

Navigating Fiscally Unequal Relationships, or, When You Have More Money Than He Has

The idea of the fiscally unequal relationship is hardly new. Relationships between men and women have historically been fiscally unequal, with men bringing more money to the relationship, as well as earning more during the relationship. They've also held greater decision-making power.

What we're addressing here, though, are the dynamics of relationships where the woman is wealthier than her potential or present partner/husband. (We haven't studied same-sex couples who are fiscally unequal; therefore we cannot make conclusions about them.)

What we have found over the past decade of delving into this topic is that when partners are fiscally unequal, it's challenging no matter who has more. But when the woman has more, a subtle imbalance is created in the relationship that is often difficult to talk about.

You would think that by now, a woman having substantially more money through a career wouldn't be such a big deal. But it is. If you are a woman who has earned her money through her career, you've probably been the subject of all manner of conversations about whether or not you inherited your money or received it as part of a divorce settlement.

Unfortunately, our culture finds it easier to accept the idea of a woman's wealth coming from her parents or grandparents, or from her ex-husband. But we're not going to solve that problem today. What we can do today is provide our three most common observations about women whose wealth allows them a wide range of choices, and who are attracted to—or are already in a relationship with—a man whose wealth is considerably less. We can also provide some guidance.

Observation #1: It's the elephant in the room.

In romantic relationships of all kinds, it has always been common to not want money to be a big deal and to say that it's not a big deal. It's as if everyone is trying to prove that their relationship is "real," and at some point "real" was defined only in terms of love and romance. Talk of money is somehow thought to sully real relationships.

Guidance: Talk about it.

When we don't talk about things, our assumptions go unchecked. Also, our expectations often go unfulfilled, which makes perfect sense. And, of course, mistakes occur that could have been prevented.

It's perfectly normal to notice a dramatic difference in finances and to feel uncomfortable about that difference. But keeping silent doesn't benefit anyone. What's needed is a conversation that acknowledges the difference, normalizes the feelings, and then provides a structure to work through the discomfort. And though these conversations certainly don't sully relationships, they can reveal their flaws and cracks. What each partner does with that information—and how they meet that information—is what determines the direction of the relationship.

Observation #2: Women try to equalize the relationship financially.

What this comes from is the erroneous assumption that the problem lies in the numbers. The man has a lower number, so the woman raises the number in an attempt to balance things out.

Guidance: Talk about the real problem: more choices versus fewer choices.

In principle, there's nothing wrong with giving your partner a lump sum to invest as he chooses, or providing the start-up funds for his new business, or even giving him an allowance of sorts. Of course, only do so after having a conversation and get everything out regarding intentions and any expectations.

But the real problem is that you have a wider range of choices in your life. From where to live, how to entertain, how to gift, and where to vacation, someone without financial means has a more narrow range of options. As important is that extravagance of time is often not something your partner may be accustomed to. With wealth comes the ability to decide to travel for a month—or a year. And then there's not needing to be someplace daily in order to keep afloat financially.

Observation #3: The man is judged as lazy, an opportunist, or both.

There's an assumption that there is something inferior about a man who is in a relationship with a woman of means.

Guidance: Consider the source of the assumptions.

As long as you aren't the one judging him as a lazy opportunist, this can be worked with. For women of substantial means with an interest in partnering, it's worthwhile to pay attention to this issue and to think about it early on to get a sense of what you would do. Technically, it's not your problem, but realistically it is because what affects your partner's mood or confidence or self-esteem inevitably ends up affecting you.

If you have an intention to have a good solid relationship, a mature conversation about this social challenge and how to deal with it is paramount. The answer might be to do nothing, as addressing the gossip of others is a waste of time. But that doesn't mean it won't weigh heavily on you both. The best guidance here—which is often easier said than done—is to not allow it to weigh heavily on you.

Finally, remember that part of partnering is having shared purpose and values. Find your common ground. We know it's not going to be the money, but that's all we know. The goal is for money to be a peaceful topic that can be addressed when it needs to be, without discomfort or drama. Just like relationships, money is dynamic and it needs to be honored and discussed as it shifts and changes. Having more than your partner shouldn't be a relationship deal-breaker, but it should definitely be openly, honestly, and constructively discussed.

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