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Westchester



When One Earns More

Navigating Money Talks in Unequal Income Relationships

Finances play a significant role in the stability and happiness of a marriage. The impact is so significant that in Fidelity's 2024 Couples and Money study, it was found that 45% of partners reported that they argue about money at least occasionally, and 25% identify money as their greatest relationship challenge.¹ The root of financial conflict can come from multiple factors including disagreement about spending habits, risk tolerance, and savings goals. But what about conflict due to feelings of resentment or guilt because one partner earns more than the other?

The financial contributions in households between male and female partners have changed throughout the past five decades. While 55% of marriages today have a husband who is the primary or sole breadwinner, 16% have the wife as the breadwinner, and 29% make the same amount as their spouse.² However, often in cases where the husband is the primary or sole breadwinner or even when he makes a comparably equal salary to his wife, the wife tends to devote more time to household responsibilities and caregiving. This kind of dynamic, coupled with the fact that one partner may feel like they are the only one working or are working harder to pay for the household expenses, can trigger negative emotions in a marriage.

So, how should couples manage this family structure? Couples must be able to have an open dialogue about their lifestyle preferences, expectations on financial contributions, and define what is considered fair. We detail three key conversations to have with your partner to better align yourself financially.



ESTABLISH WHAT'S FAIR

Salary disparities in a marriage can enact feelings of pressure or guilt. For example, the partner who makes less money can feel like they don't have a say in financial decisions or that they are a burden because they are more dependent on their partner. Alternatively, the partner who earns more may feel like they are unable to have the lifestyle that they desire or that the other partner is not contributing enough to the household goals, like saving and retirement, as fast as they prefer. In these instances, the couple must discuss what fairness looks like to them.

Not all marriages can achieve a 50/50 financial split, but they can strive for equity. Financial equity can be realized in various ways, such as splitting expenses based on income percentages. For instance, if Partner A earns \$120,000 annually and Partner B earns \$80,000, they are in different tax brackets. The couple might decide to contribute a set percentage of their income to household expenses to ensure equity. Alternatively, Partner A could pay the mortgage while Partner B covers utilities, HOA fees, or contributes to an emergency fund for home repairs.



DISCUSS NON-FINANCIAL CONTRIBUTIONS

Non-financial contributions often go overlooked in marriages. In relationships where the man earns equal to or more than the woman, the woman typically spends more time on household duties such as cooking, cleaning, maintaining the house, and childcare. The exception is when the wife is the sole breadwinner, in which case both partners tend to spend an equal amount of time on chores.

Another common dynamic involves one partner having a demanding job that limits their time at home. High-paying, senior-level roles often require frequent travel, leading the other partner to work part-time or become a stay-at-home parent to care for children. These sacrifices come at a cost, as reducing work hours or leaving the workforce can result in lost career opportunities and diminished ability to save for retirement and contribute to Social Security.

Although these non-financial contributions may not be seen as equal to financial contributions during the marriage, they are recognized in court during divorce proceedings. Therefore, it is important to acknowledge these contributions in marriages when one spouse earns more than the other. So, if there are feelings of a power imbalance in the relationship due to income level, you can determine what other contributions in the household can bring equity.

check in with each other

Money issues often arise in relationships when couples don't openly communicate about their concerns, needs, and expectations. To foster healthier financial dynamics, it's helpful for partners to schedule regular check-ins dedicated to discussing expenses and addressing any emerging challenges. These conversations promote transparency and build trust by encouraging honesty about financial feelings and habits. Approaching these discussions with empathy, kindness, and a genuine willingness to listen is key. Ultimately, both partners want to feel heard—so use this time to listen actively, support one another, and work together toward practical solutions.



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440 MAMARONECK AVENUE, SUITE 506
HARRISON, NY 10528
(914) 825-8630
HIGHTOWERWESTCHESTER.COM

¹ Fidelity. "2024 Couples & Money Study." Page 2.

² Chavda, J., & Chavda, J. (2025, April 24). In a growing share of U.S. marriages, husbands and wives earn about the same. Pew Research Center. <https://www.pewresearch.org/social-trends/2023/04/13/in-a-growing-share-of-u-s-marriages-husbands-and-wives-earn-about-the-same/>

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