If marriage makes you stupid, why get married?

Have you met Mr God Forbid? He was a familiar face in the workplace before insurance was thrown open to the private sector. "God forbid if something were to happen to you," he would say. "God forbid, your family would be secure. Insurance is your duty." The 'God Forbid' was a conversational punctuation mark in the lingo of insurance agents.

The God Forbids have nearly vanished into the woodwork, thank God. But their replacements - executives in snazzy suits with PowerPoint presentations - are going strong. Like members of the third sex, they surface at particular times - during marriages and when the first pitter-patter of little feet is heard. All of them have one ambition: to put the fear of God into you and extract some money.

Newlyweds are particularly vulnerable. Insurance companies want to capture them permanently, paying premia month after month. Insurance, like marriage, is not a word - it's a sentence. The sort of insurance depends on the culture. In India, you have the LIC's Jeevan Saathi (for both husband and wife together) or marriage endowment plans (start saving for your daughter's wedding when she is born). In the US, the new kid on the block is divorce insurance. According to The Washington Post, WedLock Divorce Insurance was flagged off in the US last year. "It works like life insurance in that customers choose how large a policy they want and pay a premium every month based on that amount," says the Post.

WedLock claims to be the first in the world to offer divorce insurance. That's today. Fire insurance took off after the Great Fire of London in 1666. Divorce insurance was known since 1664. "Unfortunately, most of these policies were written as a form of wager and England banned the practice in 1712," says SafeGuard Guaranty Corporation, which offers WedLock.

A study in the US by Allstate Corporation shows that newlyweds are singularly lax about insurance, God forbid; it is not romantic enough.

In India, a new survey by Sumit Agarwal, senior financial economist at the Indian School of Business, shows that when it comes to financial literacy, men actually get stupider after marriage; their financial literacy levels decline. "I suspect that married people can use the spouse as insurance, and so they can afford to be less financially literate," says Agarwal. With apologies to the feminists, another possibility is that financial literacy after marriage is the average literacy of husband and wife.

What else happens to people after they get married? According to researchers at the University of North Carolina, they get fat. Marriage makes you twice as likely to become obese as people who are not married. For men, having a live-in relationship is the answer; they don't face any higher risk of obesity. For women, there is a 64% higher risk. It's an unfair deal for the fairer sex: live in holy wedlock and you bloat together; live in sin and you bloat alone. (Other researchers at Northwestern University found that people who regularly go to church also run the risk of growing fatter compared to their less religious brethren.)

Marriage also makes you bored of sex. A UK survey by Loving Links found that most couples have sex more than four times a week before marriage. But after three years of marriage, they have sex just once every week. Boredom is inevitable when femme fatale becomes femme fat.

What marriage does not bring is a merging of personalities. It has long been held that couples become like each other over time (the same way as a pet cat starts resembling his mistress or vice versa.) Researchers at Michigan State University and the University of Minnesota found that nothing of the sort happens. The reason why silver couples look so alike is because they started that way. Fidel Castro woos the bearded lady. When it comes to marriage, opposites don't really attract; they make for strange bedfellows.

If fat and foolish is the fate of marriage, why do people tie the knot at all? God Forbid, they want insurance.

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