



When She Makes More

10 Rules *for* Breadwinning Women

Farnoosh Torabi

When she brings home the bigger paycheck the rules are different. Female breadwinners face a much higher risk for burnout, infidelity, and divorce. In *When She Makes More*, author Farnoosh Torabi presents a bold strategy that not only addresses how income imbalances affect relationships and family dynamics, but also how a woman can best manage (and take advantage of) this unique circumstance—emotionally, socially, and financially.

As a member of this growing community, Farnoosh wrote this book for herself, as well as for the millions of fellow top-earning women in the U.S. and around the globe. It's the ultimate guidebook for any modern woman who wants to successfully navigate her money, career, family and relationship in the event that she earns more. And all without guilt, shame or fear.

Throughout the pages, you'll learn how to...

- Manage money in your relationship without you feeling stressed and him feeling left out.
- Avoid resentment.
- Boost intimacy.
- Make your man still feel like a hero *and* get him to want to do more for you.
- Avoid the trap of being the woman who “does it all.”
- Cope with judgmental friends and family. *You know who they are.*
- Quickly figure out whether you've found Mr. Right, or if you need to cut your losses and move on.

The book is divided into 10 chapters, each presenting a top “rule” for living your best life as a breadwinning woman. Below are brief summaries of each rule:

Rule #1: Face the Facts

When a woman makes more than her man, the odds are stacked against her in many ways: she is less likely to get married, more likely to be unhappier in marriage, and there are many psychological and sexual costs. Female breadwinners must face the facts and know their trade-offs.

Rule #1 Top Takeaways

- ❖ When you make more than your man, the odds are stacked against you in many ways: you're less likely to get married; and if you do, you're more likely to be unhappy in the marriage, to feel pressured to work less, and to

get divorced. You're also more likely to revert to more stereotypical gender roles at home, resulting in you doing the lion's share of the housework and childcare.

- ❖ When men lose their traditional role of breadwinner, both men and women suffer psychological and even sexual costs (e.g., impotence, lack of intimacy, sense of attraction). The shift can lead to feelings of guilt and shame and questions of identity for both sexes since our old-fashioned brains and DNA haven't evolved fast enough and caught up to modern culture.
- ❖ The most dangerous feeling we can have toward our partner is resentment and wondering if we're better off without him.
- ❖ The most basic rule of all in learning to live with this new reality is to continually face the changing facts and know your trade-offs as you aim to make good decisions.

Rule #2: Rewrite the Fairy Tale

Under this new dynamic, female breadwinners have to re-write their fairy tale—the story of their lives and how they choose to live it in terms of expectations, goals, and the things that make us happy and fulfilled in our relationships.

Rule #2 Top Takeaways

- ❖ Under this new dynamic, each one of us female breadwinners has to rewrite our fairy tale—the story of our lives and how we choose to live it in terms of expectations, goals, and the things that make us happy and fulfilled in our relationships.
- ❖ Men are not immune to the challenges; they, too, strive to “have it all” in egalitarian relationships and achieve “work- life balance” but face the same lack of support in corporate and social settings. Their fairy tale is changing, too.
- ❖ The “lean in” mantra of today isn't just about work and career ambitions. In our new fairy tale, to get the happy ending we all want, we need to lean in to all that we do— at work, at home, and especially in our romantic relationships. Although some like to think the lean- in movement is masculine, it doesn't have to be. We can leverage the concept to mean that we fully engage actively in all facets of our lives.
- ❖ Take ownership of your income from day one in the dating world. Don't hide the facts. Be honest and transparent even if you fear intimidating a man on the first date. Otherwise, you won't find Mr. Right and might end

up with Mr. Wrong. You get to define what it means to be ambitious and how that plays into what kind of partner you want and need.

- ❖ Can you be with someone who dials back his career ambitions to support your career and perhaps be the primary parent at home? Or do you prefer someone who has clear professional goals and strives to achieve them no matter what?
- ❖ For those already in a committed relationship who need to rewrite their fairy tale, start with questions about your and your partner's anxieties and criticalities. What makes you anxious in the relationship? When and why are you critical of your partner? Who feels needed and who doesn't? How can you remedy all this through practical solutions? The answers to these important questions will give you the tools you need to rewrite your personal narrative. But be realistic: these rewrites take time and patience. Give yourself at least a year.

Rule #3: Level the Financial Playing Field

In marriages where the wife brings home a bigger paycheck, the woman is twice as likely as her husband to make all the financial decisions, but this could cause added trouble. To keep a man's dignity and sense of engagement, the financial playing field must be leveled.

Rule #3 Top Takeaways:

- ❖ In marriages where the wife brings home a bigger paycheck, the woman is twice as likely as her husband to make all the financial decisions, which isn't a good idea in general.
- ❖ To keep a man's dignity and sense of engagement, he needs to feel that he plays an important role in the relationship and that he's not completely isolated from the financial decisions. This requires that you level the financial playing field, a two- part process of figuring out how to pay for living expenses big and small and how to manage the emotional challenges that come with the financial disparity.
- ❖ Before figuring out the "mine," "yours," and "ours" division of financial accountability, be sure you're tuned in to your ingrained thoughts about money and to how your upbringing has affected how you deal with money today.
- ❖ Although it's fine for him to manage the bulk of the bill paying and investing if he's better at all that than you (or simply has more time and prefers this role), women who make more should stay acutely attuned to the financials and know how the income is being allocated.

Rule #4: Hack the Hypotheticals

Think about hypotheticals—consider a prenup or postnup, have a plan to deal with debt that pre-existed the relationship, set monetary ground rules for gifts, be prepared and careful about how you help take care of aging family members, and buy life and disability insurance.

Rule #4 Top Takeaways:

- ❖ When dealing with unexpected expenses or something you're unsure you can afford (e.g., buying an extravagant item, covering your mother-in-law's medical bills, or giving your sister money to fund her start-up company), first ask yourself what your husband would do if the roles were reversed. But do so while keeping in mind that you will likely live longer and might need that money, particularly if it's a very large expense.
- ❖ Every breadwinning woman would do well to consider a prenup or postnuptial agreement.
- ❖ Have a plan to deal with debt that preexisted the relationship. There's no one-size-fits-all formula, but you need a compromise that's fair and equitable. If you can't reach an agreement on this matter, seek professional help.
- ❖ Set monetary ground rules for gifts, including the gifts you and your partner exchange and gifts you give others— children, family members, and friends.
- ❖ Be prepared for and careful about how you will help take care of aging parents and in-laws. If you can, start the conversation with your partner about this thorny area long before a parent or in-law becomes sick or incapacitated.
- ❖ Buy life and disability insurance when you can, and don't hesitate to hire a professional for help in planning your future through the expertise of a CPA and/or CFP.

Rule #5: Cater to the Male Brain

In catering to the male brain, understanding how men think differently and what motivates their behavior (or lack of action) will go a long way to help female breadwinners communicate successfully with their significant other to get what they need while stroking their ego ever-so-delicately in healthy ways.

Rule #5 Top Takeaways:

- ❖ In leveling the emotional playing field, it helps to acknowledge and appreciate what each of you brings to the table, financial or otherwise.
- ❖ If, by virtue of your breadwinning role, you're making the rules for spending and saving, be sure to avoid coming across as dictatorial. Be as democratic as possible, avoid financial mommying, and never equate income power with having the ultimate authority in the relationship. Include your partner in financial decision making. The overall power must be shared.
- ❖ Figure out what you think your money gives you the right to, and what you deserve, before you ask for that from your partner.
- ❖ In catering to the male brain, understanding how men think differently and what motivates their behavior (or lack of action) will go a long way to help you communicate successfully with them to get what you need while stroking their ego, ever so delicately, in healthy ways.

Rule #6: Buy Yourself a Wife (And Other Tips to Avoid Domestic Drudgery)

Studies show that women are bound to do more housework even if they make more than their man. For this reason, it's imperative that working women find a way to lighten their load or else risk serious burnout. The challenge is to find a balance—pick your battles, and do not keep a scorecard.

Rule #6 Top Takeaways:

- ❖ Studies show that you're bound to do more housework if you're making more than your man. For this very reason, it's imperative that you find a way to lighten your load or you risk serious burnout.
- ❖ The challenge is to find a balance when it comes to sharing domestic duties without stirring up arguments and feelings of resentment. Knowing how to communicate well is essential here, so you can agree about what should be outsourced and what can be a responsibility the two of you share between you or you each do individually.

- ❖ It's perfectly fine if the division of labor isn't fifty- fifty. But there are other ways for your man to contribute that can help offset the imbalance on the home front, "provide" in other ways, and make outsourcing some of the domestic drudgery feasible. Perhaps he's not doing the laundry or keeping the shower hairball-free, but he's taking the kids to school on most mornings and reading to them in bed every night while you unwind.
- ❖ Pick your battles and don't confuse your parenting role with your dishpan hands. Equally shared parenting is erroneously confused with equally shared housework. Separate the two.
- ❖ When figuring out who should do what, do so in a practical, logical, commonsensical, gender- neutral manner. And do not keep a scorecard.

Rule #7: Break the Glass Ceiling but Carry a Shield

Breadwinning women may be breaking the glass ceiling, but many are getting seriously cut on the way up as stresses between work and home life accumulate. To relieve some of this stress, it's imperative that women learn to compartmentalize their lives more.

Rule #7 Top Takeaways:

- ❖ Breadwinning women may be breaking the glass ceiling, but many of us are getting seriously cut on the way up as stresses between work and home life accumulate. We worry about keeping our jobs, preserving our income, and maintaining a happy life at home, too. It's a high-stakes life for sure.
- ❖ To relieve some of this stress but keep busting through that glass ceiling, it's imperative that we learn to compartmentalize our lives more, drawing stricter lines between work and home, and not letting all the double standards that still exist in society get to us.
- ❖ Don't expect to be treated any differently at work just because you're a woman (and possibly a mother, too). In fact, the expectations on you are likely higher by virtue of the fact that you're a breadwinner. If you want special treatment or certain benefits, ask for them based on your performances not your personal situation.
- ❖ Think very carefully about opting out entirely for any period of time. And if you do choose to take a hiatus once a child arrives, plan exceptionally well long before leaving the workforce and be sure to keep your foot in the door somehow.
- ❖ Don't forget to take care of yourself. Avoid burnout.

Rule #8: Plan Parenthood...from Conception to College and Beyond

Female breadwinners who want to factor kids into their lives must take extra precautions as well. It helps to think in terms of “making it all work,” rather than the stereotypical “having it all.” Plan for the stages of life – especially the many stages in the life of parenting children.

Rule #8 Top Takeaways:

- ❖ Breadwinning women who want to factor kids into their lives must take extra precautions, for a lot is riding on these women and motherhood cannot be outsourced.
- ❖ It helps to think in terms of “making it all work” rather than the stereotypical “having it all” and “doing it all.”
- ❖ At work, “think like a man but act like a lady,” seek female mentors who’ve “been there, done that,” and spare your boss the specifics of your work/life challenges when asking for more flexibility on the job.
- ❖ Plan for the stages of life and especially the many stages in the life of parenting children. This will make life— and parenthood— all the more easy. Be very open and honest with your partner about needs, wants, and expectations, and use the ten tips outlined in this chapter. Be prepared for your plan to be active and fluid in the sense that you’ll need to make modifications to it as you go along, sometimes unexpectedly and drastically. Much in the way parenthood is a “learn as you go” experience, so is planning for it.
- ❖ Don’t persuade yourself into thinking that formal child care or hiring a nanny is a bad idea when your kids are young and you can barely afford it. These are usually the years when you’re still establishing yourself career wise and have a lot to lose if you totally off- ramp. It’s more important that you have more time to be there for kids once they are older and demanding more of your attention and advice than when they are babies and toddlers.

Rule #9: Grow a Thicker Skin

Criticism and unfair judgments are par for the course when a woman is making more money than her man. . Love ‘em or hate ‘em, learn to manage the comments and “advice” doled out by others, especially the people who will always be in your life.

Rule #9 Top Takeaways:

- ❖ Criticism and unfair judgments are par for the course when you are a moneymaking woman banking more than your man. Love ‘em or hate ‘em,

learn to manage the comments and “advice” doled out by others, especially the people who will always be in your life.

- ❖ Have a scripted response already in your head for the most common scenarios you’ll likely encounter.
- ❖ Plan with your man what you are willing to share with nosy people and what you’ll keep private. It helps to have a united front when faced with opposition and people who just don’t understand or respect your chosen lifestyle.
- ❖ Understand that it’s not just you who has to deal with unpleasant remarks and people who have no sense of boundaries. Your partner will be weathering this storm, too, so keep those lines of communication open and be mindful of his emotions. Find time to connect intimately with him routinely.

Rule #10: Remember to Breathe

As a collective force, of female trailblazers must, as this final rule communicates, remember to breathe. Women should pass on their resolve and integrity to the next generation of girls who dream of both the corner office and Mr. Right.

Rule #10 Top Takeaway:

If there’s anything that I want you to remember most from this book, it’s that you’re worth it. And your relationships are worth it, too. Women who do not hide their talents and gifts have a much stronger sense of worth and can parlay that into a powerful, enriching relationship with a partner. They can also share their success with children who aspire when they grow up to be equally successful, regardless of their gender. When we feel good about ourselves, we make healthier choices— financial and beyond— for ourselves and have a positive influence on those who depend on us to fulfill their own life’s purpose. You need to own your accomplishments and be role models for the young men and women growing up so that they may become part of a similarly functioning family. In other words, pay it forward.