

FAMILY FINANCE

The Richer Sex

One-third of women now earn more than their husbands and no one is totally happy about it. Inside the biggest societal shift of our lifetime. By **Cathy Gulli**.

THERE'S NOTHING WRONG with a wife earning more money than her husband, until it happens. So learned Suzanne Doyle-Morris, a professional development coach based in the U.K., when she met separately with three female breadwinners in one day. The first woman had been offered a better position abroad, which she was planning to refuse because she felt bad about uprooting the family for her career. The second woman was excited about a big bonus she'd just received, but noted that she'd have to downplay the extra income when telling her husband. The third woman was complaining about how tired she'd been; Doyle-Morris assumed she was having problems at work. "She said, 'Oh no, the project is going great, we're on budget and on time. What's killing me is the 'second shift' when I get home,'" recalls Doyle-Morris.

For days, she couldn't stop thinking about what she'd heard and what it might mean, not only for those wives, but for others just like them. "None of these women said to me, 'I'm the female breadwinner' and 'it's terrible' or 'it's great.' But it did affect the way they talked about their experiences," says Doyle-Morris, whose book *Female Breadwinners: How They Make Relationships Work and Why They are the Future of the Modern Workplace* was published last fall. "They had a new set of responsibilities and different perceptions about the choices they would make. They were in a new role for women."

A new role, but one that is becoming increasingly common. Over the last 35 years, there has been an astounding surge in the proportion of wives who out-earn their husbands—from 11 per cent in 1976, to 19 per cent throughout the 1980s, to a staggering 31 per cent in 2009 in dual-income families, according to Statistics Canada. The trend is happening elsewhere too, with roughly one-third of American and British wives out-earning their husbands in recent years, up from about four per cent just four decades ago.

"This is really something that's been building and there's no reason that I can see why it won't continue [or] go over 50 per cent," says Liza Mundy, a journalist for the *Washington Post* and author of the forthcoming book *The Richer Sex: How the New Majority of Female Breadwinners is Transforming Sex, Love and Family*. In fact, the momentum has prompted Mundy and observers like her to ask one very loaded question about the future: "Could we get to a world where that becomes the norm—where if the wife is working she's

Breadwinners: Experts say it could become the norm for wives to out-earn their husbands

likely out-earning her husband?"

It's a realistic possibility, given how employment and education patterns have moved lately. Today, women account for nearly half of all employees in the labour force—and even outnumbered men in 2009 and 2010. Most families are dual-income, and the amount of hours worked and dollars earned by wives have been rising. The majority of undergraduate and graduate degrees go to female students, who are increasingly better suited to occupy the post-industrial economy; they're making gains in lucrative fields such as medicine, law, upper management and high finance. Meanwhile, job losses during the last recession (and the two before it) were mostly incurred by men, who dominate the hardest hit sectors such as construction and manufacturing. Fortunately for those men and their children, most had a working wife to soften the blow, which wasn't always the case during previous downturns.

"It's startling that in a lifetime we've seen that huge cultural change," says Andrea O'Reilly, professor of women's studies at York University in Toronto and director of the Motherhood Initiative. The so-called "rise of women" phenomenon has been accompanied by a shift in the way that many couples, especially young ones, decide who is responsible for what. "Gender equality norms are changing," says Sean Lyons, a business professor at the University of Guelph. "We've got good evidence that men and women are a lot less likely to view the male breadwinner

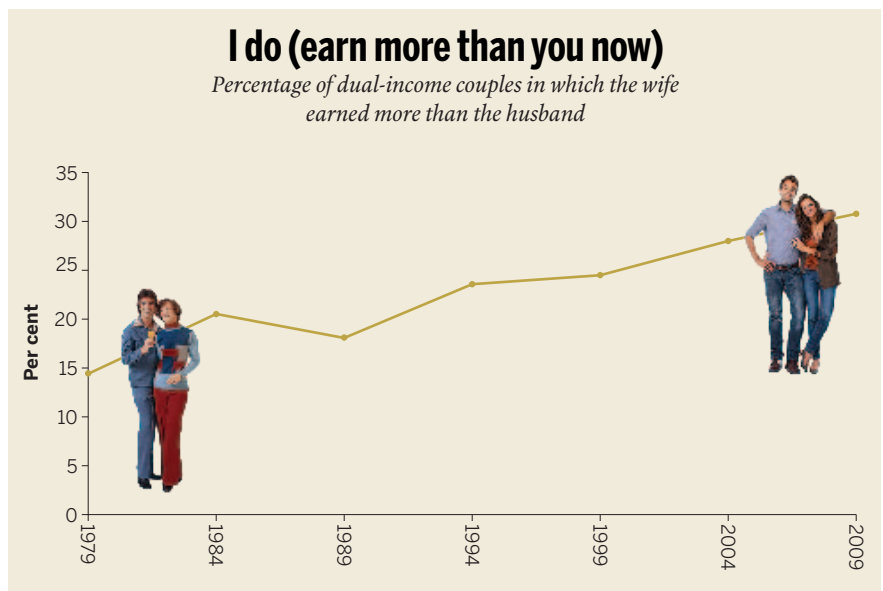
[model] as a desirable and just arrangement so much as something that just happens."

Many couples are taking the pragmatic view, looking at who has the most earning potential and then doing everything possible to enable that person to thrive professionally, while the other picks up domestic duties. "Years ago women earned supplemental income," says Andrea Doucet, Canada Research Chair in gender, work and care, and a sociology professor at Brock University in St. Catharines, Ont. "Now that possibility is there for men."

We are, say experts, in the midst of a massive revision of what equality means. "For so long, feminists said, 'It's got to be 50/50,' that's the ideal marriage: women will work the exact same hours as men, and men will do the exact same amount of housework and child care as women," says Mundy. But successful families with a female breadwinner "have realized that for one partner to really succeed, the other partner has to step back. And in their case, that's been the men."

That's not to say that female breadwinners and their husbands have it all figured out. Just the opposite, in fact, as the women who spoke with Doyle-Morris made clear. Working wives still do most of the housework. They battle being judged as bad mothers for not having time to join the PTA. They battle self-loathing and guilt for not meeting the ever-intensifying maternal ideal promoted by mommy bloggers who make felt crafts and granola bars from scratch. They battle resent-

The women face resentful husbands and guilt for not meeting the maternal ideals of mommy bloggers



ment from their husbands, who feel threatened, or they go out of their way to camouflage to the outside world their status as primary earner. In other words, for whatever financial empowerment these women have attained, they are not quite liberated. Yet.

“We’re at a transition point where the old ways don’t work anymore but nobody has established new ways, roles and norms. It gets very challenging for the people who are pioneers,” says Linda Duxbury, a business professor at Carleton University in Ottawa. Those people used to be women who worked, period. “Now,” says Duxbury, “we’re having the next revolution.”



A hand: Dr. Janet Mendonca out-earns her dentist husband, who sometimes acts as her secretary

THE SAME DAY that Doyle-Morris sent the manuscript of her book on female breadwinners to the publisher, her husband came home with news. He’d been fired, or “made redundant,” as a corporate social responsibility consultant. “It was a real shock,” recalls Doyle-Morris nearly one year later. “On the one hand I thought, ‘Okay, this means I’ll take care of us, you have been a fantastic support to me and it’s my turn to pay you back. Don’t worry, I’ve got this.’ On the other hand, I thought, ‘Oh my God, this is really scary! This is a huge responsibility! Am I ready for this? Will he ever go back to work?’” For all her research on female breadwinners, Doyle-Morris was at a loss for what this would mean for her own future. Looking back, she says of her reaction, “I think that’s very typical of the good and bad that can come of this.”

Like Doyle-Morris, most wives find themselves in the breadwinner role not by choice—say, a grandiose political statement about women in the labour force—but rather by circumstance: their husbands lose their jobs, get

sick or hurt or just don’t work in fields that pay and promote as well as their own. No matter how they got in that position, the women share traits. A 2010 study published in the journal *Sex Roles* found six “essential elements” of the female breadwinner experience. These women valued their independence and career progression, and liked control. They appreciated their partner’s contributions to the family, but grappled with feelings of pressure and worry as well as guilt and resentment.

Many of those “essential elements” applied to Marissa (not her real name), a high-powered corporate executive and mother of two. “My work has created the person I am. I have

a reputation that is very important to me. So it’s not just about the money, it’s about the status in my community,” she says. Her husband worked in the arts, and was perpetually between contracts. “While he liked his career, I loved mine and I think he resented me for it. He was not secure in himself, and his own frustration with his [work] ultimately caused his dislike of me.”

As Marissa’s professional responsibilities increased, her husband’s domestic duties did not, so they hired a nanny. Even this didn’t always alleviate the burden. While at work, Marissa would sometimes get a call from her husband, wanting to know what was for dinner. When Marissa suggested buying a Halloween costume for their infant, her husband looked at her “dead straight and said, ‘Aren’t you supposed to make it?’”

Perhaps not surprisingly, Marissa’s mar-

riage ended within a few years of the children being born. In a sense, being the female breadwinner made that possible too. “I had the resources,” she says, so, “I had the ability to call the shots and make my own life, which a lot of women don’t.” Marital satisfaction is all the more precarious when new gender roles must be negotiated. “It’s problematic if the woman is the breadwinner and the man is not helping out. That is a recipe for resentment and divorce,” says Mundy.

Problems also arise if the man feels threatened, or that he’s not fulfilling the provider role. A 2010 study presented at the American Sociological Association annual meeting showed that men who are totally economically dependent on their wives are five times more likely to cheat than husbands who earn the same as their spouse; they are least likely to cheat when their wives earn 25 per cent less than them. “Some women felt rejected by their husbands when they pulled ahead. They don’t know how to talk about it, and that affects the intimacy of the marriage,” says Mundy. “If the woman doesn’t feel like she can share her triumphs, that’s going to create a gulf” between them.

This is only made worse by the negative comments that couples must contend with from others. Lillian (not her real name) has worked as the CFO at two companies, earning 10 times more than her husband, who has been successful but less prosperous in the public sector. They have made the female breadwinner model work flawlessly for themselves and their two kids. “As far as who was wearing the pants in the family, I had one leg in one [side] and he had one leg in the other,” says Lillian. “It was very equal.” But others assumed differently. When her husband came to corporate sporting events, people would introduce themselves to him.

“He’d say, ‘It’s nice to meet you, but she’s the one you want to suck up to.’” When they attended black-tie parties, people would ask what her husband did for a living. “Then they’d say, ‘Oh, that’s how you can be so successful,’” recalls Lillian.

“I wanted to smack them. That implied he had a lesser job and that he could be the mommy. It was insulting and inaccurate.”

To insulate themselves from the judgment of others or to manage their own hang-ups, many couples camouflage the female breadwinner model as a way of reinforcing traditional roles. “One couple said that when they were

When one couple was out for meals, he would use his credit card to camouflage that she was the breadwinner

out with others for a meal, they would encourage him to use his credit card when paying,” so as to signal his provider status, recalls Doyle-Morris. The woman later admitted, “The reality is that I pay for that card.” A Canadian study several years ago indicated that when the wife earns more, the husband might be tasked with paying the bills from their joint account or from one that she pads. Where the husband works infrequently or is a stay-at-home dad, the wife might still give him a professional title. “When people ask what my partner does, I say he’s a painter and decorator,” one woman told Doyle-Morris. “The funny thing is he probably does that one day every three months, and usually it’s a job that I found him.” Adds Gillian Ranson, a sociology professor at the University of Calgary: “I’ve talked to some stay-at-home dads who were doing extensive home renovations,” she says. “Men often go out of their way to stress the ways in which they are doing masculine things even though they may be the caregivers.”

The most common way that many couples cope is by getting help around the house. The more money the wife earns, the more likely they’ll hire a cleaner or nanny. “This is an example of the persistence of traditional roles, since the income of these women is being used to buy services that reflect women’s traditional role,” noted a Statistics Canada study. “This is the ‘unfinished business of feminism,’” says O’Reilly. “Women are doing the majority of work at home even if she is the primary [earner]. She performs as this devoted wife and mother to signal she’s traditional, when that is anything but the truth.”

Men are, of course, doing more chores and child care than ever before, emphasizes Ranson, but “it’s happening slowly and incrementally.” Too slowly, as far as Duxbury is concerned. “The traditional roles have been that men bring home the bacon, and women cook it. In this new family, women bring home the bacon, and women cook it,” she says. “It’s not until we bring the bacon home and the men cook it that we’ve really made the transition. And we’re not there yet.”

JANET MENDONCA’S HUSBAND may not cook, but he packs her lunches. She’s a doctor and he’s a dentist, but Mendonca earns more because she works longer hours. While Mendonca was studying, her husband paid for her schooling and supported her. Once she got into the medical system, Mendonca encouraged her husband to cut back his practice. “When my secretary cannot make it, he’s my secretary. If I have problems with the computer, all I have to do is call.” It helps that



New reality: Andrea Doucet’s naturopath husband loves his job, but her career pays the bills

they don’t have kids, and that he’s older than her and has had a satisfying career, admits Mendonca. But their model of give and take has required diligence and effort. “He recognized that I [could] achieve my goals,” says Mendonca. “He was the only one that believed in me, and now we’re having the last laugh.”

For all of the challenges facing female breadwinner families, most experts agree that more and more couples are succeeding at this non-traditional model by freeing themselves from traditional gender roles and realizing that, in many cases, the tables could turn again, depending on how the economy and their personal vocations change over time. They are placing more importance on personal growth and fulfilment because they realize that when each member of the family is happy about where they’re at, everyone is better off.

That’s the case with Doucet, who is writing a book about female breadwinners under the working title *The Bread and Roses Project*. Her husband is a naturopath who loves his work, but it’s her career, which is better paying and includes a pension, that’s prompted their

family to move four times. But Doucet and her husband don’t focus on the money so much as mutual respect. “For couples who begin their partnership planning to be equals, there is evidence to suggest that it leads to more satisfaction in the marriage,” she says.

One of the most interesting and puzzling parts of the female breadwinner phenomenon that both Doyle-Morris and O’Reilly have noticed is that many young women don’t imagine they’ll be primary earners in their future families—despite so many signs that’s evermore likely. The explanation might be youthful oblivion about current trends, or internalized traditional gender roles. Or, it might be optimism: these females might rightly believe that by the time they get married, men and women will be equal in every sense.

Whatever the reason, Doyle-Morris wants people to acknowledge that “this is the new reality. There are a lot of positives. There are a lot of negatives. It’s just where we’re headed. Couples [must be] adaptive, and say, ‘If this is the future, how do we make it work?’ rather than saying, ‘This can’t be our future,’” she says. “Because sister, it might be!” **CATHY GULLI**