So Isaac it was. Our church friends thought it touching that we named him after the one of the biblical patriarchs. We didn't have the heart to admit that we named him after a lecherous chemistry professor who wrote wicked sci-fi.

After the first two, naming becomes easy. You already have a list of potentials in your head from previous research. You also have recyclable first-picks that you couldn't use because of gender issues. We knew that one of ours was going to be named Ivanka. Which one depended entirely on who showed up next with the appropriate plumbing.

By the time you get to #4 the months of researching and trying out different names and spelling variations gives way to grabbing the first name that doesn't rhyme with something crass so you can sign the paperwork and get out of the hospital. I figure that's why hospital employees all wear name tags. It's to give parents ideas. "OK, the baby gets the next name that comes down the hall. Wilbur. Crap. Well, that's the luck of the draw. Now sign those papers and let's get out of here before they find something else to charge us for."

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Of course, with names come nicknames. At first, you're proud to tell people your baby's name. "She's Ivanka, after my wife's mother. Actually, there's been one Ivanka in each generation in my wife's family going back five generations. Our little Ivanka is the sixth of that name." But that doesn't last. Where names are concerned, poetry takes a backseat to practicality.

As soon as a kid acquires locomotion, she's gone. She doesn't need to be able to walk on two legs. Heck, she doesn't even need to be able to crawl. As soon as your kid figures out that flailing arms and legs aren't merely for expressing displeasure but can be harnessed for migration, she's out of there. Nature has given young children the triple advantage of being quick, quiet, and small enough to fit into tiny spaces. When you want to sleep, they're louder than a frat house on homecoming night. But when they're getting into things they shouldn't, they're like incontinent ninjas. Sometimes the only way you can find them is by following the smell.

So, with locomotion comes the need to summon the little tykes. And this is where practicality comes in. When you finally put that name to work, you'll regret not having picked an industrial-strength name like Bob. You can keep saying "Bob" until the cows come home. "Bob, where are you?" "Bob, come here!" "Bob, don't bite the cat!" But if you picked a poetic name, now is when you'll regret it. Try repeating "Beatrix" or "Jacinda" ad infinitum. This is why God invented nicknames. The nickname is the name you should have given your kid but were too embarrassed to pick. It takes a while to whittle a flowery name down to something that can be used easily on a day-to-day basis. And you can tell how much trouble a kid gets into by how quickly the parents adopt an industrial-strength nickname. Over the course of about three days, our lovely Ivanka became "Vonky," then "Schpanky," then "Schpank," then "Spank," then "Hank." Hank is an industrial-strength name. You can shout it all the livelong day, and the last use will be as potent as the first. It's one of those names that lends itself to yelling. You can put some serious air pressure behind that opening consonant, and the hard "k" at the end cuts off the sound to an immediate and ominous silence. "Hank" is the air horn of the naming world. "Beatrix" is the kazoo.

But nicknames bring their own baggage. At even at one syllable apiece, with a lot of children, nicknames can quickly add up to a lot of words to remember. Our last two kids, Alexander and Benjamin, were born just a year apart. Since we both abhor the nickname Alex, we announced his nickname before we left the hospital. "He shall be known as Xander." We also abhor "Ben," but since "Jamin" sounded like a reggae stoner, #6 stayed straight-up "Benjamin."

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As they tend to be inseparable, my wife has taken to calling Xander and Benjamin (as a conglomerate), "Xanjamin." Kind of like Branjelina meets the Brady Bunch. "Xanjamin" exhibits a bit of creative flair, but at three syllables it's not industrial-strength. Plus, if you want to summon just one of them, you have to go back to either "Xander" or "Benjamin," which means that you now have three names to deal with instead of merely two. The efficient solution we evolved is to give each of them the same nickname: kid. Alexander is "kid." And so is Benjamin. If we need to refer to one of them, we say, "the kid." As in, "Tell the kid to take out the trash." And if the wrong one shows up, the other one is, by definition, "the other kid." As in, "Kid, come here. No, the other kid."

Last in the telling, though not the lineup, is Simon. Simon is the middle child. You hear about middle-child syndrome, where the poor middle child is ignored because he's not needy like the teenagers or cute like the babies. Middle children, the story goes, grow up to be meek and unsure of themselves. Middle children stay in the shadows of their more-outgoing siblings. Simon does not have middle-child syndrome. If there is an opposite of middle-child syndrome, that's what Simon has. Picture George S. Patton as a teenager. On a battlefield. In a tank. That's Simon. When told that their older brother would be staying at college over the summer, the other children were sad. Simon's response was: "Excellent. That means we all move up in rank."

Simon brings our total to six and, since six is divisible by two and three, we have developed a shorthand way of describing subsets of the children. The elder two are "The Majors." The middle two are "The Minors." And the kids are "The Minis." In order, they are girl-boy-boy-girl-boy-boy. That makes it natural to refer to the first three as "Round One" and the second three as "Round Two." With six kids, one can construct 63 unique subsets. Given that it would be quicker to identify them individually than to remember all 63 possible combinations, any further subsets aren't worth more than a "Am I looking at you? I mean you!" The entire set is known as "The Babies," a cute and cuddly name that, to their unending chagrin, we regularly use even though two are in college and one in graduate school.

### **What do you learn from having many children?**

If you don't have a lot of children, you miss out on understanding subtleties of human nature. Humans are, hands down, the single most fascinating set of creatures on the planet. If you want to understand how humans work, just make a few, sit back, and watch them do their thing. But one or two won't do.

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Humans are complex enough that each comes with serious individual quirks. To better understand humans in general you need to observe enough of them so the individual quirks average out and you get to see the commonality in their behaviors. How many are enough? Probably several hundred thousand. As that was outside our budget, we settled for six.

What sorts of insights have we gained into Homo sapiens?

1. *Children believe they are inventing the world as they experience it.* The child who, standing in front of you with chocolate all over his hands and face, insists that he most certainly did not eat the cake you left on the counter, believes he has invented lying. The kid thinks to himself, "A superb invention this: report a set of events that deviates from the set that actually occurred. Since no one was around to witness said events, the parents can only rely on my report." Had it occurred to the child that lying was invented about 20 minutes after language itself, he'd suspect that the parent would not only (a) know that lying was possible, but (b) be better at it than the kid, and (c) be able to spot it a mile away.

This belief that just because they haven't experienced something before no one else has either continues on into the teenage years and can even be seen persisting into the adult years. Our teenager who thinks she's getting away with sneaking out of the house or making out with the neighbor kid doesn't consider that her parents are not merely parents. They are also past-teenagers who were interested in and did the same things she is doing. No, she's not getting away with anything. We're allowing her to believe she's getting away with something so she doesn't up her stealth game and actually succeed in getting away with something.

When the British broke the Germans' secret code in World War II, they let Germany get away with sneak attacks so Germany wouldn't catch on to the fact that their code was broken. As soon as the Germans knew their code was broken, they'd change the code and the British would lose the ability to monitor them. The trick to clandestine observation is not to reveal that you're observing until it's absolutely necessary. So, to all you teenagers who think you're pulling one over on your parents: The good news is that you haven't screwed up enough for them to tip their hand. The bad news is that they know exactly what you've been doing.

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2. *Children believe they are smarter than their parents.* The growing ubiquity of technological devices augments this belief. When I was a kid I was embarrassed that my father couldn't manage to program the simplest electronic device. And I don't mean "program" in the sense of writing a sequence of codes that instructs the device to perform certain functions. I mean "program" in the sense of any interaction more complicated than "turn it on." Here he was, a senior executive at a multinational corporation, and I, his ninth-grade son, had to set the time on his digital clock-radio because he couldn't figure out how to do it. If this, I thought, were typical of the caliber of mind populating corporate America, I would be running the country by my 18th birthday.

Now that I have my own ninth-grade son, on whom I rely to navigate Netflix, I realize the stark truth. It's not that I was a ninth-grade mental giant. It was that my father had so many other more important things to occupy his mind – things I had no idea even existed, like retirement portfolio contributions, mortgage escrow accounts, and tire rotation – that he didn't have the time or the inclination to occupy his thoughts with something he could much more easily accomplish by telling his son, "Go fix that flashing thing in my room."

Children believe they are smarter than their parents because children command nearly 100 percent of the knowledge they perceive to exist. History? Vikings, Columbus, America, World War II, moon landing. Done. Mathematics? Addition, multiplication, shapes, angles. Done. Science? Neil deGrasse Tyson, that guy in the wheelchair. Done. Philosophy? Socrates. Done. Children are very aware of the things they know. The irony, of course, is that they are so aware of the things they know because the number of things they know is embarrassingly small. The set of things that could possibly be known and of which they are completely unaware dwarfs the set of things they are aware of knowing, leaving them completely oblivious of their own rampant ignorance.

3. *Children have a keen but myopic sense of justice.* When you confront a child with the accusation that he has wronged someone, the child becomes a firehose of excuses as to why he is not, in fact, in



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the wrong. The young child will rely on his weak lying skills. But the teenager – who has by this time in his life learned that he isn't good at overt lying and so has turned to lying by omission – will tell you things that are true but ancillary (“The Kid has done far worse things than this and you’ve never yelled at him for it.”) or things that are true but not the whole truth (“She was being selfish because she wouldn’t let me use her paints.” Omission: I took them from her without asking and she demanded them back.). It is as if the laws of random chance apply differently to this child than to any other person on the planet: “You happened to walk in as I took a single swing at her, but you missed all the punches she landed on me.” “I was going exactly the speed limit. I stayed four car lengths behind the guy, and had my eyes on the road the whole time. He must have slammed on his brakes really hard to stop so quickly that he forced me to run into him.” Even though you caught the child red-handed, there are a plethora of airtight excuses why, in fact, this child is not in the wrong.

But allow the child to be the one wronged rather than the one committing the wrongdoing, and all of a sudden the young defense attorney becomes the world’s shrewdest prosecutor. The arguments, so reliable in his defense, that are packed with misunderstandings, questions of interpretation, and mitigating circumstances disappear. In their place are ice-cold facts and impeccable logic. In a way this is heartening. It suggests that the child has no problem comprehending justice. It’s the equality of application that’s lacking.

### **How hard is it to raise many children?**

How hard is it to raise these delightful creatures? Raising small children is pretty easy, largely because they tend to cooperate in the venture. Sure, they don’t want to go to bed or to clean up their rooms, but their desire to please you tends to win out. We observe that younger children who throw tantrums tend to come from overly permissive parents. Tantrum throwers, subconsciously, know that they are inadequate to running their own lives and so feel alone and unanchored when they are given too much free rein. As much as they say they want freedom, the reality of it terrifies them.

A much larger problem is raising teenagers. Teenagers don’t want to be raised. Largely because (a) they believe they are already adults, and (b) they believe you don’t know this and that’s why you keep treating them like

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children. The code word for this in our house is "angst." Teenage angst is the eye-rolling, hair-flipping, dramatic-exiting, door-slamming that underlines the fact that parents either don't get it or, worse, actually take joy in making the teenager's life miserable.

Like most, our teenagers insist that we simply don't understand what it's like to be a teenager. (The fact that we've been where they are but they haven't been where we are doesn't appear to be noteworthy to them.) We assure them that we do understand. We've been teenagers, felt the conflicting emotions teenagers feel, experienced the heartbreak of finding then losing (repeatedly) the loves of our lives. (With 7 billion people on the planet, the probability of winning the Powerball jackpot is about 40 times the probability of meeting a "one true love." But you probably don't want to point that out to an angsty teenager.)

We absolutely do understand. And we tell our teenagers this. It's not that we don't understand what they're going through. It's that we don't care. Sure, the emotions surrounding their failures are strong. And they do deserve and have our support in dealing with their emotions. But the failures themselves are small potatoes and deserve to be treated as such. The teenager who is raised to believe that minor setbacks, disappointments, and embarrassments amount to extreme duress is a teenager who is not prepared to handle actual real-world problems-- like being fired or caring for a dying parent.

### **How do you handle money with so many children?**

Raising lots of children is expensive, both in time and money, but not as much as you might believe. The joke about it being cheaper to buy a season pass than individual tickets is true. One child takes up all your time. Two children also take up all your time. Fortunately, there are only 24 hours in the day, so you're not any worse off. In a lot of ways more children are actually less work. Children tend to occupy each other. So while one child will badger you when he's bored or needs attention, two children can satisfy some of that need for each other. By the time you get to six or more children, you have enough for them to form teams. If anything, their ability to keep themselves occupied will cause them to have less need for interactions beyond their siblings. They'll also tend to raise each other. The key here is to get the first one right. Kind of like forming a template; character strengths and behavioral flaws in the first child tend to get replicated in the others.

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When they get old enough to drive, they can drive each other places and even run errands for you, like grocery shopping. Which brings us to the monetary expense. Initially, the biggest expense is birthing and diapering them. Friends and family often pitch in for baby paraphernalia like playpens, car seats, and toys. When you have a kid, you are automatically plugged into a sort of underground hand-me-down economy. People with older kids are looking to get rid of clothes that no longer fit by handing them off to people with younger kids. It's a quid pro quo. The older parents avoid the guilt of throwing out reasonably good clothes, and the younger parents avoid the guilt of spending money on something the kid will outgrow long before it's worn out. If you have a lot of kids, you end up on both ends of the transaction. More than once, we've had friends hand down clothes to our younger kids that looked hauntingly familiar. Sure enough, they were clothes that our older kids had outgrown years before and that we had handed down to some other family. Like salmon returning home to spawn, the clothes had made their way back home, albeit with a few holes and permanent stains to record their journeys.

By far the largest expense is food. And this kicks in, as you might imagine, as they become teenagers. Most families will buy a gallon of milk, a dozen eggs, and a loaf of bread every week. Large families with teenagers will do this daily. Sometimes twice a day. Feeding two teenage boys simultaneously is a budget buster. Feeding four requires a home equity loan. It's actually a bonus when it comes to paying for college. A significant chunk of tuition expense is offset by the fact that someone else is feeding the hairy food vacuums.

The reality is that children are expensive and having more of them means having less of other things. When you have a lot of children, vacations are few and usually involve staying with extended family. Where other families might not think twice about going out to a restaurant, when you have a large family, a single venture like that can rival a car payment.

Oddly, one of the things we've learned is that money problems are most often not due to inadequate income but to profligate spending. People have a tendency to regard most things as necessities: My kid *has* to have a smartphone. My kid *must* participate in several sports. My kid *needs* a computer. Having lots of kids puts these things in perspective. Sure, your kid's friends text -- a lot. And if your kid doesn't also have a smartphone, he'll be left out of the texting circle. But just because kids spend a lot of time doing something doesn't mean that the thing is worth doing. (Either that or sitting slack-jawed in front of the television comes with serious benefits

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we've overlooked.) Ever look at a kid's texting history? Worrying about them being left out of their friends' texting circle is akin to worrying about them being left out of a mosh pit. Imagine Tolstoy typing *War and Peace* ... while drunk ... with his nose. That's the quality and quantity of communication they're missing out on. Teen texting is to meaningful communication what a flock of hungry pigeons is to *Swan Lake*. Yes, they'd *like* a smartphone. No, they don't *need* one.

When you have a lot of children, you realize that having more money doesn't make your money problems go away. You simply spend more and end up back in the same financial crunch you were in before -- only there are more zeros. This explains why politicians haven't managed to balance the federal budget since Eisenhower was president. (No, Clinton did not generate budget surpluses. The total federal debt rose every year he was in office.) Raising taxes just makes it easier for politicians to spend more money. It turns out that government is just like a household with a lot of kids. Only about 60 million times bigger. Don't get me wrong, bringing in income is critical when you're feeding a platoon of humans. But saving an extra dollar is actually more valuable than earning an extra dollar. When our household earns an extra dollar of income, because of taxes we are only 75 cents better off. But when we save an extra dollar, we are a full dollar better off. That means we should be spending about one-third more of our energy finding ways to save money than on finding ways to earn more.

Having a lot of kids means being more concerned with finances. But it also means making the kids more concerned with finances. And that's a good thing. We have friends who don't discuss their household's finances with their children because they want to shelter them from financial constraints. All that does is to produce children who believe that financial constraints don't exist. They then grow up to impose their bizarre belief on the rest of us by voting Democrat.

As an economist with six children, for me, teaching kids about money early on is a top parenting priority. In our house a first-grader gets an allowance and a "bank sheet" that is posted in the kitchen. Every time the child spends or receives money, he enters the transaction on the bank sheet. At the end of each month I check the calculations and post new bank sheets. Here are lessons you can teach with an activity like this:

1. *Money is the reward for work.* Emphasize that an allowance is not a right, but the reward for chores. If the chores aren't done, the allowance isn't paid. Note to the teenagers: No, you cannot give up

your allowance in exchange for being excused from chores.

2. *Money is real, whether it is cash or an entry on a ledger.* Children who don't learn this lesson grow up to become adults who think that a credit card isn't real money.

3. *You must monitor your finances.* If a child overdraws his account or fails to enter a transaction, charge a fine. There will be tears, and you will feel horrible, but don't give in. Note to the teenagers: Think this is unfair? Try overdrawing at a real bank.

4. *Living within an income means sometimes making painful choices.* Children who do not learn this grow up to become spendthrift adults because they never learned that getting something always means giving up something else. While shopping, if a child asks for something for herself, tell her to use her allowance. This seems harsh, but it is a valuable teaching moment and empowering. You will see the wheels turning in the child's head as she weighs the desire for the object against the necessity of paying. Note to the teenagers: Yes, I hear you saying that you can't live without this thing. But if you don't value the thing enough to part with your money, why should I part with mine?

5. *Making choices is empowering.* When you force the child to make a purchase decision, you run the risk of the child's making a poor choice. Advise your child, but allow her to make a poor choice if she insists. When the mistake becomes apparent, talk about what she could have done differently and what she'll do next time. It's painful to watch, but the child gains a growing sense of empowerment as she realizes that she is the one making the decision.

6. *Financial rights imply financial responsibilities.* Require the children to pay for birthday presents when they are invited to parties. You'll need to work with the younger ones; make sure they have plenty of time to save and remind them why they are saving. Painful but important: If they had the opportunity to save money for the present but didn't, don't let them go to the party. It sounds harsh, but it will only happen once. The powerful accompanying lesson: Responsibility means living with the consequences of one's decisions.

7. *Long-term saving is rewarding.* If a child saves his money for at least 12 months, I pay him 100 percent interest on the savings. Kids' time horizons tend to be too short for them to understand interest.

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Paying a ridiculously high interest rate gets the kids' attentions. Each month, when I post new bank sheets, I show the interest they have earned so far on their savings. Even though they can't withdraw the money for 12 months, they can see the amount steadily growing.

A note on teenagers: There is nothing so endearing or aggravating as a teenager's myopic quest for "fairness." When she turned 16, my daughter informed me that it was unfair that she worked so hard for only a \$20 allowance. "I want to be paid minimum wage for the work I do at home," she said. "Fine," I said. "Really?" she asked. "Absolutely," I said. "Your labor is valuable, and it is unfair for me to take your labor without just compensation."

Astounded, she pressed me on the details. Would I pay her \$7 for each hour that she worked? Yes. Would I pay her each week? Yes. Regardless of the number of hours worked? Yes. "Fine," she said, "That's fair." "No," I replied, "it isn't fair yet. You have a room in this house, use of the car, meals, clothes, electricity, water, insurance, and many other things of which you are likely unaware. If you believe that labor must be fairly compensated, then you must agree that your parents' labor—work that provides all these things—must be fairly compensated. To be fair, I must deduct your \$7 per hour from the \$800 per month that you will owe me for all these things that you currently get for free."

After the tears we had a talk about what it means to be a member of a family and to contribute to the household not out of pecuniary interest but out of love. For the first time she realized that my financial rules weren't there to restrict her freedom, but to help her learn how to exercise that freedom well.

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In the end children are expensive. They are messy. They are frustrating. They can be selfish and argumentative. They are also immense fun. They are creativity unencumbered by talent. They are slow to judge and quick to forgive. They love not out of reciprocity or personal gain but because that's what they do. They are joyful packets of energy that upend your life and wreck your plans in every way possible. They are the most wonderful creatures you will ever have the pleasure to know.

When you reach the end of your life, you will look back on career accomplishments that the world has long forgotten, and at hard-won money, power, and prestige that have long since faded into the mists of time. And you will know that the single greatest accomplishment any person can

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achieve in this life is to populate the world with children who love each other, care for those less fortunate, and walk humbly with their God.

