The Richer Sex

Women are overtaking men as America's breadwinners. Why that's good for everyone

BY LIZA MUNDY
Women, Money and Power

As female economic clout grows, it is changing how men and women work, play, shop, share, court and even love each other. By Liza Mundy

If you want to see what the future looks like, consider the Hawkins family of Michigan, whose choices, if they don't already, may one day resemble your own.

The Hawkinses could have stepped out of a Hallmark card: back in the 1970s, Ford engineer Gary Hawkins supported six children while his wife Marcelle stayed home in suburban Detroit to raise them. Now grown, the Hawkins siblings can't tell you when they noticed that everything had changed, only that they have become a family of female-breadwinners.

Eldest son Danny graduated from the University of Michigan and took a job in finance, but he rebelled at the crushing hours. So in the mid-'90s, he left to become a stay-at-home dad to his two daughters. His wife Susan serves as a top executive at the Henry Ford Health System. He is a master of the shopping list, appointment.
Women in the workplace have made significant strides, especially since the mid-20th century, but there are still gender roles that persist. For example, women are more likely to work part-time, which can affect their earnings. In addition, women are often expected to balance work and family responsibilities, which can limit their career opportunities. This is especially true for women in lower-income households, who may struggle to find affordable childcare and other support services.

Despite these challenges, women have made great strides in the workplace. They now hold a significant portion of management positions, and they are more likely to be found in traditionally male-dominated fields. This has led to increased earnings and better job security for many women. However, there is still work to be done to ensure equal pay and opportunities for all genders.

In conclusion, while there has been progress in gender equality in the workplace, there is still much work to be done. Employers and policymakers must continue to work towards creating a fair and inclusive workplace for all genders.

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**If people think differently about money, power, and gender roles, everyone may come out ahead.**

Snapshot: Susan and Danny Hawkins with their daughters at home in Michigan.

**The Old Deal is Off Money isn’t everything, but when it comes to how we live our lives, it’s certainly not the only thing. Until the mid-1970s, women’s property rights were limited compared to men’s. Any number of men married into that of their husband, a tradition so important that in 1868, when a woman had no children, she was said to be ‘unmarried,’ which would prevent her from inheriting property rights to married women, the London Times warned that such a move would destroy marriage as society knew it. This, consistent with “authority on the one side and subordination on the other.” Were a woman’s property rights unaltered by marriage, she would be practically emancipated from control by her husband. “What is to prevent her from going where she likes and doing what she pleases?”

Well, plenty, actually. Even after property laws changed, women’s dependence on men remained. Many women continued to rely on men for financial support, even if they had property rights of their own. This is because women’s property rights were not protected by law in the same way as men’s. As a result, women were often left vulnerable and dependent on men for financial support.

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Michael Silverstein, Director of the Pew Research Center for the People & the Press, and Nicholas Zill, a senior researcher, conducted the survey.
or apply extra makeup at a boyfriend's request. "If they met me and wanted to date me on a certain way, they're not allowed to change the rules later." Women agreed that they wanted to test drive men on domestic attitudes. "It bugs me sometimes," said one, "when they don't notice that I'm the one doing all the laundry if they leave their stuff at my place."

Those guys are history.

As for child rearing, men have become significantly more hands-on over the past generation, and that trend will only accelerate as more families let earning power rather than gender determine who is the primary parent. While some women will struggle to adapt to more distant mothering, they may also relish seeing their children enjoy intimate relationships with fathers. When the company Tony Betts worked for in Michigan went under during the recession, his wife Kris went back to work in her old field of social services. Her husband "had a fantastic summer" with their two boys, she says. "He had worked so hard for so long." This was the first time the boys were able to spend uninterrupted, unhurried hours of their father's time, which continued after the school year started, when he was setting up shop as a consultant.

"At the end of the school year, they came home with their art projects," she recalls with a smile. "I'm going through them, and I'm devastated. All the art projects did not have Mom in them. It was all the two boys and Dad we like. "Where am I? It's a joke in the household how I was disposed in the art projects."

Renegotiating the Deal

In the face of women's rising power and changing expectations, many men may experience an existential crisis. When the woman takes on the role of primary breadwinner, it takes away an essential part of many men's identity that many use as a provider, the role he was trained, tailored, and told to do so since he could walk and talk. His heroes are likely all successful in that area. As long as he is the primary breadwinner, it often excuses whatever he may lack in IQ, for failing to engage in long and meaningful conversations or spend more time with the kids. He is too busy killing it at work. When you take that away, men have nowhere to turn for guidance. There's no map through that wilderness.

So that adjustment will not come easily. They can resist and retaliate—and some do. As the late Whitney Houston noted in a 2009 interview with Oprah Winfrey, it can be toxic when partners are in the same field and the woman emerges as more successful. "I think that comes admitted that when she was dating, she took pains not to let men walk her to her car, for fear her BMW might make them feel inadequate. When men asked what she did for a living, she would vaguely say she was in the pharmaceutical administration. A doctor at a Midwestern hospital said she never put her salary even in her profession in her profile. A group of young women in Atlanta devised more elaborate ruses: One owns a car, and her boyfriend did not; when they went on an excursion, she makes some excuse for why he didn't drive and tosses him the keys. Another, after staying over at her boyfriend's apartment, quietly restocks his pantry. Still another boys movie tickets in advance and says they were given away at work. A Washington-area software consultant says men even in that well-educated city can be put off by her geek credentials, so at the outset she tells romantic prospects she teaches music.

Married women, meanwhile, go to great lengths to praise their stay-at-home husbands for what they do, to suggest that identity can attach to sources other than their marriage. By having them shift tasks that might have been considered hobbies will achieve a higher status. A wide talks about her husband's blog as if it were a book project. Heavy meals and showy cooking are gratefully received and complimented, even as women secretly long for a simple meal of steamed vegetables. Time with the boys, the coaching, the homework help is exalted. The message: The ability to generate income is not the only measure of importance.

But these women may be trying harder than they need to. There is strong evidence that earnings aren't a key to men's career, more, not less, desirable as a partner. A study published in 2001 by University of Texas at Austin psychologist David Buss and three colleagues found that in just the five decades, there was a large jump in the weight men gave to women's earnings when ranking traits important in a mate and a sharp drop in the value they placed domestic skills. In February 2012, as analyst by the Hamilton Project—a Brookings Institution tracking trends in earnings and life prospects—found that marriage rates between men and women are dropping in the past four decades for the highest earning women. Far from being unwilling to commit, demographer Christine Schwierts has noted, "men are..."
increasingly looking for partners who will pull their own weight economically in marriage and are willing to compete for them. They would be foolish not to. Research by the Families & Work Institute shows that fathers today spend much more time with their children than fathers once did and that fathers in dual-earner couples feel greater work-family conflict than mothers. Men may come to understand that life as a co-earner or secondary earner will give them more time for hobbies, leisure and children or for work they find fulfilling rather than lucrative. “When culture runs up against economic trends, usually economic trends win out,” says economist Gary Becker, meaning that even if men had been brought up to feel they should be breadwinners, pragmatism will prevail if their wife turns out to have the better job prospects.

As for women, with success and independence come uncomfortable discoveries that may test some cherished feminist principles. Up to now, feminists have argued that breadwinning—for men—should carry no special privilege, that male earners were wrong to think their paycheck bought them out of sorting socks. Now women are having to ask what privileges, if any, their own breadwinning buys. One woman, whom I’ll call Rose, struggled with the balance of economic power after her husband, whom I’ll call Michael, lost his job. Michael was doing as much housework as possible: cooking, cleaning, shopping, litter box emptying—and Rose was working harder than ever. Was she entitled to sign up for travel whenever she needed it? When Michael did get a new job, Rose still earned twice as much as he did. Should she continue to let him do the bulk of the housework? Or was she obligated to make sure it was go go? Even though he was a better cook and cleaner? While he was still unemployed, Michael took their cat to the vet and approved an expensive procedure without asking Rose. “It was kind of amount to it,” she says. “I don’t know if I would have expected him to ask my permission, but at least tell me before spending it.” Did kind of feel like, you just spent a bunch of my money without telling me.”

More than one woman had a hard time embracing the idea that her earnings were not entirely hers. One lawyer in Washington is married to a consultant who took the slow track, with her well-secured approval. Even given their careful egalitarianism, the wife acknowledges secret.

**Quiz: Who’s Got The Power In Your Household?**

Score one point for every yes answer.

1. **PAY THE BILL IN A RESTAURANT**
   - YES
   - NO

2. **SPURGE ON SOMETHING FOR MYSELF WITHOUT TALKING TO HIM OR HER**
   - YES
   - NO

3. **DO A MAJOR EXPENSE**
   - NO
   - YES

4. **PLAN A COLLEGE-SAVING STRATEGY**
   - YES
   - NO

5. **SET UP FOR A BABY SITTER OR OTHER HOUSEHOLD EMPLOYEE**
   - YES
   - NO

6. **CONSULT A RETIREMENT CALCULATOR**
   - YES
   - NO

7. **HAVE MY NAME ON A CREDIT-CARD ACCOUNT OR CAR TITLE**
   - YES
   - NO

8. **OPEN A SEPARATE BANK ACCOUNT**
   - YES
   - NO

9. **CONSIDER A JOB THAT WOULD REQUIRE A MOVE**
   - YES
   - NO

10. **MANAGE OUR INVESTMENTS**
    - YES
    - NO

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*Based on cumulative total return; 6 of 12 (50%), 11 of 12 (92%), 12 of 12 (100%) during 1, 5, and 10-year time periods ending 12/31/11, respectively. The Retirement 2012, 2015, 2020, and 2025, and Income Funds began operations in 6/22/2005; the 2040, 2045, 2050, and 2055 Funds began operations in 12/31/2008. Source for data: Lipper Inc. T. Rowe Price Associates, Inc., Distributor.