

Female Breadwinners, Money and Shame: How Financial Planners Can Help

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Women who earn more than their male spouses, in a heterosexual relationship, are a growing underrepresented group. Some female breadwinners feel shame related to the reversal of traditional gender roles. These feelings of shame can interfere with the financial planning process. Five interventions are provided as examples of how financial planners, financial therapists, or financial counselors and other financial professionals can help female breadwinners with shame issues. Whether a planner uses one of these interventions, some other intervention, or no intervention at all will depend on their training and level of competence. Using an intervention can help a female breadwinner deal with shame and progress in the financial planning process.

Keywords: female breadwinners; shame; money; financial planning

In 1968, men were the sole breadwinners in 35% of households. Fifty years later, in 2018, men were the sole breadwinners in only 18% of households, and 53% of households had dual incomes (U.S. Bureau of Labor Statistics, 2021). Men provide more income in the majority of dual-income households, but the prevalence of women earning more than their partners or who are the sole breadwinner is growing (Chesley, 2016). This reversal of traditional roles where women earn more in a heterosexual relationship (referred to as a Female Breadwinner or [FB]) can cause some of these women unhealthy emotions like shame, guilt, and stress (April & Soomar, 2013; Meisenbach, 2009).

The goal of this article is twofold. The first objective is to increase financial professional (planners, counselors, therapists) awareness of the unique beliefs and struggles of FBs (e.g., shame, stress, and guilt). In focus, for the purposes of this article, the authors are specifically analyzing FBs in a heterosexual coupled relationship. Further, in classifying the professional relationship, it is important to consider the couple as the *client*. However, couple work does not exclude or remove individual work. Financial planners, as one financial professional example, commonly solicit goals and information from each member of a couple because each member has different goals, emotions, and behaviors that matter to the financial plan (CFP Board, 2019). Said another way, to serve the couple, the financial planner must first serve the individuals within it. To that end, this paper will focus solely on the FB.

Future work can focus on the male spouse's perspective and alignment between those two perspectives, serving the couple.

The second goal of this paper is to acknowledge the unique impact of these struggles on the financial planning process and what financial planners or other financial professionals working on financial plans and goals can do about them when working with an FB. Shame and guilt are difficult emotions to confront personally as well as within a professional relationship (April & Soomar, 2013; Brown, 2006). Five client-facing methods of varying therapeutic depth are discussed: therapeutic alliance, money scripts, financial genograms, conversation circles, and collaborative professional models.

LITERATURE REVIEW

The last half-century has seen a change in employment patterns in the United States. In 1970, one-third of heterosexual families had the male spouse as the sole breadwinner and 45% of heterosexual families had dual wage earners with the female partner contributing 26.6% of the family income. In 2018, only 17.8% of male-female partners in families had the male spouse as the sole breadwinner. Dual-income, heterosexual families made up 53.4% of families with the female spouse contributing 37.5% of the family income (U.S. Bureau of Labor Statistics, 2021). Dual-income, heterosexual couples are the current norm. In about 70% of these heterosexual dual-income couples, the man earns more than his partner (U.S. Census Bureau, n.d.). A growing minority of heterosexual couples have a woman as the principal wage earner. In 2013, 15.1% of heterosexual, married females were the primary financial providers in their households, up from 3.5% in 1960 (Chesley, 2016). Further, in 2010, 4% of heterosexual, married couples had stay-at-home fathers and working mothers. This was twice the percentage in the 1970s when 2% of heterosexual couples had a woman as the sole provider (Kramer & Kramer, 2016).

In summary, a growing minority of heterosexual couples have women as the principal wage earner. Most of these heterosexual couples are dual-income couples where the woman earns more than her partner. Some heterosexual couples have a complete role reversal, where the male spouse stays at home with the children while the mother, the female spouse, goes to work.

FB Determinants

The literature identifies two main reasons a female becomes the primary breadwinner in a heterosexual relationship. The first is an economic necessity. For these couples, the male partner either: (a) loses his job, (b) his job no longer provides most of the couple's income, or (c) circumstances require one person to be at home and because the male partner earns less, is selected to stay home. Economic necessity is the reason for most heterosexual FB couples (Chesley, 2016). One study determined that 70% of heterosexual FB households made that choice out of economic necessity (Drago et al., 2005).

The second major reason heterosexual couples have an FB is their commitment to egalitarian principles in their relationship. In the group studied by Chesley (2016), 23% of

the interviewed heterosexual FB couples were in this category. The choice of who will be the primary earner is strictly utilitarian. Where the female partner can earn more, the heterosexual couple chooses an FB arrangement. This arrangement is typically agreed to before committing to becoming a couple (Chesley, 2016; Drago et al., 2005). For example, in a couple where the female partner is a manager and the male spouse does not anticipate that kind of salary, they agree he will stay at home if and when they have children. A couple could also make a similar agreement if they feel the male partner is more skilled at child rearing.

The literature also discusses some special situations which result in an FB. One circumstance concerns marginally profitable family farms. Kelly and Shortall (2002) describe how women, in a heterosexual marriage, enter off-farm work as part of a family farm survival strategy, thereby becoming the primary earner. Another special case is where a male spouse starts his own business while being supported by his female partner. Gather et al. (2016) interviewed several entrepreneurial business founders and found these companies were not always started for purely economic reasons. These businesses were started by male partners who struggled to maintain traditional employment. The businesses made little or no money, but the male partner, who would otherwise be unemployed, was able to maintain his sense of masculinity by filling a culturally accepted male entrepreneurial role.

In conclusion, there are a variety of reasons the female partner in a heterosexual couple becomes the principal wage earner. Some heterosexual FB couples agree to the arrangement up front based on a commitment to egalitarian principles. For other FB couples, the reasons vary widely, from purely financial to providing the needed stability to retain the family farm.

Gender Roles

Gender is a fundamental part of our identity. Part of our sense of self comes from how we identify with society's gender expectations (Meisenbach, 2009). Expected normative behaviors for women continue to emphasize being caregivers and homemakers. Men are still expected to be the family breadwinner (Kramer & Kramer, 2016).

"Socially-constructed gender roles have gained recognition as important factors affecting the developmental, psychological, and relational wellbeing of men and women" (April & Soomar, 2013, p. 34). When someone's actions do not align with their gender stereotype it can cause tension, stress, and other negative emotions (Meisenbach, 2009). Many FB issues relate to a disconnect between a female's gender norms and her actions. Similarly, a gap between an FB's partner's (the male partner) actions and the FB's (the female) expectations may cause issues for the couple.

One interesting finding in Chesley's (2016) study was that only 38% of females who supplied at least 80% of the family income self-identified as the "provider." This suggests many of these women have role conflicts because their daily actions differ from their internalized roles of mother and female spouse.

It is worth noting that gender roles vary by country, culture, subgroup, and individual. Research by Gonalons-Pons and Gangl (2021) provided an example of the impact of varying male breadwinner ideals in different countries and cultures. Kramer and Kramer (2016) point out that on a more individual level, social norms and gender ideologies change over time, partially explaining the increase in the number of stay-at-home fathers. Each couple's situation is different depending on their background or socialization.

Shame and Guilt

Feelings of shame and guilt are common among FBs. Meisenbach's (2009) phenomenological study categorized six common FB experiences. One of those experiences was feelings of guilt and resentment. FBs felt they did not live up to the expectations of society as mothers, caregivers, and workers. In another study of FBs, one of the two key findings was the existence of ongoing guilt and shame in the lives of these women (April & Soomar, 2013). They had recurring feelings of shame because of the inevitable recurring failures to meet unrealistic expectations of being nurturers and caregivers in addition to being the primary breadwinners.

Perceived failure as mothers caused a "mommy guilt complex" in some (Meisenbach, 2009, p. 10). The female spouse felt like they failed to be a good mother because of their time away from their children while at work. For some, this guilt was exacerbated because they enjoyed their job and had a sense of fulfillment from excelling at work. FBs also experienced 'association shame,' which is when one believes that their behavior brings a group they are a member of into disrepute (April & Soomar, 2013). The female partner felt like they had shamed family, coworkers, spouse, or others by not meeting some societal responsibility or expectation.

Stress

Another of the six common FBs' experiences found by Meisenbach (2009) was that of feeling pressure, stress, and worry. Two other phenomenological studies also noted increased stress among the FBs compared to other female spouses not in the head-earner position (April & Soomar, 2013; Chesley, 2016). The study by Pierce et al. (2013) found that married, heterosexual FBs suffered higher levels of insomnia and anxiety than other married women that were not the main earner.

One source of added stress was the pressure of shouldering sole responsibility for supporting the family. One female participant reported that felt she needed to be a high performer at work so she could be certain of continued employment (April & Soomar, 2013). Another female respondent said she needed to stay focused on her career to ensure continued income for the family (Meisenbach, 2009). Some females who already held their position prior to becoming the primary breadwinner said their approach to work changed because of the need to succeed as the primary breadwinner. (Chesley, 2009).

Another source of stress was trying to balance full-time employment with being a mother and accomplishing domestic chores (April & Soomar, 2013; Chesley, 2016). "The

majority of dual-income households still required the female to contribute income, as well as still being responsible for managing the house and rearing the children (April & Soomar, 2013, p. 40)". Meisenbach (2009) mentioned studies showing FBs retain traditional domestic responsibilities on top, in addition to, or alongside their earner role. The April and Soomar (2013) interviews included comments about male spouses not trying to do more unless specifically asked by the female, breadwinning spouse. In these family situations, the FB feels the stress of trying to balance full-time employment and accomplishing domestic chores (Chesley, 2016).

Couple dynamics

Many heterosexual FB couples did not choose this arrangement for egalitarian reasons, meaning these couples did not anticipate the female partner being the primary breadwinner when they committed to the relationship (Chesley, 2016). These heterosexual couples must navigate new roles due to the female partner becoming the primary breadwinner (April & Soomar, 2013; Mendiola et al., 2017). Differences in the male and female gender role expectations can influence these revised roles.

The trend is for couples to maintain traditional gender divisions of household labor even when the female partner is the primary provider (Meisenbach, 2009). A recurring theme was FBs feeling their male partner failed to do a fair share of domestic chores (April & Soomar, 2013; Chesley, 2016; Meisenbach, 2009). This included female earners who entered the relationship as the primary provider, but their male partner failed to live up to initially agreed upon responsibilities (April & Soomar, 2013). Part of FB's frustration was the male partner failing to take initiative for household chores; only doing them if asked (April & Soomar, 2013; Meisenbach, 2009).

There is the potential for the new situation (reversed traditional gender roles) to challenge the male partner's masculinity (Meisenbach, 2009). Meisenbach noted that research found heterosexual families work hard to rebuild the male partner's self-image when the female partner becomes the primary breadwinner. Some interviewed FBs felt they needed to take care not to dent their male partner's ego (April & Soomar, 2013). In 35% of couples in April and Soomar's study, the male partner was unwilling to discuss the FB situation because it threatened his self-image. Concern over the male ego may be part of why only a minority of women in Chesley's (2016) study self-identified as the provider.

April and Soomar's 2013 research, along with Mendiola et al.'s 2017 research, found that in some instances FBs view of their male partner changed after passing their partner's threshold of earning. In some of these cases, FBs now felt their male partner fell short of their expectations (April & Soomar, 2013; Mendiola et al., 2017). Moreover, Mendiola et al.'s (2017) study found FBs made more critical and hostile comments about their male partner during arguments, using blaming words (e.g., "you" instead of "we"), as opposed to their non-FB peers.

Theory - Understanding emotions

In Brown's (2006) article, "Shame Resilience Theory: A Grounded Theory Study on Women and Shame," she outlines "(a) why and how women experience shame; (b) how shame impacts women; and (c) the various processes and strategies women employ to resolve their main concerns regarding the impact and consequences of shame" (Brown, 2006, p. 44). Shame Resilience Theory (SRT) states that shame has three components: (a) psychological, or how individuals view themselves; (b) social, or how individuals experience shame in relationships; and (c) cultural, or how individuals meet or fail to meet cultural expectations (Brown, 2006, p. 45).

SRT also states that individuals experience feelings of being trapped, powerless, and isolated simultaneously with shame, making the combination of emotions a challenging one to overcome (Brown, 2006, p. 45). Individuals experience shame because of their perceived expectations from individuals and groups, which are often conflicting and competing (Brown, 2006, p. 46). According to Brown, women experience the most shame in these 12 categories: appearance and body image, money and work, motherhood, family, parenting, mental and physical health, addiction, sex, aging, religion, surviving trauma, and being stereotyped or labeled (Brown, 2012). It is the "unwanted identities" associated with these categories that make women vulnerable to shame (Ferguson et al., 2000).

SRT also states that females respond to shame (and simultaneous emotions of feeling trapped, powerless, and isolated) by building resilience through empathy. Shame resilience can be visualized on a spectrum, with shame and its supporting emotions on one end and empathy and its supporting emotions of freedom, powerfulness, and connectedness on the other. Shame resilience consists of an individual's ability to (a) recognize shame, (b) practice awareness, (c) reach out to others, and (d) reduce or eliminate shame (Brown, 2006, p. 47). High levels of shame resilience require high levels of ability in all four (4) continuums.

INTERVENTION

Shame In the Financial Planning Engagement

Financial planners and other financial professionals such as therapists and counselors have an opportunity to help FBs build shame resilience. Practitioners vary greatly in their education, experience, and comfort level in working with FBs and the shame FBs may feel. Practitioners also vary in their sociocultural identities, reference points, and intellectual curiosity; all of which affect their basis for assumptions with clients. Clients, too, vary as it relates to their demographics, culture, and background. With that said, it is important that financial practitioners choose methods to help FBs build shame resilience that align with their own education, experience, and comfort level. There are numerous other elements of evidence-based and practice-based methods that financial professionals can use, from financial journaling to structured dialogue on finances during dating outings (Douglas et al., 2013). The authors have chosen to outline five potential methods and comment on accessibility for diverse audiences.

Method 1: Establish and Continuously Nurture a Strong Client-Planner Relationship

The first step in the Financial Planning Process is to understand the client's personal and financial circumstances by obtaining both qualitative and quantitative information (Certified Financial Planner Board of Standards, 2019). The methods financial planners, counselors, or therapists use to gather this information varies, as does the extent of the information itself. Quantitative or objective information can be gathered and verified through forms and documents such as statements, policies, returns, etc. Qualitative or subjective information can also be gathered through forms, but it is verified through conversation. Financial professionals truly get to know their clients through conversation. They learn about their values, goals, how they align (or not), and the resulting feelings, which may include shame. They learn what authentic, productive, and meaningful lives look like for their clients. This is where financial planners begin to establish trust and strong client-planner relationships.

Conversations are where financial planners and other financial practitioners practice empathy, which Brown describes as "... simply listening, holding space, withholding judgment, emotionally connecting, and communicating that incredibly healing message of 'You're not alone'" (Brown, 2012, p. 81). This is important for all clients, but especially for ones experiencing shame. As stated previously, study participants identified empathy as the opposite of shame, and by connecting with financial professionals who practice empathy, clients may move along the continuum from shame towards empathy.

The method of establishing and continuously nurturing strong client-planner relationships aligns with the Humanistic approach to Financial Therapy which "asserts that human beings are intrinsically good, are innately prone towards growth, and are best understood when viewed as a dynamic whole instead of the sum of reductionistic parts" (Johnson & Takasawan, 2015, pp. 326-227). In this case, financial planning clients are more than "just the numbers." Rather, they are people with values, goals, and a strong desire to align them and live integrous lives.

Method 2: Understanding beliefs about money - Money Scripts

The thoughts and beliefs of a client will impact their actions and outcomes. Cognitive Behavioral Therapy (CBT) considers the patterns of thoughts and feelings (Nabeshima, 2015). Understanding our thoughts and beliefs gives us the opportunity to question their validity. During our lifetime, we develop specific beliefs about money. Klontz et al. (2011) referred to these beliefs as money scripts. These are "underlying assumptions or beliefs about money that are typically only partially true, are often developed in childhood, and are unconsciously followed throughout adulthood" (Lawson et al., 2015, p. 23).

Helping a client gain awareness of their thoughts and beliefs about money can help them identify those thoughts and beliefs which may be holding them back from achieving their goals. Begina et al. (2018) proposed a framework for this work which utilizes the Stages of Change model and the Klontz Money Script Inventory-Revised (KMSI-R). The KMSI-R uses scaled questions to uncover four money scripts. This provides a basis for both financial

planners and clients to gain a greater understanding of the client's beliefs about money. This process can be used for helping FBs. For example, a client with a Money Status script may believe their personal value or their spouse's personal value is based on how much money they make. If earnings are less than what they feel is appropriate, they may feel shame. Even if exploring money scripts does not uncover shame, it can still help gain awareness around other beliefs and feelings. This can help empower clients to adopt more constructive money scripts.

Method 3: Understanding the origins of beliefs - Financial Genograms

Uncovering the origin of one's beliefs may help a client better question their validity. Genograms are a systems therapy tool that can help clients uncover the source of their beliefs (Gallo, 2001; Smith-Acuna, 2010). A financial genogram "facilitates a process-oriented discussion about how money plays a role in the family, both individually and relationally" (Archuleta & Burr, 2015, p. 227).

If an FB believes she should act a particular way, but she is not acting that way, then the discrepancy might lead to feeling that she is flawed. Part of shame is a "feeling of being inherently flawed" (Lane, 2020, p. 36). This may include beliefs about responsibilities for different roles within a family including who should earn the money and who should take care of children. Uncovering beliefs and the source of those beliefs can help an individual gain generational awareness and interrupt the pattern. Building awareness helps to build shame resilience (Brown, 2006).

Method 4: Host and Facilitate Conversation Circles

Shame Resilience Theory proposes that women can increase their shame resilience when they are able to develop empathy for and connection with others focused on "mutual support, shared experiences, and the freedom and ability to explore and create options" (Brown, 2006, p. 47). Financial planners and other financial professionals have the opportunity to create environments in which female, breadwinning clients can do so. Although many financial professionals work with clients on a one-on-one basis, they do not have to. Instead, financial professionals can work with clients on a one-to-many basis. An option for this is through a Conversation Circle. These are client events with up to 15 participants (including the financial planner, therapist, coach, or counselor) who share an interest in a specific topic. The financial professional guides the group in a conversation about the topic through readings, reflections, and sharing. The goal of the Conversation Circle is for participants to connect and use their collective wisdom to learn from each other and themselves.

Financial planners, therapists, or counselors could host Conversation Circles about shame or about the responsibilities of being an FB in a heterosexual relationship. They could also get more specific by hosting Conversation Circles about the shame typical with FB in heteronormative marriages. The ways in which financial professionals could guide the conversation are limitless. However, one way to do so is to use Brown's article "Shame Resilience Theory: A Grounded Theory Study on Women and Shame" (2006). The financial

planner could begin by asking the three questions Brown and graduate students asked study participants: “How would you describe shame?”, “How do you think shame impacts women?” and “How do you think women overcome shame and the impact you just described?” (Brown, 2006). Participants could journal about these questions and then share with the group. The financial planner could then share the findings of the study and encourage the group to identify ways in which they can overcome shame and its impact both individually and as a group.

This method also aligns with the Humanistic Therapy approach in which “individuals are viewed as resilient and self-determining with the very human need to make sense of their experiences while seeking meaning, purpose, and a sense of belonging” (Johnson & Takasawan, 2015, p. 327). Conversation Circles also have the potential to provide clients with meaning, purpose, and a sense of belonging. Clients choose to participate in Conversation Circles based on their desire to learn from others, from themselves, and ultimately experience growth. The experience of a Conversation Circle, regardless of the topic, can help clients with shame. Participants in Brown’s study reported an increase in shame resilience when they offered support to others, ultimately developing support networks that allowed them to connect with others about shame and its consequences (Brown, 2006, p. 49).

Method 5: Financial Planners working with a mental health professional - Collaborative model

Financial planners who have not been trained or simply do not feel comfortable helping with a client’s emotions may consider collaborating with a mental health professional. Even financial planners trained to deal with emotions may encounter a client with strong and debilitating shame which exceeds the planner’s skills. Of the interventions we recommend, collaborating with a mental health practitioner provides clients with the most skilled mental health resources to meet their needs. Collaboration is beneficial because it utilizes the advanced skills of professionals from both financial planning and mental health (Seay et al., 2015).

Maton et al. (2010) describe several ways that collaboration may be accomplished. The most basic is to refer the client to a therapist with no communication about the client’s situation between the professionals. A more integrated approach would involve the discussion of the client’s issues between the professionals. Further integration would be to have both professionals in the same room during a meeting. In the following case example, readers can look for aspects of our outlined methods and envision their application.

Case

Lauren is a CERTIFIED FINANCIAL PLANNER™ professional working virtually with female physicians across the country. She describes her clients as “strong female leads.” Of her clients, approximately a quarter are single, a quarter are in committed relationships but not married, and half are married. Of her married clients, nearly three-quarters are the breadwinners in heterosexual partnerships.

In preparation for discovery meetings, Lauren requires new clients to complete forms about their satisfaction in various areas of their financial lives. Upon analysis, Lauren recognized a pattern of low satisfaction with income levels for both spouses in married, heterosexual couples in which the female spouses are the breadwinners in the partnerships. When Lauren addressed these self-identifications, female clients would share feelings of shame about being the breadwinners in the partnerships. Lauren decided to develop techniques she could use in her client experience to help female breadwinners experiencing shame.

Accessibility Across Diverse Audiences

Couples are reflective of the great diversity within the general population. As such, interventions must consider diverse audiences, including race, geography, income, inherited wealth status, and more. Questions may arise as to how the proposed methods, and others, might be offered, applied, or implemented. These methods can work with people of all backgrounds and are intended to do so. There are several considerations for how these methods can be introduced to FBs and FB couples, including those from diverse communities. To ensure the inclusion and involvement of all FBs we want to elevate certain pathways for participation. First, we want to cite ongoing efforts where this could be espoused, promoted, and adopted, including pro bono efforts through the Foundation for Financial Planning (FFP). For example, the FFP works with local partners who support clients in low-income communities with free services, according to their 'Communities of Color Initiative' press release (FFP, 2020):

Statistics from the Federal Reserve reveal a racial wealth gap that has barely changed in 30 years. For example, in 1990, White households owned 90.7 percent of household wealth in the U.S., while Black households owned 3.8 percent and Latinx households owned 2.1 percent. By 2019, Black households owned 4.2 percent of the nation's household wealth, and Latinx households owned 3.1 percent. Black and Latinx households generally have lower levels of wealth and correspondingly have had a much harder time accessing quality, objective financial planning and advice – a service that can help families to manage cashflow, build assets, and implement a financial roadmap for the future.

Other initiatives may provide exposure to financial planning and personal financial development during the intake process or as a standing wrap-around service. Programs like Military One Source and the Department of Labor's Transition Employment Assistance for Military Spouses and Caregivers (TEAMS), which is a series of employment workshops, may imbue these services with a module in raising awareness of any or all of the methods we proposed. They may go further, in taking steps to offer a hand-off to or information on how to contact pro bono services or partnering services.

Creating and broadening channels to work with FBs, including FBs of color or from economically distressed regions, means that connection is essential. Targeted outreach to

FBs through committed organizations can likely present FBs with financial planning services and the methods we have delineated. This includes organizations like:

- sororities
- women's leadership cohort organizations
- women's mentor groups
- women's ministries and faith-based organizations
- women's alumni of all-female education, athletic, or arts institutions
- women's conferences
- women's-focused media organizations (especially those that attract sizeable and niche audiences of listeners, subscribers, product and swag purchasers, etc.)
- professional development and training organizations
- job and career fair event organizations
- community legal and pro bono legal organizations

Accessibility concerns may also be addressed by leveraging other channels, not limited to the following:

- public service announcements (PSAs)
- book clubs
- women's support groups (e.g., women's shame and self-esteem therapy group; women in technology)
- couple's therapy and couple's relationship skill-building ventures, like the University of Maryland's Together Program (Falconier, 2015)
- routine seasonal opportunities, i.e., Women's History Month; Valentine's Day
- social media marketing campaigns with targeted messaging, including GoogleAds, ads through Meta, YouTube, Instagram, etc.
- human resources departments and employer or individual-focused insurance companies implementing health and wellness or relationship wellness campaigns
- corporation(s) backing awareness campaigns
- CFP Board and other leading financial planning organizations pursuing the intentional and sustainable recruitment of black, indigenous, people of color, who will serve to intrinsically support on making these interventions accessible and culturally relevant to diverse communities
- better-crafted algorithms that detect common FB concerns, which can then provide or connect the user to FB-focused content and supportive vendor

DISCUSSION

Our article hypothesizes that FBs, specifically in heterosexual relationships, can effectively process their feelings of shame. Financial planners, therapists, coaches, and counselors have an opportunity to play a role in assisting FBs in gaining awareness of that shame. It also maintains that FB clients have an opportunity to thrive, both independently, within their relationship, and mutually with their male partner, despite those feelings of shame. The results of exploring FBs in heteronormative relationships who experience shame suggest that financial professionals have tools, methods, and resources to support this genre

of client. Further, the work indicates that FBs experiencing this type of shame can have hope when working with financial professionals; hope for relationship success around a mutually beneficial financial future. FBs are a growing minority. Financial planners and other financial professionals will work with them and so understanding their unique needs is important.

There is an array of information that we would like to elevate and reiterate, as these should support financial planners and other professionals in learning how to approach FBs in this context. An important point, as it relates to financial planners, is determining why the female partner or spouse became the breadwinner - as it is strongly tied to economic necessity. A common reason is a loss of job for male spouses. Another cause is that the couple feels they need more money than what is provided with the male spouse's income and the female partner's skills have a higher demand in the marketplace. For some families, the difference in pay can be exacerbated when one member has to stay home, (e.g., take care of a family member with special needs), especially when it is the male partner.

An additional important finding was that a clear majority of FBs retreated from the concept of being the "provider." This sits in contrast to the finding that they, the female breadwinning spouses, also believe that the person who could earn more should be the breadwinner. In essence, the female breadwinner who would arise out of this condition could be understood to be propping up other priorities with the revenue from her job. This approach acts like a failsafe and is contingent on the FB's knowledge, skills, and abilities.

The disconnect between a female's gender norms and her actions as a breadwinner is also of note. Financial planners need to be conscious of these developments; while these viewpoints are not static, they do manifest differently due to arrangements, resources, and demographics. In the case study, stress, shame, and couples' efficacy, each can come into consideration for financial planners working with FBs or FB couples.

Unrealistic standards for female breadwinners, being a nurturer and breadwinner; often convergence into a "mommy guilt complex" and the other strains of being away, were visceral items for financial planners and other financial professionals to contend with in the planning session(s). Although most couples did not anticipate the female partner having the charge to earn the most money, aspects of continued employment, continued income, and the steady responsibility surrounding chores can be quite overwhelming for the female partner in these presenting circumstances. It can be hard to maintain a healthy relational equilibrium without the aid of therapy for themselves or the couple. As a response, Brown's SRT can undergird methodological responses that lead to healthy financial outcomes and improve relationship quality, a healthy self-concept for the individual FB, and the couple's efficacy.

The methods proposed for financial planners and other professionals to use are based on humanistic therapy, as well as the previously mentioned theories. These offerings could help financial planners in the unique and complex encounters with FBs. Referencing the five proposed methods, which leveraged evidence- and practice-based therapy theories, financial planners and other professionals can introduce organized tactics to guide, direct, and complement client aspirations, thwarting shame in the process. In terms of how these

findings relate to what others have done, the goal of this paper was largely to place an emphasis on FBs which may be more common in financial planning relationships. To date, little work has addressed the unique needs of the growing minority of FBs in today's heteronormative couples for financial professionals.

Ethical Considerations

The opportunity to extrapolate the recommendations and approach to all couples where there is an FB, in the heteronormative context, would be an obvious limitation, as there are various family arrangements in play that involve varying demographics, cultural, and background elements. It will be challenging to argue that all FBs or all FB couples, who struggle with shame should take these steps, as there are varying degrees of psychological disorders and mental health disorders that may need the support of medication, psychiatry, or other professional practice or physical intervention. Furthermore, due to our lack of evidence-based studies and data on female breadwinning, we cannot confirm the methodologies and the degree to which they would be effective or statistically significant. Therefore, the reliability of the proposed methodological responses could potentially be infinitely rearranged to complement data-informed recommendations lending directly from male breadwinning literature and the impact that has on the female partner. This article is limited in suggesting that there is a one-to-one set of recommendations that female partners experience in male breadwinning contexts. It is beyond the scope of our current analysis to probe all angles that have male breadwinning contexts and to determine their generalizability for female breadwinners. Our methodological suggestions are constrained by the limited number of evidence-based financial therapy practices due to the fact that financial therapy is a young field.

In closing, with regard to ethical considerations, professional standards have to be observed by financial planners and any other collaborative professional practitioner; including the CFP Board's Code of Ethics and Standards of Conduct. Professionals must have the knowledge and skills to use the five proposed interventions. For example, those interested in hosting Conversation Circles can obtain knowledge and skills by attending Circles hosted by other professionals (whether financial or mental health) as participants, seeking guidance from professionals who host Circles, obtaining general group facilitation training, and learning from literature. We would also give special notice to the suggestion of Conversation Circles, as there is a risk of being perfect strangers and a participant or fellow participant could have ill intentions with regard to someone else in the group. This is not limited to the fact that participants may know each other, maybe supervisor-employee in relation, or co-workers or neighbors, etc. Thus, some formal acknowledgment of privacy considerations would be strongly encouraged.

Future Research

Female spouses being the breadwinners in a heterosexual couple or family does not inherently lead to problems in relationships. When FBs are in relationships where there are problems (particularly problems around shame) and financial planners or other professionals are recruited to support or guide, these financial professionals need to have

tools and resources for engaging in this client scenario. Suggestions for further research include:

1. Does female breadwinning, heterosexual couple orientation inherently induce male partner financial underachievement?
2. Try to answer the question of what's the prospect and story of abuse in female breadwinning contexts, not limited to male shame and reactionary states at play in the relationship.
3. What does interpersonal and intimate partner violence (IPV) look like both ways from the female spouse as the abuser - though rare - and the male partner as the abuser; does IPV apply in that proportion to couples in female breadwinning contexts?
4. Try to determine if there was a greater risk of financial infidelity on behalf of the woman in the female breadwinning context and also on behalf of the lower-earning male spouse.
5. Explore financial disorders in the men and the women in the female breadwinning contexts and, subsequently, what approaches had the most traction with them.
6. Investigate evidence-based collaborative cases dealing with FBs; what happens when the male spouse claims the breadwinning status back from the woman, as was the case in the collaborative therapy example of Seay et al. (2015). Thus, an implication would be answering the question: should collaborative therapy be more widely marketed and prescribed to couples changing from FB status to male breadwinning status?

In closing, learning about changes in the landscape of the workforce also matters. For one example, STEM jobs and the concentrated efforts on inclusive practices to recruit women to STEM is interesting. STEM jobs are high paying and there are many openings in that field according to the US Bureau of Labor Statistics – this may be an area where FBs become common.

CONCLUSIONS

FB numbers are substantially increasing within the USA. Some of the resources which also consider international research, though, did not confirm the same trend internationally. The paper reviewed how female breadwinning has come to be possible. Further, the paper attempted to identify the struggle around FBs both within society and within individual women and heteronormative couples.

Prior research determined that the strain, especially on the female partner when she is the breadwinner, can devolve into shame, guilt, and stress. Couple dynamics can also be confusing for the male partner in female breadwinning heteronormative contexts. In responding to this challenge, this paper focused in on emotional diary writing and SRT. Real or perceived failure of meeting cultural expectations was a real challenge for female breadwinners in heterosexual relationships who felt trapped, powerless, and isolated.

Of the four continuums in SRT, there could be movement on these continuums for FBs in heterosexual relationships experiencing shame because of their earning status. The conversation around our five proposed methods suggests that with evidence- and practice-based approaches, financial planners and other professionals can utilize varying aspects of financial therapy theory to advance the interests both financially and relationally in female breadwinning clients and heterosexual couples.

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