

Finances with a SAHM

28 upvotes | 26 April, 2017 | by resolutions316

Hello all,

Had a question about how different folks share finances with their SAHMs.

Context: Life-long beta married to my oneitis. Two kids, 1 and nearly 3 yo. Wife is SAHM, I run my own business, home three days a week with family. We had a 1.5 year stone-cold-dead bedroom.

Working on myself since November. Lifting, BJJ, etc - lost about ten pounds, BF maybe around 16% right now? Look a million times better, though, and working on building more muscle at the moment. Things started heating up a few months ago, with a few minor fights and one major blowout focused on her behavior with the kids. Ever since, she has stepped up her game, started dressing nicer, sex frequency was the highest it's ever been in March at 8x.

This month has seen things die down - probably because of beta behaviors creeping back in. Right now, Working very hard on assertiveness and leadership - see my most recent OYS here (https://www.reddit.com/r/marriedredpill/comments/67f9em/own_your_shit_weekly_april_25_2017/dgqe_xwz/). Had a few shit tests over the weekend after a good few months of none.

Background for this particular incident is below - feel free to skip to the end to get to the actual question I'm asking:

Last night, I was talking to my wife after a normal evening about my business. I mentioned we had hit our best month ever - we grossed my old yearly salary in April - and talked a bit about how, if I can set up the business to run without me, I will probably start a new business, one better aligned with my life mission, and how I wasn't sure yet what that looked like.

She immediately turned this around, to be negative, and to be about her - a pattern I've noticed from her in the past. She asked if we really *had* hit our financial goals (saving for retirement, funding the kid's college funds, paying our bills) - and I said we had (I set up all of those things).

She then said, with a sigh: "I really need to be more financially independent."

"What do you mean?"

"Well, it's all your money, so you kind of do what you want. But I always have to ask you for everything, and I don't have enough money to do anything I want. So, I don't know. Maybe I need to get a job or something."

I fucked up at this point, engaging in the topic: "Oh, I don't really spend much money on myself, though."

"You don't think you do? What about the gym, or jiu jitsu?"

"Well, the YMCA costs us 75\$/month, but it also saves us money on the kids swimming lessons, and you can use it, too. And BJJ I got waived, because I did their online marketing for them."

I then remembered that I shouldn't really be engaging with this, so I switched to A&A. "But, yeah - if you feel like you don't have enough money of your own, and you don't want to ask me for things...you probably should get your own job. I know you wanted to work again anyway."

She got **veeerrrrry** silent, went up to bed early, by herself, was asleep when I got up there, spent the morning in bed, then sulking around the house. I just did my thing and had fun with the kids.

As I was leaving, she said, with a glower: "We need to continue our conversation from last night."

"Oh, yeah?"

"Yes. I am NOT okay with it."

To which I said "sure" and went to work.

My question

OK, so she does this pretty often: she's initiating a fight/conversation/whatever.

I've come to look forward to these, because it's a chance to practice holding frame, showing leadership, etc.

From experience, I know I'll do better if I walk in with a particular frame and plan in mind. That involves thinking through how we share our finances.

This is what we currently do:

- I make all the money.
- The money goes into a business account. She has access to that account via debit card in case of emergencies.
- We have a joint checking account. A set amount debits into that every week. That covers all our bills, groceries, etc plus incidentals and family fun money.
- Big purchases have to be discussed, because they need to be pulled from the business account. She asks me before doing this.
- However, in situations where we don't have enough to cover bills (say, we spent too much one week or whatever), she can pull from business to cover it without asking. She always tells me about it.
- I pay her \$150 a week just for her own spending/fun. She gets a check in the mail. During the conversation above, I said we could raise this amount to 200/wk.
- I pull what I need for my own spending from either account, but I really don't spend much. I also have extra cash that comes from music I've written, and often will use that for fun/take out night with the wife/whatever.
- My wife pays the household bills. The big stuff, such as health care, I take care of. I also set the direction and larger goals for the family (savings, investments, etc.)
- My wife has been, at all times, a very trustworthy and adept handler of the household finances. However, she also had a fair amount of credit debt when we got married. I paid all that off last year.
- Being financially independent means getting a job, and I fully support that if that's what my wife really wants. Somethings tells me it isn't, however.

I'm curious how other people divide their family finances. Do you give your wife her own money to spend? How much, and how do you determine that? What's equitable here (Regardless of how she is as a wife or lover, I really do value the work that she does as a mom, and think she deserves the freedom that comes with not having to ask me for everything)? Are there different set ups that I'm not thinking of?

My gut feeling is that the approach we have is more than fine, and that all this is merely a test. However, I'm open to other ways of doing things, and to the idea that my approach could be improved.

Thanks!

Comments

StingrayVC • 16 points • 26 April, 2017 03:23 PM

Being financially independent means getting a job, and I fully support that if that's what my wife really wants. Somethings tells me it isn't, however.

No, she doesn't really want a job. She wants to stay home while feeling independent from the "new you" because of this.

It's fried ice.

She wants your support for her decision to be a SAHM while simultaneously feeling independent. I do not suggest you try to help her reconcile this. You can't do it for her.

Westernhagen • 11 points • 26 April, 2017 04:37 PM

Exactly right. It is *impossible* for her to be "financially independent" even if she gets a job because she will still live in your house (which you pay for) and use your money to pay for kid stuff.

If she gets a job, you will see the classic female logic: "my money is my money, and your money is our money".

mrpCamper • 3 points • 1 May, 2017 05:43 PM

She'll also use the work as an excuse to not do things for you that she used to do.

Chump_No_More • 12 points • 26 April, 2017 02:13 PM*

You need to (re?) read /u/UEMcGill 's recent post The Message is the Message, because you're focused on the content.

With women, it's all about the feels... emotion, not content.

This is not a money issue. It could be one or several things... IMO, it's primarily her not being the strong independent woman that our 3rd wave feminist controlled society has manipulated and shamed her into believing she must be. Why do I think this?

She then said, with a sigh: "I really need to be more financially independent."

It most likely also has some elements of lack of trust due to being a shitty captain and not feeling 'equal' in the relationship (again, our 3rd wave, equalist society), but my money is on the SIW (tm) narrative.

Women communicate covertly... they will tell you everything you need to know, but you have to pay attention.

EDIT: Typos

resolutions316[S] • 5 points • 26 April, 2017 02:26 PM

it's primarily her not being the strong independent woman that our 3rd wave feminist controlled society has manipulated and shamed her into believing she must be.

This was more or less my take. The money issue is superfluous, the subtext is feeling a lack of freedom/control.

StingrayVC • 3 points • 26 April, 2017 02:48 PM

the subtext is feeling a lack of freedom/control.

Yes, but more than this is, she doesn't trust you to lead fully yet.

resolutions316[S] • 2 points • 26 April, 2017 03:06 PM

True. Leadership is something I've been slowly wrestling back.

kingslayermcnugget • 1 point • 26 April, 2017 09:27 PM

Sounds like she's wrestling right back with this. If your family is in a good place right now, don't change anything. You can explain to her the cost of childcare, and how all the money she earns would just go right towards that and taxes; but it likely would be lost on her and it's not about that anyway. Maintain a calm and confident frame, and stress the importance of her SAHM status to the family at least until the kids are in elementary school (maybe leave that last part out, because she could come back in a couple years with this convo again but it would at least buy you time)

[deleted] • 8 points • 26 April, 2017 09:01 PM*

Read your post pretty carefully. You have a lot of moving parts, but basically you have good control. I only have a couple of tweaks I would do, over time.

It appears she is a good steward of your money too. There are wives with the access your wife has that could break you financially very quickly. Appreciate where she is now, don't hold her past mistakes that happened before against her, BUT, always verify the \$.

The parts I take issue with.

The business debit card that she can use if needed. Get rid of it. Debit cards are on my list of things that most people don't realize the downsides of. If she (or you) loses this card and someone clears out your business account, you are screwed. All your income gone, all your suppliers get bounced checks. You could literally be out of business in short order.

The allowance thing is seems to be working. Increasing her allowance is not an option. Do not do it.

You send her a check for play money, but you have no constraints on your spending. The one thing that we all know from being on MRP is that men lie (to themselves) here. A little fat or only spend a little - bullshit. How would you know without any budgetary control, checks and balances like your wife has. You need to be accountable to yourself on this too.

- 1.) get rid of any and all debit cards. Yes this also means that she no longer has access to your business account, which I would have never given her in the first place.
- 2.) Do not increase her allowance. It seems that she already has plenty.
- 3.) Make yourself accountable on your "allowance". If you are going with an allowance for her, then you get the same. Live with it.

In working with the wife, tell her you understand her concerns and this (your allowance) is what you are going to do.

Separately, find an opportunity to get rid of the debit cards. Make sure you handle this as a separate issue. A risk control issue.

Finally, she is concerned about your financial future. Wow, this is good stuff. Never forget that almost every woman in the world is more risk averse than you think she is. On 1-10 scale, average man is a 6-7, and the average woman is a 1-3. She has real concerns because you just now have started to make good financials, then you are talking about another business (more risk to her) and then you think you will make her happy with more

\$ to spend (more risk to her).

Now that she "gets it" with money, she doesn't want to lose that position of safety. I don't think you are giving her concerns about risk proper attention, probably because you don't know. When the time comes to kill the debit cards, reducing the risks involved will appeal to her.

resolutions316[S] • 2 points • 26 April, 2017 10:51 PM

Huh. This was a really interesting take.

My spending habits aren't exactly extravagant, but you're almost certainly right that they're probably more than I assume. I don't mind being on the same system she is, and in fact was at one time.

Hmmmmmmmmmm

[deleted] • 2 points • 26 April, 2017 11:44 PM

Hmmmmmmmmmm

The debit card matters more.

resolutions316[S] • 1 point • 26 April, 2017 11:45 PM

I saw that that was very important to you. Is that literally because of the theft risk, or because of lack of trust in my wife...or both?

[deleted] • 4 points • 26 April, 2017 11:58 PM*

Theft risk. Read your agreement with the bank. You stand to lose everything. It is not like a credit card, ever.

With a credit, it is the banks money, not yours, at risk. Your account cannot be cleaned out. The rules for notifying the CC company are more liberal and the max exposure is \$50. If you don't notify the debit card bank correctly, you lose their backing.

Example, cr card is stolen. Your bank account is intact.

Your debit card is stolen, your bank account could be empty. Even if the bank makes it good, which is NOT guaranteed, it is not immediate.

Why do you think banks push these cards? Not cause they want to make your life easier. EDIT (lower costs for them compared to processing checks, and lower liability for bank.)

You should have never given wife or anyone else direct access to your business account. IMO dumb

Edit: if people would just read the debit card agreement, they would never use them. Use Credit cards. Also ATM cards are much better than debit cards, for cash, if set up with a daily transaction limit, like 300-500 dollars.

resolutions316[S] • 1 point • 27 April, 2017 05:16 PM

all good points. I'm so used to online transactions/debit transactions that this never really occurred to me. Putting it into my map.

Persaeus • 2 points • 27 April, 2017 11:46 AM

Never forget that almost every woman in the world is more risk averse than you think she is. On 1-10 scale, average man is a 6-7, and the average woman is a 1-3.

you are a wise one. the above always needs to be considered when dealing with a woman's hamster

[deleted] • 3 points • 27 April, 2017 01:44 PM

Off topic, but for no other reason than this, men leave so much of their value on the table when doing their MAPS

The value in having the ability to shoulder risk and be the calm in the storm is something women value highly, because they are just not capable of it. Adn if you give it away for free, of course they will take it for granted

resolutions316[S] • 1 point • 27 April, 2017 05:17 PM

By "give it away for free," do you mean "shoulder the risk without requiring equal value from her in return (often, but not always, sex, support, etc)"?

[deleted] • 1 point • 28 April, 2017 12:24 AM*

Hypergamy and branch swinging are very risk averse strategies. Female risk aversion is evolutionary psych based. Having dealt with this issue directly in business for many years, I can attest that it is built in to the female and shows up every time that the chips are down. Although aware of it for many years, I never understood why until the Red Pill.

Nyquil-Junkie • 11 points • 26 April, 2017 05:30 PM

Ask her every eve before bed, "so how's the job hunting going?"

That should be entertaining.

[deleted] • 6 points • 26 April, 2017 05:41 PM

She has access to that account via debit card in case of emergencies.

I would suggest considering creating an account just with a wife emergency fund so that she doesn't have simple access to such a key part of the financial structure.

I pay her \$150 a week just for her own spending/fun.

Remember when she said, "...and I don't have enough money to do anything I want."

Being financially independent means getting a job, and I fully support that if that's what my wife really wants. Somethings tells me it isn't, however.

No shit. She wants you to give her more money to blow on stupid shit.

SexistFlyingPig • 5 points • 26 April, 2017 10:35 PM

I would not give her access to your true financial situation. I guarantee that it will NOT go well in the long term. Either you have a dip in earnings and she decides you can't manage the business, or you have a surge and she decides that if she had half your money, she could do whatever she wants without you.

I like that you give her an allowance. I would pay all the bills and handle all the finances for the house. Her allowance should cover food shopping (and other household supplies) as well as spending money on herself.

The reason you handle the finances is that worrying about it and constantly thinking about it is stressful to her. You can handle it in a few minutes every week. You can worry about whether you have enough for a house or a new car or whatever. She doesn't have to.

Do not give her access to your actual business finances. It will not go well in the long term, I guarantee it.

man_in_the_world • 4 points • 26 April, 2017 11:45 PM*

Are you set up as a LLC? If so, I hope you realize that

The money goes into a business account. She has access to that account via debit card in case of emergencies.

"pierces the corporate veil" and that your liability is unlimited. Enjoy bankruptcy.

I pay her \$150 a week just for her own spending/fun. She gets a check in the mail. During the conversation above, I said we could raise this amount to 200/wk.

You REWARDED her for testing you? No more sex with the Princess for you, Mr. super-butler Nice Guy.

resolutions316[S] • 2 points • 27 April, 2017 05:18 PM

"pierces the corporate veil" and that your liability is unlimited. Enjoy bankruptcy.

I did NOT actually know this. I've been a sole proprietor for so long (last year added llc, this year switching to s-corp for tax reasons) it never occurred to me.

Going to fully separate all of these accounts now. Need to put myself on a salary anyway (again for tax reasons), so it's a perfect time to do it.

nantucketghost • 6 points • 26 April, 2017 01:44 PM*

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resolutions316[S] • 1 point • 26 April, 2017 02:30 PM

Gotcha. Pretty close to what we do now. This is fine with me from a boundaries/leadership perspective, but she's chafing at our version of this set up (or, she isn't, and as mentioned in other comments, this discussion of money is not really about money, etc)

[deleted] • 6 points • 26 April, 2017 02:55 PM

Last night, I was talking to my wife after a normal evening about my business.

Why? is she a working with you or for you?

As for the rest : there was a giant shit test designed as a comfort test. She wanted you to say that you like her as a stay at home wife and mom, and will continue to support her, and to give her more money. As soon as she says " your money - I need a job" - your answer should be " No problem - I will take care of the logistics of child care" or something to that effect.

Anyway, all of your questions have to do with managing her perception of reality and you are deering about it to yourself.

Bottom line, you make money for the family. It is your money to use for your family. She chose to be a SAHM. Dole out your financial gifts occasionally as rewards because you want to. Your frame should be - "this is my life, this is how I run it, you are a (valued) part of it. If you feel the need to generate more income for yourself only, you are free to do that. But since we are married, I expect any money generated by this family to be family money"

resolutions316[S] • 2 points • 26 April, 2017 03:08 PM

Why? is she a working with you or for you?

It's funny - it was just on my mind and I wanted to talk about it. Looking back, I was most likely subconsciously seeking an "attaboy."

Anyway, all of your questions have to do with managing her perception of reality and you are deering about it to yourself.

Also probably true. I A/A'd the job comment, which of course she didn't like. I slowly fall more into her frame as I try to suss out the validity of her argument - "Well, gee...AM I not giving her enough?" etc.

[deleted] • 1 point • 26 April, 2017 03:26 PM

You started talking to her about money. And of course she is going to bring up how she wants more for herself.

Why does she even have a "fun" account? Can't control her spending any other way?

resolutions316[S] • 2 points • 26 April, 2017 03:39 PM

It's not a separate account, she just gets a check each month. That was mostly so she could have her "own" money, and not feel like she was spending family money when she wanted something for herself.

[deleted] • 3 points • 26 April, 2017 03:50 PM

So.. she is part of the family or no? Why is she spending money on "just herself"? Is she not a part of the family? Do you spend money on " just yourself" separately as opposed to being a part of the family?

Persaeus • 3 points • 26 April, 2017 02:12 PM

She asked if we really had hit our financial goals

this was a shit test brought on by your failure (I am assuming here) to communicate to your FO in broad terms the course of the ship (savings, kids college, etc.). you answered OK; but I am guessing your butthurt at her "usual" deflation of your balloon may have come off more as a fail.

"I really need to be more financially independent."

this was a comfort test because she is feeling your dread, you failed it, and now her fee fees are hurt as far as how you're handling the minutiae of the finances, I don't find much fault in your roll. if you're not going to be paying the bills I would recommend some tracking. know that I never had SAHM as my wife has always worked

resolutions316[S] • 1 point • 26 April, 2017 02:24 PM

Hmm. It's possible I didn't communicate super well with her, but I definitely discussed this stuff with her in the moment, when set things up, etc.

this was a comfort test because she is feeling your dread, you failed it, and now her fee fees are hurt

Wow, you think comfort test? Didn't see that at all. I tend to view all her testing as shit testing, because I've historically overdone the comfort building.

This is an interesting take.

Persaeus • 6 points • 26 April, 2017 02:53 PM

but I definitely discussed this stuff with her in the moment, when set things up

so the captain sets sail for far away lands, and never updates the crew on progress towards those distant lands. mutiny ensues

at the end of every year (during the long x-mas / new year break); I do final reconciliation for the year. All the my, her, our spendings and move around any money to get it all right. Also check as to whether we want make any moves into tax deferred accounts (529's) before year end. I also prepare a brief summary of all our assets, debts, and when those debts will be retired. I brief the wife and put this into that year's tax folder. Two years ago (4 months unplugging) this generated a lot of discussion. Last christmas, "looks good honey, thanks"

[deleted] • 2 points • 26 April, 2017 03:13 PM

"you probably should get your own job. I know you wanted to work again anyway.

She got veeerrrry silent"

oh yeah. been there. she works now, still bitches. I LOL and slap her on the ass.

rocknrollchuck • 2 points • 26 April, 2017 11:15 PM

We had a 1.5 year stone-cold-dead bedroom. Working on myself since November. Lifting, BJJ, etc - lost about ten pounds, BF maybe around 16% right now? Look a million times better, though, and working on building more muscle at the moment. Things started heating up a few months ago, with a few minor fights and one major blowout focused on her behavior with the kids. Ever since, she has stepped up her game, started dressing nicer, sex frequency was the highest it's ever been in March at 8x.

Are you sure that it's not Dread from her thinking that you're improving so you can leave her?

I will probably start a new business, one better aligned with my life mission, and how I wasn't sure yet what that looked like.

Failure to share specifics of your vision for the future, especially coming from a deadbedroom and only having 6 months improvement under your belt, could really get her hamster spinning. If that is the case, it can be used to your advantage.

bob13bob • 2 points • 27 April, 2017 07:16 AM

Lots of bs responses on here. U told her you are richer than before,. She wants to be able to spend it on whatever she wants. Maybe I get a job means give me more than 150.

Imo if gonna be married,. U both have roles and she should have her own money. If she is taking responsibility of house and kids while you work and bring in money. Careful,. If she finds out she can divorce you and have a lot of money.... It increases the likelihood

[deleted] • 7 points • 26 April, 2017 01:37 PM

1 - Stop talking to your wife about finances.

Take ALL financial control away from your wife. You pay the bills, allocate cash as you see fit.

It's YOUR MONEY, you need to keep on top of it.

You're doing ok, but her paying the bills doesn't sit well with me, and coming with a debt burden is a red flag about how she sees cash, plus she's unwilling to get a job.

The allowance is a good idea.

[deleted] • 3 points • 26 April, 2017 01:51 PM

yup, she don't put in on it, she gets no authority, only adviser role

resolutions316[S] • 3 points • 26 April, 2017 02:28 PM

I see the logic in both of these comments, but as she's in charge of running the day to day operations of the house, it makes sense to me that she would have the ability to deal with stuff as she sees fit.

Now, I control how much goes in the account that she pulls from, sure. It just seems to me that giving her NO authority whatsoever is micromanaging her in the role she's chosen to play (SAHM). No?

[deleted] • 4 points • 26 April, 2017 03:39 PM

You're in charge of them. Get this through your thick skull. You are ultimately responsible for them, because her broke ass isn't.

YOU ARE.

you are delegating operations to her, because a, you know she can handle them, and b, because you don't want a babysitter and sex doll in your house, or you would just spin plates. She gets a free ride, in exchange for her uterus skills, and whatever duties you want to delegate. Otherwise, you would simply divorce her and hire a babysitter/maid/escort and be done with it.

Granted, I would go back and read /u/archwingers post on duties in relationships. Girls will do mundane shit all day, but the simple stuff in our minds (simple, but involves responsibility) yeah, they hate that shit, and value ten minutes of an important bill payment with 10 hours of sweeping floors...

IT's risk, and men have always been better at it, hence why women value it higher, when they do it, you become useless in their mind

This is different from micromanaging. That ultimately shows the lack of trust in the other person, and the constant undermining builds resentment.

I could get into the nuance more, but I have lunch soon, I want to eat a salad and read some more Aaron Cleary.

resolutions316[S] • 2 points • 26 April, 2017 03:41 PM

I could get into the nuance more, but I have lunch soon, I want to eat a salad and read some more Aaron Cleary.

haha...I get it. The comment above is pretty clear. Delegation doesn't mean abdication, and I need to watch the boundary line between the two.

SexistFlyingPig • 1 point • 27 April, 2017 12:14 AM

When you give her a budget, say, \$500/week for food and her discretionary spending, you clearly delineate her sphere of influence. Also, she's not begging you for money.

RuleZeroDAD • 4 points • 26 April, 2017 04:17 PM

Roll down this line of thought far enough, and you'll have yourself convinced that a housewife "deserves" a salary based on all the "jobs" she undertakes.

Third-wave feminist bullshit. Eerily silent when (oh, God no) a job is suggested, but still believes she

is entitled to your wallet in amount SHE sees fit.

As I've told my wife via rhetorical question:

How is my money "our money," but the money from a woman's job is assumed to be "her" money. When I informed her pre-RP that her pension and 401(k) at her workplace were 50% mine, she was incredulous. "How can you be entitled to that? I earned it."

Welcome to equality, babe.

[deleted] • 6 points • 26 April, 2017 04:22 PM

Sort of on topic.

Two people. One, a successful naval officer, the other, his wife, a project manager.

She was low level, doing the baseline job. He has job security. She enjoys taking risks at work, because worst case scenario, he makes enough to live well. Maybe not extravagantly, but well.

She starts to take on more risks at work. Projects no one wants because of the inherent problems, things where failure means losing her job etc.

Sitting with our couples, she talks to her other hens about how that feeling of safety is great.

They move, she telecommutes, he gets posted. Some place in Winnipeg. High crime wave happening, they live in an older house. Every creak? He is up, bat by the side of the bed checking it out. That peace of mind helps her sleep at night. she's making bank, all those professional risks she took have paid off. She's now in the 6 figure rance, just above his. Sweet.

Now, she works from home, killer wages, their house is gorgeous, in the perfect east coast town. Punching in the top 5% of families in Canada. She usually washes all the dishes, and laundry etc. Of course she makes more money.

Know what she doesn't do? She doesn't ignore all those foundations that he has taken to get her there, because she isn't a selfish cunt. He was 100% the safety net, the home intrusion alarm. She had a bit of a spending problem, he sorted that out too, controls the finances, she gets more spending money than she knows what to do with.

What does she not do. She doesn't complain how he doesn't do 10% more housework, like he doesn't complain that she doesn't grab a kitchen knife and cover his back when he went out to see if someone is coming in to steal their TV.

This is largely a real story, good friends of mine. She out earns him, she's 3 years older, and she's carved out a real good life. But she is old school that way. She actually appreciates his role as the 'man' in a modern household. Oh, don't get me wrong, when they were younger, she had a lot of that attitude about 'dude, step up!'

He quashed that quickly, during their engagement he almost walked away, if she didn't start acting right. And the funniest thing, was a house party that seemed to be the turning point for him.

She had never seen a fight, one of our shipmates lived in the basement of their rented place. Good friend too. One of our other shipmates had an undiagnosed drinking problem, started a fight.

She had never seen a fight. He was off on a sail for 2 weeks with me, so unavailable.

She panicked to the point where she went down the list of everyone she knew. She ended up with her old high school friend (everyone was unavailable). That was one of the (many) watershed moments, where she learned to value her man for what he was. He was the safety net for shit that mattered, not the deficient choreplay.

I assume you'll ditch the entitled attitude as well, or at least learn to recognize the full breadth of things brought to the table by someone willing to fuck you... Or you will be typical AWALT, and nag a man until he doesn't care.

It's really up to you, but your premise is bullshit. Only because of the relative safety bought by men in your life already, are you insulated from even knowing it's something that isn't there for you.

Or I guess you could find a gated community with a security guard, and henpeck your dude to wash more dishes. Then, when you divorce him, he can give a funny story about being divorced over sunlight

theadj123 • 1 point • 26 April, 2017 05:09 PM

That's an amazing reply, thank you.

[deleted] • 2 points • 26 April, 2017 05:34 PM

Hes the alpha provider, biggest one i know

RuleZeroDAD • 1 point • 26 April, 2017 07:21 PM

I assume you'll ditch the entitled attitude as well, or at least learn to recognize the full breadth of things brought to the table by someone willing to fuck you... Or you will be typical AWALT, and nag a man until he doesn't care. It's really up to you, but your premise is bullshit. Only because of the relative safety bought by men in your life already, are you insulated from even knowing it's something that isn't there for you. Or I guess you could find a gated community with a security guard, and henpeck your dude to wash more dishes. Then, when you divorce him, he can give a funny story about being divorced over sunlight

I assume you're speaking to the "royal female you" archetype AWALT basic bitch?

'Cuz, balls and I agree with you.

[deleted] • 1 point • 26 April, 2017 07:23 PM

of course. Granted, this was for PPD originally, and they personalize every 'royal' we anyways, may as well go for broke.

donedreadpirate • 2 points • 26 April, 2017 03:08 PM

This. I say dump the allowance, though.

rebeccabrixton • 2 points • 26 April, 2017 06:01 PM

Funny how she mentions this now you're doing well. Make her question WHY she wants independence, she knew the deal when you guys set up your firm and had 1 baby and then another.

From a female perspective with I like to think a dormant hamster, she's acting like a brat. However, she has a reasonable amount of power that disgusts me if she mentions it. If she left you, she'd have your money, children and maybe the house.

I have to mention in her defense, its lonely and repetitive being a stay a home mum so try and throw some logic (ahhhhh! Logic!) and suggest a childminder 1-2 days a week and she can work then if she's so keen on working...or does she just want money not necessarily to work? Try and have a little empathy of what's kicked

this off but remain firm in that she ain't getting more money for her to stash away - it says a lot about how you feel she feels.

resolutions316[S] • 1 point • 26 April, 2017 06:13 PM

its lonely and repetitive being a stay a home mum so try and throw some logic (ahhhhh! Logic!) and suggest a childminder 1-2 days a week and she can work then if she's so keen on working...or does she just want money not necessarily to work?

I get how tough it is, and I'm more empathetic to her than most people in this thread (makes sense - she is my wife, after all).

I've brought up the daycare thing before. I will again. As I said, I'm more than willing to work with her to help her get where she wants to go...I'm just not willing to sacrifice myself in the process.

yallapapi • 2 points • 26 April, 2017 09:42 PM

Threads like these make me never want to get married. Good luck

donedreadpirate • 1 point • 26 April, 2017 02:56 PM

Jesus you are way nicer than me. I'm passionate about this topic. I did a complete hostile takeover of all finances last year as part of my MAP. I give my wife \$0 a week to spend on whatever she wants. My suggestion to you, is to take away her \$150/week for her being unappreciative of all you do, and write up a resume for her. Take her to the edge of the cliff. Let her see the waves crashing on the jagged rocks. She will never be satisfied. She is testing you bro. Show her you mean business. I wouldn't even talk about how much you're making. Leave it all a mystery.

resolutions316[S] • 1 point • 26 April, 2017 03:11 PM

haha....oh man. Yes, I'm very nice. Too nice in most situations.

I don't want to take her money away - that feels vindictive. I have, however, simply amplified the job stuff and dared her to jump, and will continue to do that here. I really do support her if that's the call she makes.

I wouldn't even talk about how much you're making. Leave it all a mystery.

This, absolutely. I think I forgot not to talk about work stuff with her - wanting to share what's on my mind with HER, rather than with friends, etc. She doesn't care, and it's validation-seeking behavior on my part.

donedreadpirate • 4 points • 26 April, 2017 03:16 PM

It's cool, you wanted to share a victory. Problem is, *people* don't enjoy seeing others win, it reminds them of their failures. She feels like she should have a job and it hurt her to see how well you're doing. I don't think taking away the allowance is vindictive. You're in charge, though, you do you. She doesn't appreciate what she does have. She is choosing to focus on what she doesn't have. A gentle reminder might not be a bad thing. Through actions, not words.

resolutions316[S] • 3 points • 26 April, 2017 03:40 PM

She doesn't appreciate what she does have. She is choosing to focus on what she doesn't have.

This is very true.

Aechzen • 1 point • 27 April, 2017 10:39 PM

Being financially independent means getting a job

Nope. Being financially independent means you pay all your own bills and all your own expenses, and that's not happening as long as she is married to you and sharing your finances.

By that same standard I'm not financially independent because my wife works and we share finances. But that's my definition.

lightbringer78-2 • 1 point • 26 April, 2017 02:32 PM

I think your gut feeling is spot on.

In my house, I make all the money and handle 100% of the finances. In the past I delegated the managing of our money to her, and it was not a good thing. Now that I do it, I have more immediate things on my plate and I take a lot of shit from my wife about what we aren't spending money on, but aside from cars and house I am debt-free and like it that way. She'll live with it or not, IDGAF. My money, my house, my rules. End of discussion.

donedreadpirate • 1 point • 26 April, 2017 03:09 PM

Boom! I'd rather cut her a check once a month sincerely enforced by the great court system of the USA than budge on this.

weakandsensitive • 1 point • 26 April, 2017 04:08 PM*

Her problem. She should find her solution.

The problem with asking for money is that the person she's asking is free to say no.

She is right though - your financial goals and hers are separate. You shouldn't treat them as one. The benefit of this for you is you can isolate your income and spending from hers - this severs any sense of entitlement on her part.

My wife has her own bank account. She has a good chunk of money there from when she was working. She's an authorized user on my credit card so she's has my trust to spend on things that 1) are family things and 2) are in line with what I'd be comfortable purchasing. I keep a close eye on the spending.

Our tax refund went to my wife's account - that money should more than cover any discretionary spending. I don't give her an allowance. I've told her if she wants to work, I'll pay for our daughter to be put in daycare with the condition that her job will pay more than the cost of daycare. If she's making money, she'd give me a chunk for mortgage and bills.

I am not a fan of joint accounts for this reason. We'd end up scrutinizing each other's costs because our values w.r.t different things to spend money on aren't the same.

[deleted] • 1 point • 26 April, 2017 04:24 PM

Joints are great for bills/mortgage etc. Essentially a holding area for things coming down the line.

I'm with WAS, not more than this

[deleted] • 1 point • 27 April, 2017 01:59 AM

Yes. Joint accounts, joint bills. Like everything, trust but verify.

[deleted] • 1 point • 27 April, 2017 08:36 AM

It's called financial abuse..... good work. Women generally cannot be trusted with money. You seem to understand this.