

Expectations Determine Whether Wife Outearning Husband is Marital Sore Spot, Experts Say

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(PhysOrg.com) -- When a wife is the primary breadwinner, whether it's a big issue or a nonissue in the marriage depends largely on expectations, according to two financial therapists at Kansas State University.

"If men and women have the expectation that it's OK for a spouse to earn more, it's not going to affect their relationship like it would if they go into the [marriage](#) with the expectation that the husband will have the job that pays more," said Kristy Archuleta.

She co-directs K-State's Financial Therapy Clinic, which blends financial counseling with marriage and [family](#) therapy. She works with Sonya Britt, a financial therapist at the clinic.

Archuleta said she doesn't see wives earning more money as a big problem among couples she works with. But it may make a difference how wives end up with greater earning power. If it's always been that way or if it's a temporary solution to make ends meet, she said those expectations may temper any potential problems. Not so much if it's an unexpected and unwanted shifting of roles.

A study released in January by the Pew Research Center showed that 22 percent of men made less money than their wives in 2007 -- a shift from 1970 when it was just 4 percent of husbands. The Pew researchers have said that the [recession](#) following the 2007 study will make that

percentage increase.

If couples see the wife's larger salary as a potential minefield, Archuleta and Britt said husbands and wives should address any problems from the start.

"If things aren't laid out in the open, it creates a lot of resentment and distrust, and you start treating the other person with disrespect," Archuleta said.

She and Britt said some topics couples should discuss include:

* What are the expectations for earning power? If the wife earning more than the husband is a short-term solution to make ends meet, will it make a difference if that pattern continues? Archuleta said research shows that men more than women link their self worth with how much money they make.

"Men sometimes can think it's no big deal if their wife earns more than they do, but in reality it might be causing some underlying problems," Archuleta said.

* Will decisions be made differently? If the wife is earning more money, should she have more say in how money is spent, saved and invested? "Often times couples think that if they both contribute, they both should make decisions about finances," Archuleta said. "If the woman starts making as much money and she thinks she should be getting a little more involved, it makes it difficult if she's still being somewhat shut out."

* Will money be managed differently? Britt said couples need to decide what to do with a shift in earnings, such as whether the husband is now going to get an allowance or whether accounts will be separate or joint.

* What type of message will be sent to others? If a couple has children, this includes the message that they'll get about their parents. "If you're OK with it, you're probably not going to care what other people think, and you'll portray to your children that it's OK that mommy makes more money than daddy," Archuleta said. "There's nothing wrong with traditional views, but it makes it harder because then you are more concerned with what other people think. As parents, you might be badmouthing mom without realizing it by saying something like 'I have to stay here and cook dinner, because mom's not home again tonight.'"

* Will household roles change? If the wife is earning more money because she's spending more time at work, a couple needs to decide whether the husband will step in with household and childcare duties. If mom's bigger salary comes with business travel, for example, is dad comfortable taking on a role as primary caregiver? "A larger burden may be put on the husband than was there before, and he may or may not be comfortable doing that," Archuleta said. "Talking about your role expectations is important, because it does lead into all areas of your marriage."

* Ultimately, what's financially best? "It doesn't really make sense for the wife to take off an afternoon of work for a sick child if she's the one making more [money](#)," Britt said. "It makes financially better sense for the husband to take off, even if that's not the way it's been in the past."

Provided by Kansas State University

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