

MARRIAGES THREATENED BY FEMALE BREADWINNERS

High-earning celebrity females have been hitting the headlines recently with Britney Spears leading the list of ladies thanking their lucky stars for their pre-nuptial agreements.

With Spears worth an estimated \$32 million, her estranged, lower-earning husband, Kevin Federline is set to receive a pay-out of around \$300,000 by the time the couple divorce after two years and two months of marriage¹.

It's not just US women who are out-earning their male partners. Twenty years ago, just one in 15 British wives earned more than their husbands. That figure now stands at one in five². Another survey suggests that 39 per cent of women who work full time and have partners, believe they earn more than them, suggesting 1.8 million women in full-time work across the country earn more than their partners³.

It is believed that women in full-time employment spend nearly 30 per cent more time on childcare everyday than men in full-time employment

On the surface the statistics suggest women are increasingly wearing the 'financial trousers' but is this good news for women, then? Not necessarily, according to one expert who fears marriages could suffer as a consequence of such changes.

Penny Raby is co-founder of Marriage Makeover, a service which keeps married couples together, and she explains why the increasing number of female breadwinners is putting marriages at risk.

"Women are occupying more senior positions, earning more money and creating more wealth. What's interesting is the impact this has on marriage.

"We're seeing more couples considering divorce whereby the underlying reason – whether they realise it or not – is that the wife is the primary breadwinner and they've not dealt with the impact this has on their relationship.

"Recently, a professor of economics at Arkansas State University found that the richer a woman becomes, the more likely she is to divorce her husband. He found that for every £10,000 a wife's earnings increase relative to the family's overall income, the chances of marital break-up rise by one per cent."

The path leading to change

She believes social history should shoulder some of the blame with even the most recent generations growing up with very traditional family role models.

"Up until recently, people marrying will have grown up seeing fathers going to work to earn a living, while mothers probably looked after the house and family. It's social pre-conditioning," she explains.

"It's by no means the fault of men. It's just as likely to be the case that some women can't let go of the responsibilities in the home. Some women really struggle to accept there simply aren't enough hours in the day to be able to do it all."

¹ US Magazine

² Skipton Building Society research

³ Investec Banking Group research

The drivers behind divorce

Whether the husband has a job which is 'secondary' in earning power to his wife's, or whether he stays at home and acts as the homemaker, both scenarios pose risks to marriage.

"A lack of shared passion can be an issue," says Penny Raby. "A recent study of 12,000 workers found that more than 40 per cent said they invested more time and effort in their relationships with their colleagues than they did with their partners. More than a third said it was more important to unwind after work with colleagues than to head home to their partners.

"They are frightening statistics for couples where one person doesn't go out to work and the other does. In our experience, high-earning females are more likely to have an affair with someone from work – largely because they'll share a passion that doesn't exist within the marriage.

"Also, if a woman's new man is from a working environment, he will accept her as a business woman. Many women find that helps them forget they're still a wife, and often, a mother – it alleviates some of the guilt of 'playing away' from the family set-up."

She says men and women are just as prone to have an affair with a work colleague but, rightly or wrongly, it's less acceptable when it's a woman who has an affair and risks the family set-up.

Another reason couples consider divorce is because of a lack of mutual understanding early on, especially relating to thorny issues like who does the housework. Penny Raby says:

"Women in full time employment spend nearly 30 per cent more time on childcare everyday than men in full-time employment.⁴ That can be a real sticking point if both are working but the female is earning more. She'll feel she's doing more than her fair share which leads to resentment."

Resentment is an emotion also felt by husbands, particularly if they've had little choice in terms of being a stay-at-home parent or a part-time worker.

"Nobody wants to be unemployed or made redundant but it does happen and if it makes economic sense for the wife to continue earning, then a husband can end up feeling extremely resentful, insecure and too dependent," she adds.

Negotiating uncharted territory

Mike Gordon, co-founder of Marriage Makeover, says it's reasonable to expect turbulent times in a marriage where the wife is the primary breadwinner. However, he suggests a few basic rules to help navigate stormy waters - the first being talking and planning together.

"It's a subject that should be discussed before a couple even start planning a family," he says.

"If both partners work and then children come along, it's tantamount to having a third job to share between two people. Few people treat it that way though and that's where the problems can start. "Sitting down, accepting that something has to 'give' and then agreeing what that should be, makes things much easier in the long run.

"It's also dangerous to make assumptions. We've come across couples where they're rewriting their history because they didn't make things clear from the start. One will say 'you never encouraged me to go out and work – you wanted me to stay at home and bring up our family'. The other will say 'I only ever wanted you to go out and work and make a financial contribution'. It goes to show the importance of establishing ground rules early on.

⁴ Women's Resource Centre, UK

“In our experience it also helps if both parties value the role the other plays. I read about an American lady who was trying to claim \$500,000 from her ex-husband for household services rendered over their five year marriage! That’s extreme but it goes some way to putting a value on the work done around the home.

“Avoid gloating as well. Because of societal pressures, many men get their identities from work and many women get their identities from the house and children. To swap those roles around and brag about being able to stay at home or go out and earn a living can be really quite damaging.

“The most important thing – as with all marriages – is to make quality time for each other and create intimacy within the relationship. It’s so simple but so few people do it and that’s why more people end up divorced when they could still be happily married,” he adds.

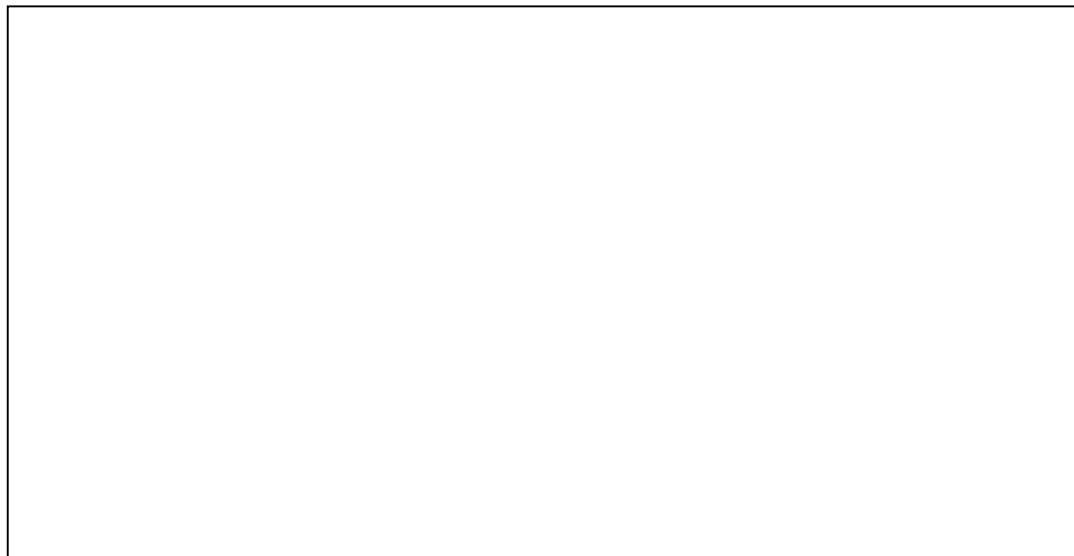
The consequences

Mike Gordon says it’s worth sticking to those rules otherwise both parties stand to lose out significantly.

“Times are changing. In divorce cases, courts no longer assume that the mother is automatically the most appropriate or best carer for children,” he said.

“If a wife has been the predominant earner throughout the marriage, spending long hours at work, and the father has been the predominant carer, he’d have a very reasonable claim for both custody and maintenance.

“What we’re seeing is a complete inversion to the point that’s not been witnessed before. It can have catastrophic effects if couples don’t take action early on in their relationships.”



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