

I stepped into the

breadwinner role for my family when I was a Senior Manager at Deloitte about to make partner.

I was thrilled.

I could move forward in my career AND have my husband Todd at home, taking care of our son Daniel. Todd had always been very supportive of my career, and **we mutually decided that he would stay home.**

At first, it seemed perfect.

I knew it would work because I saw the breadwinner / stay-at-home parent model work for so many of my male colleagues.

Fast forward six years . . .
and life was far from perfect.

I asked myself questions that I now understand so many other female breadwinners ask themselves every day.

We were broken

by guilt, shame, resentment, and addiction. But we didn't give up.

Todd and I committed to creating our own family model that celebrates the best of each of us.

Now we have a relationship and life that I couldn't even imagine a few years ago.

At first, we were so focused

on repairing our relationship and family, that we thought **we were the only female breadwinner family that experienced such significant challenges.**

But as we shared more of our experience, we were surprised to find that female breadwinner families are struggling.

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SURPRISING
Fixable
Challenges
that FEMALE
Breadwinners Face

by Carrie Sechel

“ *Can I succeed at work
AND have a life?*

*Can my husband and I be true
partners and lovers?*

*Can I be the mom I WANT to be
without giving up my career?*

*Can I have the strong,
connected, and loving
family I thought I'd have?* ”

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SURPRISING Fixable Challenges that FEMALE Breadwinners Face

The likelihood of a marriage ending in divorce increases by 50% when the wife earns more than her husband. ¹

In our survey of over 100 female breadwinners, and follow-up interviews, we heard the same stories.

These stories transcended income levels, industries, and women who are still married and others who have already divorced.

Similarly . . .

The likelihood of infidelity is 5 TIMES GREATER when a husband is financially dependent on his wife. ²

We thought we were alone.

You're not alone, and there's nothing wrong with you or your husband!

Next, I share the 10 challenges of female breadwinners that our survey revealed. I suspect some or all will be very familiar to you.

But this is not about staying challenged!

Instead, female breadwinners, **we have an immense opportunity to create a new family model.**

Open yourself to this knowledge, take the small steps outlined below, and start to shift the course of your work, life and family.

Lead, live, and love authentically!

NEXT UP: The 10 Challenges

Find out what the 100 Female Breadwinners survey revealed as common issues and how to solve them.

How about you?

Are you silently suffering, convinced that you and your family are the only ones struggling?

Resigned to a life that is "pretty good" because on paper, you "should be grateful"?



¹ Bertrand, The Quarterly Journal of Economics, 2015

² Munsch, American Sociological Review, 2015

1. Exhaustion is a way of life

The #1 biggest challenge noted by female breadwinners is exhaustion.

Female breadwinners work very hard to provide for their families. At the same time, they still do a significant amount of housework. If they are moms, they feel pressure to fulfill the emotional needs of their kids.

Female breadwinners find it very difficult to invest time in self-care, sleep, healthy diet, exercise, and daily spiritual practices.

Many feel that it's impossible to have a great career AND a great life.

They feel guilt for not being enough for anything in their lives, and the thought of self-care seems indulgent and irresponsible.

Do this.

Find 15 minutes each day for yourself. Yes, you CAN find 15 minutes! Here's what you do during the 15 minutes:

1. Read something that is interesting and enjoyable to you,
2. Go for a short walk outside,
3. Meditate or pray,
4. Listen to calming music, or
5. Journal about what you want in your life.

Then observe how much better you are in all areas of your life because of this short time you invest in YOU.

2. The parasite of resentment

Female breadwinner gets home at 8pm and the sink is full of dishes. She burns with resentment that she's been working all day to earn money for the family and still has to do dishes.

She's blown up before, and the conversation never goes well, so she doesn't say anything and does the dishes.

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Resentment gets inside of female breadwinner marriages like a parasite.

It stays inside and grows. It saps more and more energy until there's nothing left.

It is built on assumptions, one-sided expectations, and lack of communication, by both the female breadwinner and her husband.

When this scenario plays out day after day, with no communication or resolution ...

the resentment builds.

Do this.

Prepare yourself for a calm conversation with your husband that is NOT in the moment.

1. Pick a time when you're both more relaxed and let him know ahead of time that you'd like to talk about some things that you can work on together.
2. Let him know how you feel and listen to what he has to say.
3. Resist the urge to fight and instead, work toward a solution together.

3. Everyone's pretending

Women working in patriarchal systems often feel that they must be like men to succeed.

In doing this, they disregard many of their female characteristics, and much of their authenticity.

Female breadwinners feel especially pressured to keep succeeding and earning, and are **very susceptible to pretending to be men.**

Female breadwinners see the breadwinner model working with their male colleagues.

The gender roles are just switched.

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SURPRISING Fixable Challenges that FEMALE Breadwinners Face

Since female breadwinners have learned to be men to succeed at work, they expect their husbands to follow suit and learn to be women.

Their husbands often try to play the role at first, but over time, pretending places significant strain on their overall happiness and marriage.

“ They expect their husbands to learn to be women. ”

Do this.

Ask yourself: What elements of who you are would you bring to your work if you had nothing to lose?

Then, try an experiment and approach a relationship, project, or complexity at work bringing ALL of you. You'll find that you have so much more to gain!

For example, I found that love and truth are core to who I am.

Bringing them to business sounded ridiculous, but I did, and my relationships and results skyrocketed!

4.

Shame lurks below the surface

Family, the media, religious organizations, and community organizations are **just a few of the places where women are told what it means to be a “good” mom.**

Many times, these expectations are not realistic for women who are leaders professionally.

And, these expectations are even more challenging for female breadwinners who are also responsible for the financial stability of their families.

Female breadwinners are achievers, and often feel that they need to do the same things as other moms.

They feel shame when they do less.

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Shame ... continued.

Unfortunately, this shame digs deep and often drives female breadwinners to invest their time in activities that are expected by society, but have little relevance to their relationships with their kids.

Do this.

Cut the bake sale, PTO, field trips, and all other activities that do not directly impact your relationship with your kids.

Your most important role as a mom is having a deep, connected relationship with your kids.

1. Invest your time having conversations and experiences with your kids.
2. Get to know who they are, and let them get to know you!

The “Good Mom” Checklist

The bake sale, PTO, field trips ...

Your kids want YOU, not some boxes checked on the “good mom” checklist!

5. Money equals power... at home?

Female breadwinners who work in business are told every day, directly and indirectly, that money equals power. Over time, this belief takes hold and goes from office to home.

Female breadwinners often feel either consciously or subconsciously that **“if I make the money, I should make the decisions”**.

They also see this attitude prevalent in their male colleagues.

Creating a power structure at home that is based on who makes money is disastrous for marriages. It sends a message that no other contribution to the family is valuable.

It contributes to feelings of shame and worthlessness in female breadwinners' husbands. And, prevents the family from going on a shared journey together that is based on the contributions and dreams of all family members.

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Do this.

Raise your awareness of how decisions are made at home.

Are you playing a role that is more comparable to a CEO or an equal partner?

If you find that you are more of a CEO, take small steps to relinquish control.

For example, think of a task or activity that you normally command and control. Start by asking for input and help with the task or activity.

It can be as simple as deciding where you order pizza from ... small steps make big differences!

6. Worthlessness is the elephant in the room

Worthlessness is far below the surface. Female breadwinners and their husbands experience it in very different ways.

Very few people are aware that they feel worthless. Instead, worthlessness manifests itself in actions.

Two of the most common examples are:

1. Female breadwinners refusing self-care.
2. Female breadwinners' husbands sedating with TV, food, alcohol, pornography, or social media instead of bettering themselves.

Though everyone experiences worthlessness in some way, female breadwinner families are especially vulnerable to worthlessness taking over.

Female breadwinners have been told for years, directly and in subtle ways, to pretend to be men.

Their husbands aren't working (or earning significantly less than their wives) and hear messages every day telling them they're worthless.

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SURPRISING Fixable Challenges that FEMALE Breadwinners Face

Other men make fun of them.

They are isolated at home with kids and nobody they can relate to.

And often, their worthlessness grows, and they sedate themselves to cope.

“

They feel awkward when asked, “what do you do?”

”

Do this.

Allow yourself to think of something that you'd like to do, but feel too guilty to do.

(Examples - get a pedicure, get a massage, exercise for 15 minutes longer, meditate, journal, cook a healthy meal, go to bed earlier.)

Take 2 minutes to imagine yourself doing it.

How does it feel?

How do you feel when you are done?

Consider how you will be better in all areas of your life if you allow yourself to feel great.

7.

Husband characteristics are so similar!

Loyal, creative, sensitive, passionate, introspective, and caring are words often used by female breadwinners to describe their husbands.

Female breadwinners' husbands are comfortable being married to powerful women and do not feel a need to compete.

When I ask female breadwinners to tell me what attracted them to their husbands, they often tell me things like:

“he was a different type of guy” or

“he really respected what I do and didn't want to compete with me” or

“he let me do my thing and was fine with me having the spotlight” or

“he wasn't scared of my drive and determination”.

10 SURPRISING Fixable Challenges that FEMALE Breadwinners Face

Unfortunately, many husbands of female breadwinners struggle to find purpose and fulfillment.

This leads to apathy and addictive behaviors, all too often mentioned in our survey and interviews of female breadwinners.

The husbands of female breadwinners offer a huge amount of potential both in their support of powerful women AND in challenging what it means to “be a man”.

It is critical that they be lifted up and celebrated for their authenticity instead of humiliated.

Do this.

Think about the characteristics that you most admire and value about your husband.

How do you appreciate him for who HE is?

Why do HIS characteristics make him a great husband and father?

Share your thoughts with him.

8. Pretty good has become good enough

I often ask female breadwinners to “describe your family to me”.

After a long pause, common answers are:

“I think we’re pretty good” or
“my husband and I still do date nights” or
“we do some fun things together”.

I’ve never heard “my family is awesome!”

It is shocking that women who are so driven professionally, are so willing to settle for “good enough” personally.

Female breadwinners are exhausted from the pressure to earn, pretending to be a man to succeed, working harder than anyone else to prove themselves, and checking all the boxes to be “a good mom” and/or “a great community member”, that they are resigned to a life that is “pretty good”.

10 SURPRISING Fixable Challenges that FEMALE Breadwinners Face

They are trying to be everything to everybody, and they miss being who they are with the people they love the most.

They miss having a joyful life with deep connection and love, and often grind themselves so hard that they face serious health, emotional, and/or family crises.

Do this.

Ask yourself how you would like to describe your family.

What do you deeply desire in your life with the people closest to you?

Instead of immediately shutting the reflection down with a list of “I/we can’t”, keep exploring.

Remind yourself that you’re just exploring and won’t take any steps until you’re ready.

9. Societal expectations have not advanced as much as we think...

“Isn’t this different with the new generation?”

I was asked this question recently when discussing female breadwinner challenges.

The answers are yes and no.

Yes, the new generation shows signs of increasing gender equality at work and at home. However, they work and live in the same systems that have maintained societal norms of what a woman is and what a man is for thousands of years.

Little comments like, “who’s taking care of your children?” that female breadwinners hear, or, “you’re a kept man.” that the husbands of female breadwinners hear, hurt and perpetuate challenges.

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SURPRISING Fixable Challenges that FEMALE Breadwinners Face

Do this.

Consider who you and your family invest your time with.

Are you lifted up by the people in your life, or are you torn down?

This may be a stunning realization. If it is, and you find that you are either totally isolated or torn down, **know that you are NOT alone.**

There are other families just like you and people who you can relate to authentically.

Open yourself to seeking new relationships with people who accept you for who you and your family are!

This may be a stunning realization.

10.

Challenges change over time

Out of over 100 women who responded to my female breadwinner survey, only one said that she didn't see any challenges with being the breadwinner for her family.

She was in the 35 - 40 age range.

I found in my own experience, and the experiences described by other female breadwinners I interviewed, that women who are earlier in their experience as a breadwinner feel less challenged.

But over time, most female breadwinners experience some or all of the challenges outlined above.

Though some may highlight progressive generational perspectives as a reason younger women feel less challenged, I do not believe that generational differences are a driving force.

Yes, we have seen shifts in male/female roles in the family, but...

many of the shifts are toward equity in ALL roles, money-making and household/family responsibilities.

10 SURPRISING Fixable Challenges that FEMALE Breadwinners Face

When one spouse is primarily responsible for the financial stability of the family, typical approaches to equity don't apply.

Instead, female breadwinner families need to create a new family model to thrive over the long term.

Be honest with yourself about the state of your family.

Do this.

Be honest with yourself about the state of your family.

If you and your family truly do not experience any challenges, be aware and openly communicate as you move forward.

Knowledge is power and will allow you to spot and handle the issues outlined above as they arise!

Where do you go from here? There is immense opportunity!

Female breadwinners have the immense opportunity to have amazing marriages and families.

The kind people dream of.

Unique & authentic families that are full of joy.

Families that honor each members' unique talents.

Families that aren't doing what the system tells them they're "supposed" to do, but instead, are doing what they're meant to do.

Families that allow their kids to stay close to their souls instead of growing up just doing what they have to do to be accepted.

Families that create amazing lives full of experiences, connection, and love.



FEMALE BREADWINNERS, You are supposed to live YOUR life YOUR way.

You are worthy of feeling fantastic and investing time in yourself.

You are worthy of bringing your full authenticity to your work.

You and your husband are worthy and deserving of being who you are and creating a different kind of family structure.

You are worthy of feeling deep love and passion and having a connection that makes you true partners in life.

You are worthy of describing your family as “Awesome”!
You are worthy of standing in your full power!



A little about Carrie & Todd

We “had it all”. Carrie was a partner at Deloitte. We had a beautiful house on the nicest street in town, a job title that opened doors, a resume of achievements, a beautiful son and the appearance of a wonderful family... all the boxes were checked on the “perfect life” list.

We had the status and money that we thought we always wanted, but no meaning. It all felt empty, and we were falling apart. Broken by guilt, shame, resentment, and addiction, we committed to creating the life and family that WE want.

We are now stronger than we ever could have imagined, and are on a mission to show other female breadwinners and their families how they can do the same!

Lead, life, and love... authentically!

Carrie and Todd

We want to hear from you!

What challenges do you face as a female breadwinner?

As we continue our research, we would love to have your input on our survey.

 [Click here to fill out the survey.](#)

It only takes 3 minutes, and will further the mission to overcome female breadwinner challenges!

Speaking

Have a community, group, or organization that needs to hear this message?

I'd love to chat and explore how I can be of service.

Please email me at carrie@carriesechel.com to schedule a time to connect.