



Net Worth

## Household Economics: When A Woman Outearns Her Spouse

Heidi Brown, 06.12.09, 4:00 PM ET

Debbie Whitlock says she's very lucky. She and her husband, Pat, own a financial-planning firm in Seattle. A few years ago, Whitlock's side of the business began pulling in more income than her spouse. She traveled a lot on business and found she had less time to contribute to household upkeep and chores. Like many men watching their female partner become more successful, her husband could have been resentful, even jealous. It was a classic setup for a relationship disaster.

Instead, Whitlock and her husband quickly sat down to talk. Whitlock's market, women who had become suddenly single after a divorce or death of a spouse, was underserved and profitable. But the question was, should she continue down a road more lucrative than her husband's? Could he endure the sight of his wife being more successful than him? She wanted to talk through the gray areas and make sure he understood the implications.

"Luckyly, I got a highly evolved male," laughs Whitlock. "He's actually a better cook than I am."

It's not always that easy, and the issue is becoming more common. The Bureau of Labor Statistics reports that 30% of married women now make more than their husband. It's not surprising: Unemployment among men now stands at 9.4%, compared with women at 7%. Plus, women have already been making advancements in the top-tier workforce: They comprise 43% of legislators, managers and senior officials, according to Catalyst.

Money, of course, is a highly complex topic, particularly in a relationship. The fact that it is a taboo subject for so many Americans doesn't help: Couples often don't confront financial problems until the issues are serious.

Divorce attorney Stacey Phillips has had some 20 female clients over the last 10 years who have divorced over money issues that arose over differences in salary. Phillips and other experts agree that when a couple's salaries are disparate from the beginning, it's much easier for them to navigate. By the time they commit, they've usually worked out who will contribute and how much to expenses and household work.

She says the biggest problems arise when a man starts out as an equal or higher earner and then loses, or has to give up, a well-paying job, and his wife becomes the breadwinner. Although he may have free time, he refuses to chip in: He does little housework or shirks child care duties. He might even pick up a golf or tennis hobby—the ultimate symbols of a life of leisure.

"Some men have a sense of entitlement, and others feel emasculated and can't compete," she says. She recently had a dinner party for some of her high-income, married female clients. "They were all beautiful and successful, and they all felt alone."

It isn't simply that the man is lazy and the woman is a superhero, though. Both men and women still cling to old societal norms in which the man is supposed to support the family, says Greg Hall, a psychology professor at Bentley University outside Boston.

Money represents control, he adds. "Women who have high earning power have more independence, they have more freedom to move on than those who are dependent on the male spouse," he says. Men typically measure their own self-worth by their earning capacity, so a higher-earning partner can make them feel threatened, especially if they don't have a secure identity.

Matt Wallaert, a psychologist and executive at [justthrive.com](http://justthrive.com), a free financial-planning Web site for the under-40 investor, cautions exasperated women to consider that a lower-earning or unemployed man who's not pulling his own weight around the house may actually be depressed.

Just as important, though: If the woman makes more money, she shouldn't feel she has to downplay her success. Some women, Wallaert says, feel guilty and do things to compensate, such as acting submissive around their spouse. They may even do more than their share of the housework to show that they're still feminine.

Money, though, doesn't have to be an end in itself, but a tool to get where and what the couple wants. "If you get a raise, it's

great for both of you," says Wallaert. "You can say, 'We got a raise. What should we do with it?'" he suggests. If your partner is willing to pick up the home responsibilities, let him know that housework is just as valuable as your job and that you appreciate it.

The key here, as with many relationship roadblocks, is open communication. Before committing to each other, be frank about what each of your financial goals are. Talk about housework, child care and long-term goals, and discuss how much each of you is willing to contribute to these responsibilities. Be honest, too, about what you expect of your partner. Assume that things will likely change down the road and be flexible.

Financial advisers encourage couples to have monthly, semiannual or yearly meetings to discuss money and each person's role in the relationship, since things like children, the economy and changing salaries can bring new dynamics to the situation and are always changing.

For Anne Lim O'Brien, a senior executive at recruiting firm Russell Reynolds, the change came seven years ago, when her husband, an executive at PricewaterhouseCoopers, decided he wanted to stay home with their two sons, now 14 and 13. They divided the responsibilities down the line, with O'Brien focusing on her job and her husband looking after the household, kids and finances (they keep separate accounts and have a joint one as well).

Sounds great, right? O'Brien says it actually took two years to work out the kinks. "He doesn't clean like I do," she says. "On the other hand, I wouldn't appreciate it if he came to my office and rearranged the furniture."

It was hard not to let him get on with things in his own way, but she eventually realized that, with her demanding career, it's good that he's there to give the kids the attention they need. When she has a good year, she's happy to share the windfall, recognizing the value of his work, too. Says O'Brien: "He's my CEO at home."

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