Who Should Pay the Bills in the Home?

Who should pay the bills in the home? My simple and straightforward answer is this: The ones who are providing income or the ones who are working in the home. Usually, that is the mother and father. Also, when there are working adults in the home, it should include their responsibility to join in providing financial support for the home.

That's an easy answer. But unfortunately, it is not as straightforward as that in many homes. Traditional beliefs often play a bigger part in determining who should pay the bills. The tradition is that the breadwinner is the one to pay the bills, and the breadwinner is the male or husband in the home. But is this a practical and best method of financial governance? My answer is a definite no.

The breadwinner practice is based on an idea that the male is to be the chief provider in the home. That would mean he is to make the most money. Some children are still being taught that when they start to work, if they are females, the money they make is their own to take care of themselves. If they are males, their money is to take care of the home and themselves. Therefore, total disclosure is usually nonexistent.

The problem with the "breadwinner" idea is that it creates rigid financial pressure, enforces unequal domestic roles, and harms relationship health when it conflicts with modern economic realities. It is a recipe for disaster. In cases where the wife makes more money than the husband, these traditional husbands feel pressured to find ways to make more money, even though there is sufficient income between the two of them to run the home. We do know that men who are fixated on the traditional expectations of being the sole provider can experience higher chronic stress or lower self-worth if their partner out-earns them.

When "I must be the breadwinner" ideology burns into the hearts of traditional males, they are pressured to do weird things. For example, years ago I met a couple where the husband made a high salary of $90,000 a year and the wife made $150,000 a year. He was uncomfortable that his wife was making more money than he did, even though together they had more than enough to run a middle-class home and splurge on regular vacations and high-end automobiles and substantial savings. What did he do to satisfy his male chauvinistic mentality? He began looking for another job and found it. Eventually, the two jobs chewed away at the romance and time spent together. He was making more money than his wife, but the tension and avoidable conflicts began showing their ugly heads. The marriage ended in divorce.

In many homes where both husband and wife are working, there is an unspoken imbalance of power and control. It is often one-sided. The husband has greater power. They do something that is inherently devastating. They split the bills. Many often think it is a natural thing to do, with the male holding the greatest power. Bill splitting means they assign the various bills/expenses to each other.

James McWhinney, in his article "Mine or Yours," states: When the bills have been covered, each spouse can spend what they have left as they see fit. It sounds like a reasonable plan, but the process often builds resentment over the individual purchases made.   It divides spending power, eliminating much of the financial value of marriage, as well as the ability to plan for long-term goals. . . Bill splitting also pushes down the road any planning and consensus-building about how financial burdens will be handled if one spouse loses a job; decides to cut back on hours or takes a pay cut to try out a new career; leaves the workforce to raise the children, goes back to school, or cares for a parents; or is there's any other situation in which one partner have to financially support the other."

Yes, bill splitting often kills the marriage. Then the question is, who should pay the bills? In a normal home where mom and dad are married and both are working, or even when one is working outside the home, it is the budget that pays the bills and not each person.   This is what pre-marriage educators have been teaching couples for decades.

In marriage, there is total self-disclosure. All of the income of each person comes together in what I call a "Couple Harmonious Financial Plan." Nothing is withheld. Within that plan (the budget), there is a line item called "allowance" or "discretionary fund" for each partner. It is the same amount regardless of the size of the income. The budget levels the playing field. The funds are for the individual to spend however he or she wants to spend without reporting to the other.   Who should pay the bills in the home? The budget.

Finally, I discovered that many couples are married legally, sexually, spiritually, but not financially. This is a recipe for disaster.   I plan to write more about this topic in the coming weeks. Look out for it.

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