

Quit, Newt,
Quit! **BY RICH
LOWRY**

**Obamacare is
a mess we can't
live without**
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Geeks and guns:
Two sides of the
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FOOD
Dirt. Twigs. Ants.
**Dinner with the
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TIME



The Richer \$ex

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

BY LIZA MUNDY



SOCIETY

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

Almost 40% of working wives make more money than their husbands; by the next generation, more families could be supported by women than by men

Photographs by Andrew B. Myers for TIME

calendar and household budget; he has served as treasurer of the PTA and the homeowners' association; and on Halloween, just for fun, he did a statistical analysis of trick-or-treaters to gauge how much candy to buy the following year.

"I have told Susie several times that my job is to make her life easier, and I like doing it," says Danny, whose sister Leslie married a man, Damon Ajlouny, who everybody thought would be a hot-shot corporate lawyer. Instead he stepped back to become his family's secondary earner, selling real estate, cooking ambitiously and coaching the kids. "We both have made sacrifices," says Leslie, who expands the definition of *provider* to include what Damon does. As a parent, she points out, "your priority is to provide for your family—the love, the affection, the nurturing. For us, it's about what's best for the family." Another sister, Rhonda, changed majors in college so many times, she lost count; now she is her company's global director of marketing, "kind of by accident," she says. When her job began to require extensive travel, often on short notice, her husband Hank reduced his hours in restaurant management—a job he loved. "She's had to make a lot of sacrifices to get where she is," Hank says. "It would be wrong of me to say, 'Oh, you're not taking that next step, because I'm ready to do what I want to do.' I didn't think that would be fair."

Two other Hawkins sisters are also in female-breadwinner households; only one brother fills the role of primary earner. Six adult siblings, five households supported by women. One generation. One seismic economic, social and emotional change.

Assuming present trends continue, by the next generation, more families will be supported by women than by men. Not since women entered the workforce by the millions after World War II has America witnessed economic change on this scale. Some of this is driven by the dramatic rise in single-parent families, but it is increasingly true in two-earner families as well. In 2009, the most recent year for which U.S. Bureau of Labor Statistics figures are available, nearly 4 in 10 working wives outearned their husbands—an increase of more than 50% from 20 years before. There was a jump in the first decade of the 21st century, even before the Great Recession began in 2007, suggesting it's not a blip in the economic cycle.

Think about what this portends. The primary role men have played since they

departed the cave in pursuit of bison and woolly mammoths and marched forth in flannel suits to earn paychecks in the *Mad Men* era will be passed to women. The impact will be felt everywhere, from the classroom to the boardroom to the bedroom, in how men and women work, play, shop, vote, save and share and court and even love each other.

While the change is rarely in the headlines, it is often behind them: much of what liberals are calling the Republicans' war on women centers on the Pill, whose arrival 50 years ago fostered the rise of female sexual freedom and economic power. Women could delay marriage and invest in education without worrying that an unplanned pregnancy would derail their pursuit of professional goals. As jobs have moved to the low and high ends of the socioeconomic spectrum, it is women who are better equipped for the higher ground: women today make up almost 60% of U.S. college students and earn the majority of doctorates and master's degrees. Some experts predict that in 25 years, law and medicine

will be female-dominated professions. Already, according to Census Bureau data crunched by Reach Advisors, a market-research firm, single childless women ages 22 to 30 in the majority of large U.S. cities now have a higher median income than their male peers.

Before women—or men—start celebrating, some cautionary notes: some academics and women's-rights advocates talk about a stalled revolution and warn that a premature declaration of victory will reduce pressure on workplaces to improve pay and working conditions. Although the portion of wives outearning their husbands has risen, the wage gap persists: women working full time earn a median wage that is 81% of what men make. This suggests that many women are supporting households on less than what a man might command. The glass ceiling remains solid; according to Philip Cohen, a sociologist at the University of Maryland, the percentage of managers who are women has risen from 35% to only 38% in the past 20 years. It is still possible for a judge to reject a sex-discrimination suit by a woman who claimed she was fired for asking if she could pump breast milk at work and to say the claim would hold up if the woman had been fired for being pregnant. In this economy, millions of women as well as men are too worried about falling out of the middle class to dream of rising above it.

But over the long term, the outlook is brighter—especially if a growing, global information economy favors an educated woman's skill set. Which raises the inevitable question, If women in the next generation are poised to do better, does it mean that men are going to do worse? Or is there a chance, if people come to think differently about money and power and gender roles, that everyone could come out ahead?

The Old Deal Is Off

MONEY ISN'T EVERYTHING, BUT WHEN IT comes to how society is organized, it's a lot. Until the mid-19th century, women's property—their very identity—was subsumed into that of their husband, a tradition so important that in 1868, when England was considering giving property rights to married women, the *London Times* warned that such a move would destroy marriage as society knew it, which consisted of "authority on the one side and subordination on the other." Were a wife to become financially empowered, the paper editorialized, 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 was ensured for another century by factors including gender segregation in the workplace, a lower wage scale for women, restraints on the employment of married women and obstacles to advancement in jobs—all seen as necessary to ensure men's breadwinning ability and guarantee that women would remain loyal help-meets. Feminists like Simone de Beauvoir saw economic independence as central to women's liberation and even humanity, arguing that for centuries—millennia, even—men had used economic power to purchase women's domestic services and ensure their sexual fidelity. De Beauvoir

called this "the deal" and argued that women were poorer in every sense for accepting it. Evolutionary psychologists, meanwhile, argued that dependence was women's desired condition—that women were genetically driven to seek providers who could support their offspring. You could call it a contest between Marx and Darwin: the Marxist camp saw the economic superiority of men as oppressive and wrong, while the Darwinists saw it as natural and beneficial to women.

Either way, the deal is off. The high-paying industrial jobs that once enabled a man with a high school education to bring home a family wage are disappearing. And as women become co-breadwinners or primary breadwinners in more households,

all kinds of assumptions about how the household works are changing.

Start with the domestic division of labor. Until recently, it was a fond belief among sociologists that wives who earned more than their husbands did more housework, to reassert their femininity, and men did less, to re-establish control and preserve their masculine image. But a 2011 study by Oxford University sociologist Oriel Sullivan showed that data had been misinterpreted, in part because the idea of men's resisting change was just presumed. In truth, women's housework hours have dropped as men's have risen. According to a study by Ohio State University sociologist Liana Sayer, women's housework decreased by 70 minutes a day from the 1970s to the beginning of the 21st century in the U.S., while men's increased by about a half hour since 1965. Even husbands of stay-at-home wives do more housework than they used to.

Beyond that, women's earnings have given them more economic influence both at home and in public. A Pew Research Center study found that in households where the husband brings in more income, buying decisions are made equally, but in households where the wife earns more, she typically makes twice as many buying decisions as the man. "Sectors likely to benefit from women's expanding power include food, health care, education, child care, apparel, consumer durables and financial services," predicted a recent Goldman Sachs report. Financially secure single women are also a growing market for restaurants, travel and real estate. Developers are designing "permanent-residence houses for singles," says Michael Silverstein, a director at the Boston Consulting Group. They recognize that women are "fully capable of getting their own mortgage and want a two- or three-bedroom house that's not designed around children."

Talk to successful single women about how they feel about their new position and they already see a new balance of power in the social marketplace. Any number of women I interviewed cited clinginess in a boyfriend as a major deal breaker. "If after two dates he starts calling me baby," said one, "it's over." Rates of cohabitation and single living will continue to rise; women can afford to wait. "I feel like I will have very thoroughly investigated my options when I do settle down," one young woman observed. Women's achievements enhance their physical self-confidence. "I have a rule," said one woman, who, while well groomed and fit, refuses to lose weight



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

ANDREW B. AUSTIN FOR TIME

or apply extra makeup at a boyfriend's request. "If they met me and wanted to date me with me being 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 enjoying 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 swaths of time with their father, 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. I'm like, 'Where am I?' It's a joke in the household how I was dissed 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 of the provider, the role he was trained, tailored and told to do since he could walk and talk. His heroes are likely all successful in this area. As long as he is the primary breadwinner, it often excuses whatever he may lack in EQ, for failing to engage in long meaningful conversations or spend more time with the kids. He is too busy killing it at work. So 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 somewhere inside, something happens to a man when a woman has that much control or has that much fame ... if he doesn't have his own," she said. Alternatively, men can give up. But there is a third option, in which men rise to the challenge, trying harder in the classroom, competing with women but in a good way. It means adapting but also broadening the definition of masculinity to include new skills and pleasures. Hunting but also cooking. Golf but also child care. We are always too quick to think masculinity is finished. As far back as the 1950s, historian Stephanie Coontz has pointed out, *Look* magazine announced "the decline of the American male."

So far, the keepers of popular culture don't sound much more optimistic. In 2010 the *Atlantic* magazine announced "the end of men" with a provocative cover story whose theme was echoed in books with titles like *Man Down* and *Manning Up* and movies and TV shows that depict men drowning in their irrelevance—coverage that raised important issues but dwelled on men's failure to adapt to a new world order. Judging by their tireless efforts to smooth the way forward, women appear to doubt the ability of men to handle the

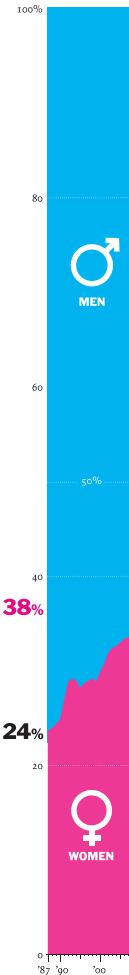
changes ahead. Successful women can go to extravagant lengths to conceal the stature gap. One university vice president admitted that when she was dating, she took pains not to let men walk her to her car, for fear her BMW might make them feel inadequate. When men asked what she did for a living, she would vaguely say she worked in administration. A doctor at a Midwestern hospital said she never put her salary or even her profession in her online-dating profile. A group of young women in Atlanta devised more-elaborate ruses: One entrepreneur owns a car, and her boyfriend does not; when they go on an excursion, she makes some excuse for why she'd rather he drive and tosses him the keys. Another, after staying over at her boyfriend's apartment, quietly restocks his pantry. Still another buys 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 salary. Activities that might have been considered hobbies will achieve a higher status. A wife 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 many women secretly long for a simple meal of steamed vegetables. Time with kids, the coaching, the homework help is exalted. The message: The ability to generate income is not the only measure of value.

But these women may be trying harder than they need to. There is strong evidence that earnings make a woman 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 over five decades, there was a huge 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 on domestic skills. In February 2012, an analysis by the Hamilton Project—a Brookings Institution initiative tracking trends in earnings and life prospects—found that marriage rates have risen over the past four decades for the highest-earning women. Far from being unwilling to commit, demographer Christine Schwartz has noted, "men are

The New American Pocketbook. Within a generation, a majority of working wives will outearn their husbands

Marriages in which a woman makes more than a man



In dual-earner couples, women contributed an average of 44% of family income in 2008—up from 39% in 1997

The wealthiest women are marrying more

-20
Percentage-point change in women who are married, from 1970 to 2011

+12
Percentage-point change in the number of highest-income women who are married, from 1970 to 2011

Less than 1 in 5 married-couple families are supported by the husband alone

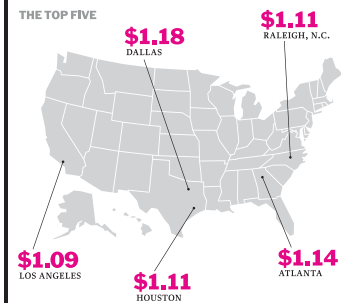
Percentage of children born to unmarried mothers

5% 41%
1960 2010

Sources: Bureau of Labor Statistics; Families & Work Institute; the Hamilton Project at the Brookings Institution; Current Population Survey; National Vital Statistics Reports; analysis by Reach Advisors of the American Community Survey, public-use microdata sample from 2008–2010; National Center for Education Statistics; Pew Research Center

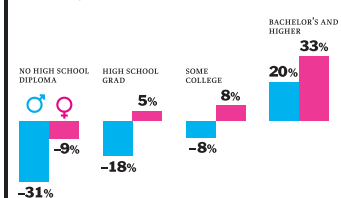
Single women are outearning men

In the majority of U.S. metro areas, single, childless women in their 20s make more per dollar than their male peers

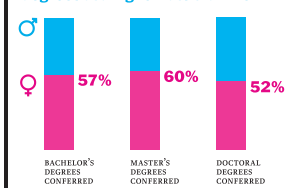


Educated women see earnings gains

Percentage change in earnings by educational attainment, 1979–2010



In higher education, women are getting degrees at a higher rate than men

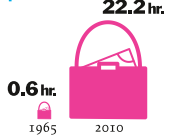


Women outearn men part time but still lag full time

Women's earnings per dollar of a man's

\$1.04 81¢
PART TIME FULL TIME

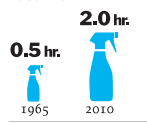
Women are working more paid hours per week



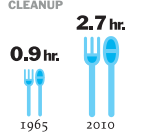
More men are picking up the slack at home

Married men have almost tripled their weekly domestic contributions since 1965

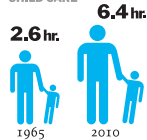
HOUSEWORK



FOOD PREP AND CLEANUP

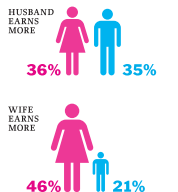


CHILD CARE



Husbands are less likely to determine how money is spent

Who is most likely to make the final decision about household finances when ...



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 to? 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 obliged to make sure it was 50-50? 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. “I was kind of upset about 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. I 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 wholehearted approval. Even given their careful egalitarianism, the wife acknowledges secret,

almost illicit proprietary feelings about her income. “I have friends where it’s the man who’s earning more money, and the woman says to me, ‘He gets really upset when I want to redecorate the kitchen,’ and I’m supposed to be very sympathetic to the woman because I’m a woman,” she says. “But I also understand the husband’s point of view much better than I would like to. I understand the feeling that ‘I’ve earned it.’” The lawyer is aware that feeling more entitled to the money undermines the sharing inherent in a marital partnership. “If I caught myself feeling [that way], I would censor it, but I think it’s there—it’s there from the culture.”

Already these questions and tensions reach down into the next generation, as girls hear a new message about their future responsibilities. This goes beyond the girls-rule-and-you-can-grow-up-to-be-whatever-you-want message. Supporting a family is a far greater burden than just supporting oneself, and it is now one that women and men are equally likely to bear. As the number of single-parent families grows—41% of babies are born to single women—young women are acutely aware that they may be the sole earner in their household. Even women with boyfriends who are prepared to step back, take the slow track and stay at home are not necessarily feeling empowered by it. One young woman was both gratified that her boyfriend was willing to move for her career and leery of getting “boxed in as the higher earner,” which sounded to her like “a lot more work and a lot less play.”

But in many families, there is a new realization setting in. The notion of perfect equality in all tasks, work, wages and power was never realistic; men and women, especially when they form households, are complex creatures with individual gifts and needs. It would be nice to imagine a world where employers make it possible for all mothers and fathers to work reasonable hours. But some jobs will always require more than eight hours a day. For a woman, like a man, reaching the highest levels of achievement may depend on a spouse willing to downshift. What’s new is that the decisions about who dials back will be based on personal aptitude and what works best for each couple rather than outdated notions of which sex is better fitted to what. ■

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

Score one point for every yes answer

I’m more likely than my spouse or partner to ...

- 1. Pay the bill in a restaurant**
- 2. Splurge on something for myself without consulting him or her**
- 3. Veto a major expense**
- 4. Plan a college-savings strategy**
- 5. Set pay for a babysitter or other household employee**
- 6. Consult a retirement calculator**
- 7. Have my name on a credit-card account or car title**
- 8. Open a separate bank account**
- 9. Consider a job that would require a move**
- 10. Manage our investments**

YES NO

<input type="checkbox"/>	<input type="checkbox"/>
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ANSWER SCALE: A high score (7–10) suggests you’re the dominant economic force in your home. A low score (0–3) indicates that your spouse takes the lead. A score in the middle (4–6) shows a balance of power

TOTAL YES ANSWERS

Adapted from the forthcoming book The Richer Sex by Liza Mundy. To be published by Simon & Schuster Inc. Copyright © 2012 by Liza Mundy. Printed by permission