

STEP #6

MARRY THE ACCOUNTANT, NOT THE ARTIST

In her book *Marry Him*, author and psychotherapist Lori Gottlieb wrote that she woke up one day to find herself unhappily single at the age of forty. In her analysis as to how it happened, she said that when she was in her twenties, her mother told her to stop going out with all those artist boyfriends she liked so much. She told Lori to find herself a man with a steady job, maybe one of those guys she thought was nerdy at one time but who turned out well on all fronts. Gottlieb thought that was a bunch of old-fashioned drivel.

Then she wrote how stupid she was to reject her mother's advice.

That's how I came to title Step #6, "Marry the Accountant, Not the Artist." You can substitute *artist* with any career that doesn't provide a steady income and *accountant* with any career that does. The point isn't to focus on what your man does but on whether or not he's gainfully employed—or if he's a student, then at least on a clear path to becoming gainfully employed—before you consider marrying him.

That women aren't doing this today, that they are marrying men who lack purpose and direction—as well as steady, safe em-

ployment—is a massive problem that was virtually unheard of several generations ago.

Until recently, just about everyone understood that marriage-minded women need to marry men who can support them and their future children. It was accepted that women become vulnerable when they get pregnant and *at some point* will need a man on whom they can depend financially, if only for a few years. Without that, a woman has no options. She will not be able to take care of her baby when the time comes, no matter how badly she wants to.

People also understood, once upon a time, that babies need their mothers. Neither of these things—the vulnerability of pregnant women and the fact that mothers and babies belong together—has changed. Nor will they ever change.

What changed is the narrative. Rather than encourage women to expand their horizons outside of marriage and motherhood, as birth control and technological advances began to lighten the load on the home front, women were groomed to reject the needs of children altogether, to be suspect of men and marriage, and to become entirely self-sufficient.

It was terrible advice that has led to disastrous results.

As a marriage and relationship coach, I hear every week from the women who listened to and followed this narrative; and each of their stories has the same underlying component: Trained to overlook a man's earning potential and to become their own providers instead, women are now out-earning their husbands and boyfriends. They've become the breadwinners in the relationship—and they're miserable.

This is an entirely new set of circumstances your generation must contend with, similar to the negative effects of social media. My generation and all the ones preceding had none of this, and it is no small thing. Both are tearing relationships apart.

As a rule, wives who out-earn their husbands are not emboldened in this role the way men are. Rather, they become stressed out and resentful. Even young women who aren't married feel a sense of unease about moving forward in their relationship with this role reversal in place.

The mess that these women are now in is a direct result of the narrative they were sold about life and love. It was a massive sin of omission to remain silent about the fact that women's priorities change dramatically over time. What they thought was important when they were twenty-two will have significantly less value when they're thirty-two.

Most marriage-minded women do not want to be lifelong earners. Once they get close to the age of thirty, thoughts of marriage and motherhood begin to loom large. Indeed, baby fever is real—and almost every woman feels it. To pretend this is not the case and to steer women toward the workforce in the same way we steer men, as though the fact that women have babies and men do not doesn't change the entire conversation, is both irrational and nonsensical.

If you're a marriage-minded woman, and since you're reading this book I will assume you are, *you need to marry a man who can bring home the bacon*. He doesn't need to be rich, but he needs to make enough—or to be capable of making enough—to keep the family afloat.

As usual, this goes against everything you've been taught to believe. In fact, if some of your friends read this, they'd be shocked and even offended. "How retro! Who thinks that way anymore? What a loon." Well, they're certainly entitled to their opinion.

Even though it's wrong.

The reason parents have always taught their daughters to look for a man who can support them is because they knew that

at some point their daughters would be home with their children and would therefore need a husband who made enough money to support a family.

None of this has changed just because there are more women in the workforce. Women are still the sex that gets pregnant, and they're still going to need a man on whom they can depend financially at some point, *even it's just for a few years*. At the very least, she will want options—whether it's 1955 or 2021.

In the past, both women *and men* prepared for the day when babies would arrive. Today, they do not. Since women are taught to pursue careers with the same verve as men, couples assume they'll both be in the workforce their entire lives—year-round and full-time. As a result, women make no preparations for motherhood and thus don't search for husbands who can support them. "We can take care of ourselves!" they insist.

That's the dumbest approach to life I've ever heard.

Liberated or not, the vast majority of women choose to quit their jobs or cut back when they have children. For some, it happens right away. For others, it takes the birth of a second or third child. Regardless, most women *do not stay in the workforce the way men do*: full-time, year-round, year after year after year.

Naturally, this puts today's woman in a precarious position since she has made plans for a completely different kind life.

Take Laurie Tennant, whose life as a working mother seemed to be working out fine: "I felt perfectly balanced," she said. It wasn't until her second child came, when Tennant was home on another maternity leave, that she had the opportunity to spend a considerable amount of time with her first child, who was by then several years older. Tennant was "jolted by how much she enjoyed the experience."⁴⁷ Shortly thereafter, she quit her job.

The single greatest mistake women make is mapping out their lives according to big career plans and paying no attention to how those plans will affect their lives down the line, when they become mothers. Women should do the exact opposite: Put marriage and motherhood, not career, at the center of your life—and fit everything else in around that.

Because the reality is, if you plan to be physically and emotionally present in your children's lives, you're going to need a husband on whom you can depend financially. This arrangement is neither foolish nor backward. It's just smart.

When women become mothers, they change—both emotionally and physiologically. What separates the women who choose to stay home from those who do not is that the first group ignored social trends and went with their gut. They planned to do so from the get-go and made decisions accordingly.

Most mothers do not remain permanently out of the workforce, but some do. My mother stayed home permanently with my sister and me after spending fifteen years as a stockbroker. My friend Lila has seven children, so that decision speaks for itself. But most mothers who stay home do so not because they don't ever plan to be employed again but because they want to *be* mothers, not just have children.

Other women make the decision to stay home when they realize daycare isn't cost-effective. A mother would have to make serious money to offset the costs incurred by living a dual-income lifestyle, at least when she has babies and toddlers at home. Unless she makes a six-figure salary, the money from a second income is usually eaten up by commuting costs, child care, eating out, work attire, dry cleaning, convenience foods, and, of course, taxes. By the time you add it up, there isn't much left.

And it's not just the money. These mothers incur an even greater loss because of the new lifestyle they've created: the loss of time. I have a friend Jane who lost her job as a sales rep for a pharmaceutical company when her daughters were five and nine. One of the main things she noticed about her new life is that she wasn't always rushing off somewhere. All of a sudden the world opened up to her. She had *time*.

The reason didn't flinch about the loss of income was because she and her husband didn't make financial decisions based on the assumption they'd always have two incomes.

That's what you should do, too.

The desire to have a life outside of work, children or no children, has been the subject of media attention as of late. A recent article in *The Wall Street Journal* highlighted women who are officially fed up with their all-consuming lifestyle of work, work, work. These women make big bucks, but they want their lives back. They want time to take a bike ride, to have coffee with friends, to cook, to exercise, and to travel for pleasure instead of for work.

Which goes back to my point about depending on a man. If you want a balanced life, you're going to *have* to depend on a man's more linear career goals—yet another difference between the sexes!—which are at the core of who men are as providers and protectors.

"Men are driven by who they are, what they do, and how much they make. No matter if a man is a CEO, a CON, or both, everything he does is filtered through his title (who he is), how he gets that title (what he does), and the reward he gets for the effort (how much he makes). These three things make up the basic DNA of manhood," wrote Steve Harvey.⁴⁸

Now please don't start tallying up all the guys you know who don't fall into this category—there are always exceptions. But gen-

erally speaking, men don't feel good about themselves if they're not on a clear career path that allows them to support a family.

Problem is, women are now competing for this same role. And since most couples today assume women will remain in the workforce their entire lives, they make decisions according to that assumption. This impractical approach to life and love causes enormous conflict once couples become parents and see for themselves what's involved in raising children and maintaining a home.

The two-income lifestyle may be a win-win when children aren't in the picture—there's even a name for that: DINK (dual income, no kids)—but throw kids into the equation, and it's a whole different ballgame.

Just *imagine* how much more smoothly life would go if women assumed ahead of time that for x number of years they will need, and want, to depend on their husband's salary. If their assumptions about their lives are reversed—if women assume they *will* be home at some point, not that they won't—they can map out their lives accordingly.

This does *not* mean women need to marry rich men, just a stable one. In fact, if you do marry a rich man, or a man who's on that path, you will likely wind up feeling like a single mom since your husband will rarely be home. Rich men aren't home much, and you can't marry a man with that goal in mind and then complain later that he's never around.

Men are made to protect, to provide, and to defend. That's what they do, and most of them do it well when given the opportunity. Unfortunately, you've been told that if women were liberated from the "burden" of caring for home, husband, and children, and men were liberated from the "burden" of producing an income, equality would prevail and life would be grand.

That is a war on human nature that can't be won. Society may change, but people don't.

If you've ever wondered why there are so few "good" (aka marriageable) men these days, the answer is simple: Women and society have made men feel superfluous, which in turn deflated their desire to provide and protect on women's behalf.

Sadly, society doesn't get it. In response to the recent development that women in America make up the majority of the U.S. workforce, Liza Mundy wrote in *The Richer Sex: How the New Majority of Female Breadwinners Is Transforming Sex, Love, and Family* that the traditional family is dead—and that human behavior must change to reflect this fact.

"The rise of women earners will shape human behavior by challenging some of the most primal and hardwired ways men and women see one another. It will alter how we mate, how and when we join together, how we procreate and raise children, and how we pursue happiness. It will reshape the landscape of the heart."⁴⁹

What feminists like Mundy envision is an androgynous world. They want men and women to be virtually indistinguishable—that's why they love the LGBTQ community, where gender is murky. The rest of American women, meanwhile, still want *some form* of a traditional family. It doesn't have to be *Leave It to Beaver*—mine isn't. But the basic structure is the same.

I don't pretend it will be easy to find what you're looking for. I saw a clip on the *Today Show* about Olympic athlete Lolo Jones. She's thirty years old, gorgeous, and a proud virgin. Apparently Lolo had a series of obstacles to overcome in life. She attended eight different schools in an eight-year period while her single mother, Lori, sometimes held two jobs to support her family of six. Lolo's father spent most of her childhood either in the Air Force

or in state prison. When Lolo was in the third grade, her family settled in the basement of a Salvation Army church.

To cope, Lolo did two things. One, she concentrated all her energies on track, with the goal of winning an Olympic medal. Two, she committed herself to virginity. Lolo knew that in order to achieve her dreams, both professionally and personally (she wants a traditional family), she would need to keep herself on the straight and narrow. She needed to stay focused—and she did.

The downside, of course, is that it's been hard for Lolo to find a great guy. As I wrote in Part One of this book, guys tend to go where they can get some action. It has always been this way. Today, unfortunately, the "action" is everywhere—which makes it harder to find a man who's willing to commit.

Women like Lolo are the kind of role models young women lack. If Lolo had chosen to remain a victim of her circumstances—and she certainly could have—she would not be where she is today. Lolo Jones is a great example of true female empowerment.

Don't mistake being empowered with being employed. Earning a paycheck is *one* way to feel empowered, but it's not the only way. According to the *Free Online Dictionary*, to *empower* means simply "to equip or supply with an ability; to enable."⁵⁰

The word *empowerment* has been butchered. It's associated almost exclusively with women's independence, as though a woman who can stand on her own and never depend on a man is the arbiter of empowerment.

Look at how the press handled the Tom Cruise and Katie Holmes' split (although you could think of any celebrity split, really). The headlines routinely referred to Katie's newfound "freedom," as though getting divorced and becoming a single mom is a positive, ennobling thing. They even called her a "feminist hero."

The obvious impression left in people's minds is that women are better off without men. They then assume, perhaps unknowingly, that what their mothers told them about not relying on a man was smart.

It wasn't smart at all. It *is* smart to get an education and to develop a marketable skill so you can take care of yourself if need be. But to teach an entire generation of women to think men aren't dependable so women must prepare to be lifelong earners has been utterly disastrous for everyone.

You need an entirely new approach to life and love.

One, assume the best, not the worst, of men. Most men are supremely easy to love and are anxious to take care of their families. The reason it may not seem that way to you is because you're not appreciating that our society has emasculated men. And when men are emasculated, they have no desire to step up on behalf of women and society.

Moreover, if you choose a good man and treat him well, he's not going to leave you. Men are notoriously loyal and tend not to go that route unless they're sexually starved. And that means the problem isn't the man but the marriage itself.

Two, support your husband or fiancé in his career goals because his work will be more linear than yours. That means when you're engaged (or even in a relationship that's headed that way), your guy should not be following you all over the country according to *your* career plans. You should both put his career first since your career plans will likely change once children come along.

Three, don't use the money you do make as a wife to extricate yourself from what may very well be a salvageable marriage. Certainly if you find yourself married to a bum, having money will allow you to escape. But don't rest on your laurels. It's too easy to stop working on your marriage when you know you can cut and run.

That's also a good reason to join bank accounts, by the way. Having a joint bank account lets your husband know you're "all in" and that you view each other as a team. Sadly, many wives today think not joining bank accounts makes them more vulnerable to divorce. They think of it in the same way they think of cohabitation: as insurance against future doom and gloom.

It doesn't work that way. On the contrary, both create a self-fulfilling prophecy. In the same way cohabitation lessens your chances of getting married and staying married, having separate bank accounts keeps intimacy at bay and will create massive conflict in your marriage. The vast majority of my clients, when they first reach out, have separate bank accounts. Their marital conflict is a direct result of having done so.

Don't be like them.