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Five Winning Strategies for Female Breadwinners

Despite the prevalence of “traditional” gender roles being played out in media, more women are becoming the true breadwinner in the household. Women are out earning their partners for significant lengths of time, but even more often they are functioning as the primary breadwinner during most or all of the relationship.

According to the most recent US Census data (2021), 30.6% of women earn more than their husbands. This is up from 23.3% in 2000. Additional analysis from the Pew Research Center reflects that college-educated women and women without children are also more likely to be higher earners than their husbands.¹

There are challenges that exist for female breadwinners, both inside and outside of the relationship. Women who out earn their partners often bear the weight of

the additional responsibility, knowing that they have to maintain a certain level of income because their partner’s career or job opportunities are not likely to create significantly more income in the future. For example, if a woman is a partner in a law firm and her husband is a high school math teacher, their individual long-term income potential is vastly different – despite the fact that both of them have excellent careers. When the couple’s lifestyle becomes dependent upon *her* larger income – size of home, vacation choices, dining out vs. cooking at home, etc. – her career flexibility also becomes more limited.

Additional stressors may come into play with the imbalance of household responsibilities that often plague dual-career couples. Without closely guarding the “division of labor”, women may take on more household and caregiver tasks than their partners. In a recent article, Sarah Camichael explained that “among dual-career couples, women do more housework – even when they earn more money than their partners.”² Despite her high-earning, demanding career, a woman may take still take on the majority of the unpaid – and often “invisible” – work at home, contributing to more relationship conflict, tension, or resentment.

Outside influences and opinions can add frustration as well. It is common for others – bankers, salespeople, neighbors, and friends – to make the assumption that the male earns the money and/or makes the money decisions for the couple. This can create some awkward moments, or even infuriating moments when it involves business decisions or purchases. Outside parties may not understand the couple’s individual career paths, or they may make assumptions in favor of the male’s financial dominance. When opinions of close family members or friends are not supportive or are even negative about the female taking the lead on income, this can create an awkward and difficult path to navigate -- without damaging relationships.

Even more troublesome is when her earnings create a conflict within the couple themselves. Instead of building dreams together with their collective funds, a couple can find themselves avoiding important money conversations just to keep peace in the household. A woman may even downplay her career or financial successes to prevent relationship issues or to avoid making her partner feel bad. In a world where men are “supposed to be” the breadwinner, the head of the household and the money manager, it can be challenging for a couple to navigate financial management together.

Female breadwinners are here to stay, especially women who are mothers. In a recent Forbes article³, Sandra Bragar estimated the percentage of breadwinning mothers (both married and single) at over 41%. In contrast, just 11% of households in 1960 had a female as the primary or sole source of income.

If you are in this situation, bringing in a larger portion of the family income, Brava! Keep going! You can make this work for your good, while maintaining healthy relationships and boundaries.

5 Winning Strategies for Female Breadwinners

1. **Find a Financial Advisor** to help you and your partner refine financial goals and achieve them, together. One of the advantages of working with a Financial Advisor is that they can help you sort through plans, in a structured and practical way. A Financial Advisor takes your hopes, dreams, and feelings and helps you develop plans and make decisions with much less stress or emotion.
2. **Commit to financial education** for yourself. Don't be in the dark (allowing spouse/partner to make decisions alone). There are numerous podcasts, books, websites you can access in addition to having a financial planner or financial advisor. The more you know and understand, the more comfortable and confident you will be during money-related conversations.
3. **Structure money conversations** so they are more efficient and less emotional. Schedule your money meetings so they are on the calendar and both of you can be prepared. Conversations about spending go much more smoothly when they are planned, rather than bubbling up when someone arrives home with a large, unexpected purchase. Find other ways to structure your money conversations that work for you both.

Consider planning topics for discussion in advance, using checklists, or setting a time limit. The more often you and your partner have money conversations, the easier it will be and the more comfortable it becomes.

4. **Protect yourself and your family financially.** Get appropriate life insurance coverage and disability coverage. What your employer is automatically providing is likely insufficient to support your partner and/or family if you are no longer able to work or provide for your family.
5. **Recognize your value as breadwinner and celebrate it.** In a recent article on female breadwinners, Bianca Barratt, a Senior Contributor for *Forbes Magazine*, suggested that there is power in being able to control your wealth. She wrote that "being a woman and the breadwinner in a world that doesn't yet fully support this dynamic is truly something to be proud of. This is what the focus should be on."⁴

Historically, the focus on women has been childbearing, raising a family, and playing a supporting role. Women are doing those things *and* earning significant income, winning at both.

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¹*["Women Who Earn More Than Their Husbands Share What Their Marriages Are Really Like", Vanessa Wong, BuzzFeed News, April 17, 2023](#)*

²*["Women Shouldn't Do Any More Housework This Year", Sarah Carmichael, Washington Post, August 24, 2022](#)*

³*["Three Financial Tips For Families With Breadwinner Moms", Sandra Bragar, Forbes, May 6, 2022](#)*

⁴*["Becoming the Primary Earner? Female Breadwinners Share Their Advice", Bianca Barratt, Forbes, September 24, 2019](#)*