

EPISODE 928

*“**BB:** One of the pieces of these conversations that’s so critical for us to give voice to is just saying the term breadwinner, saying the term stay-at-home dad, sole breadwinner, primary parent. My husband says he’s retired. It took us a while to figure out what’s the right language and verbiage was to describe our family.”*

[INTRODUCTION]

[0:00:59.6]

FT: You know, I love a good breadwinning woman story. Today, we certainly got one. Welcome to So Money, everybody. I'm your host, Farnoosh Torabi. Bethanie Baynes is our special guest and she is the Director of Strategic Partnerships at Google and has been with the company for 15 years. She's worked to overcome gender bias in tech and is a strong women's advocate.

She's also a breadwinning mom and has what she calls a flip family. When her husband was laid off, she says it felt natural for him to become a stay-at-home dad. They soon realized that many of their friends and family saw it differently. Bethanie has since founded the Breadwinning Women at Google organization and has built quite the community at the company around this increasingly popular topic.

Here's Bethanie Baynes.

[INTERVIEW]

[0:01:48.8]

FT: Bethanie Baynes, welcome to So Money.

[0:01:50.8]

BB: Thank you so much. Thanks for having me.

[0:01:53.0]

FT: I'm really honored to be connected with you. You're doing incredible work at Google, but also in serving the breadwinning women community. You're doing a lot of work internally with Google, connecting other women with each other to talk about the realities of making more on your relationship. You speak from experience, so lots to discuss on that front. You're such a dynamic human being.

This is a financial show, so let's start with a financial question. I read that when you were first starting your career and you moved to New York in your 20s, as so many of us do, that you had just a five or six-month stash in your bank account to help you make ends meet. Let's start from the beginning of everything, as so many of us have that beginner story and how we made it work, with your limited resources. Take us back to that time in your life and what kept you going and what ultimately led to your climbing of your success.

[0:02:55.4]

BB: Yeah, sure. Thank you. Gosh, it's hard to remember all the way back then. Yes, I had a very cheap apartment, which was a friend of mine from college who had a roommate who moved out. I think our rent was 400 bucks a month for my room. I had about \$2,000 savings so it's like, okay, that's five months' rent. I can make this work. I'm going to come down and move in.

I really had never wanted to move to New York. I never pictured myself living in the city, even though I grew up in Connecticut. It just was never a city that I felt attracted to, or that I would plant roots in. As life would have it, it turns out it's where I've been living for the past 20 or so years. When I moved into my friend's apartment, it was really my first time being completely independent right after college.

I really credit the women that I was close with at the time, because we were all living independently. None of us were getting handouts from our parents. We were all just trying to make it work. There were days when the big night out was splitting a burrito at Benny's Burrito, or when there wasn't as much money and went and split a piece of pizza before you depart.

Just figuring out how to manage your finances and honestly make it work. I think I started working at a temp agency within a week of when I arrived in New York and did some crazy jobs there, just pinch-hitting for a receptionist that were out of office, or whatever the case may be. One of those gigs turned into a full-time job. Then I just continued to work full-time since then.

[0:04:43.2]

FT: At Google, you've had almost every job.

[0:04:47.1]

BB: Pretty much. Yeah. Do you want me to share a bit about –

[0:04:52.1]

FT: Yeah. I'd love to learn a little bit about –

[0:04:53.8]

BB: How I ended up there?

[0:04:54.5]

BB: Yeah, how you got there, but also how you also meet all the advances at Google, as I'm sure it's a competitive company. As a woman in tech too, what was that dynamic?

[0:05:04.9]

BB: Yeah. I decided to join Google after a few years in the photo industry. That was at the time that the photo industry was just grappling with going digital. It was one of those scenarios where there was always a conversation about whether or not photography was in our science. Now it

was how are we going from the analog chromes to the digital space and how do we look at that from a business lens?

I think the companies that I worked for just had a very hesitant approach to technology. At my age and where I could see technology was going that just wasn't something that I felt was aligned with what my goals were. I found a company named Google. I was most intrigued frankly, because I read an article that they gave away free ice cream on Fridays. I was like, "This company sounds great." I lobbed in my resume. My husband who was my boyfriend at the time was like, "Do you have any idea what they actually do?" I was like, "No, but a Ben & Jerry's truck pulls up every Friday and there's free ice cream."

Eventually, I figured out what it was that Google did and I'm sure I answered it much more eloquently in my interview as to why I wanted to work there. I started in very early days out in our Mountain View headquarters. We were growing so quickly and we just had a bunch of young professionals just starting their career running this business. I was always on the advertising side, and just figuring out how to make the policies as we were growing our advertising base, how do we scale the teams, how do we grow without hiring excessively fast, because we didn't want to go through layoffs after the first dot-com boom.

We were just – was very early days, very scrappy. Just the learnings there; I always say I don't have an MBA, but I have a Google MBA, because the learnings that we had just growing and building that business and our teams and how you establish a team culture and how you cultivate careers. There was just so many lessons. Just really exciting times.

I think, my navigating through Google has been challenging. I think I've been lucky to more or less grow up there professionally and that I have a pretty broad network across the company. A lot of those folks have actually left the company that I've known, so I've been able to establish a pretty broad network across tech in general. It just helps you keep your pulse on – keep the pulse of what's going on in other corners, either of the company, or other corners of the business.

I think, the biggest key to success for me has been relationships, whether it's the partners that I'm working with, whether it's mentors or sponsors within Google, whether it's colleagues, just

really keeping those relationships tight and making sure that you just continue to connect with people.

It seemed like every two years, I've had a new job at Google. Having been there almost – it's over 15 years now, it just seems – some of it is the evolution of the business naturally as we grow, or acquire new assets that we integrate into our offerings and what types of opportunities that present. Others have been a full shift enrolled. The times that I just wanted to try something new, or times that – I have one instance where we had a reorg. This was many, many years ago and I say it's the first time that Google broke my heart, but we had a reorg. I really didn't like the way it shook out for me personally.

I ended up reaching out to a friend of mine in a different group. Within two weeks, I was hired into her team. I always looked back on that experience and thought, there are probably lessons there that I could have learned if I stuck it out for six months, just to see where things shook up. I committed to myself that the next time there was a reorg and things didn't shake out exactly how I wanted to, I would stick it out and see what lessons and what growth I could have personally and professionally through that experience.

I'm now about 20 reorgs past that, but it was a good life lesson, that it doesn't always shake out how you want it. I think the energy it takes to resist those changes can make you oversee what the opportunities are.

[0:09:43.2]

FT: You were interviewed on Medium last year about gender bias in the tech industry. Given now with 15 years at one of the leading tech companies in the world, I'm sure you've had your run-ins with this topic. You said that how you have overcome any issues of gender bias is candor. Can you elaborate on that? What do you mean by candor? Was there an experience, or a moment that really stuck out for you that illustrated this?

[0:10:15.0]

BB: Yeah. By candor, I mean, I just – I have a pretty similar mode, whether you know me in my personal life or my professional life. I maybe for better or worse, I'm very direct. I think that people appreciate just knowing where you stand. I certainly think leaders appreciate when you can articulate the concern that they might be blind to. That's what I mean by candor. I think I give feedback and I welcome feedback. You have to be able to take it, because it's not always easy to hear.

I think in my position of escalating things toward more senior leadership, or having things escalated to me toward leadership, that's been a big MO of mine. There's a bunch of specific instances that I can think of where I've faced a bias. I think what I've experienced in the vast majority of these cases is that they're not bad intentions. They're not intended to be biased. It's not people specifically saying, "I don't want to put this woman on a project, because she's a woman."

It becomes this humanitarian leaning where we go towards somebody that we feel is similar to us that we can trust, that we know their work, that maybe it's a little less work to go with the known entity than it is to take a risk on a newer entity. I think a lot of the times that we see – one of my big points is while there may not be a wage gap as ourselves and some other companies may report, or potentially a rate of promotion gap, or whatever you're analyzing there, the big gap that I see is the opportunity gap.

That comes from when there's times to launch a new strategic initiative, or there's times to take a big deal, or there's times to host a high-profile meeting, or an event or whatever it is, we tend to as humans take the least risky course of action, because then we feel we're going to have a known outcome.

When you have a case of something like tech or Silicon Valley where these companies are predominantly male and they're predominantly white and they have a lot of people that they've grown to trust, who tend to look and talk and think like them, that is a natural reaction. I typically come to these conversations or these scenarios with a point of this may be a blind spot that you have and I want to share this with you in case it's not how you intended it to come across.

I found that that type of delivery of feedback has been really helpful. One specific instance is there was a big event for a leadership team. Given the levels of leadership that were invited, it

was predominantly male on the invite list. It didn't come to my attention until very close to the time of the event that there were so many men representing a specific group at this event, because of the leveling cutoff.

When I raised that perspective to my boss, it helps to have data. When I raised that perspective to my manager at the time, he was like, "Wow, thank you for pointing that out. I will bring this up. I don't know what we can do, but this is something that we didn't look at that we should have." This was many, many years ago, so I'm certain they do it now.

Ultimately, it resulted in – I think the event started on Monday. I got an automated invite on Saturday morning, "Please join us across the country Monday morning." That was one of those moments where if I did not have the support I have with my husband at home, I would not have been able to jump on a plane and head across the country. I think that was the last week of school, so of course you're missing all the stepping up ceremonies and the potlucks and all that stuff.

It was one of those moments where I just looked at my husband. I'm like, "I have to go, right?" He's like, "You have to go. You can't light a bomb and not throw it. You've got to go." I was like, "Oh, my God." You know then, I had that anger. Sorry, I was just so sure I've finished one thing, like I had that anger that morning, because I'm like – I wasn't going to ping my assistant to book a flight on a Saturday. I'm like, all these guys that are going to this event are probably just at their tee times, enjoying their Saturday mornings, or taking their kids to swim lessons and I'm hustling to find a hotel and book my flight and do all these things, so just that added tack.

Some of us have to take that added tack in order to pave the way for better behaviors and better intentions in the future.

[0:15:36.9]

FT: Well, I just love this story for so many reasons. One, it illustrates the receptiveness, right, that your colleagues had. It's nice to know that we can be bold, like you were in that circumstance and be rewarded for it. I love the use of candor as a really elegant way to navigate

what is often a very complicated and taboo topic in the workplace, which is gender bias. You did that so beautifully and it were awarded you.

I also love that story, because it transitions as well into the next chapter of what I'd to talk to you about, which is your personal financial life and the complexity of being a female breadwinner. You've been very again, also very vocal about this. You run the Breadwinning Women organization at Google and you're seeing this take on a whole life of its own, which is what I discovered too when I came out with *When She Makes More*, that there are so many people that want to talk about this, but are scared, or don't have the language, or don't feel connected to anybody.

Let's start with your personal journey through this, because unlike my circumstances that I always was the breadwinner in my marriage and it was always expected that of me. That was just how it was understood from day one. Your dynamic in your relationship, you call the flip family where your husband got laid off and there was a conscious decision to have him become the stay-at-home dad and you rise up as the breadwinner, sole breadwinner. Take us back to that moment. I'm sure it was a very tumultuous time and you had a lot of maybe conflicted feelings about it, or not. What was that decision like for you guys?

[0:17:22.2]

BB: Yeah. First of all, I love that you use the term that we just don't have the language, because that is something that I realize is one of the pieces of this conversation that's so critical for us to give voice to is just saying the term breadwinner, saying the term stay-at-home dad, sole breadwinner, primary parent. My husband says he's retired.

It took us a while to figure out what the right language and verbiage was to describe our family. I think that is where you just start to feel all the holes in explaining how your family unit works. I think language is a really important part of this entire topic. Thanks for highlighting that.

Just back to, I think it was 2012. I had just come back to work from my second maternity leave. I have two kids, I have a 12-year-old son and a 7-year-old daughter. I had come back from my second maternity leave and my husband was laid off, as you said.

Now up until this time, we were dual income family our entire relationship, and then since we were parents. When we moved from California to New York where we're both from the East Coast originally, my husband's company was based far up in Connecticut. He ended up with a full-time work from home scenario, which was incredible, because he was always able to be home, whether there was a repair to be done, or a delivery to be met.

He really loves to cook, so he did a lot of all the food sourcing and the cooking. When a kid was sick, we were able to juggle conference call slots and make it all work. There was this baked inflexibility of our lifestyle, which we had become really accustomed to. When his company went into chapter 11, we were expecting that he would get laid off at some point. There was many, many rounds, and so it wasn't so shocking to our system that it happened.

Backing up a little bit, when we moved back to New York before we had our first child, we were in a very similar field, very similar roles and making exactly the same amount of money. Then I moved – I was in tech and he was in higher education publishing. We knew pretty early on that we were both staying with these companies for as long as we were, that my earnings potential just really outweighed what higher education publishing would pay.

We had started to, I think it was on my first maternity leave with my 12-year-old when I got promoted while on leave and my earnings went higher than my husband's. We still were dual income for several years. Then when he got laid off, we had this moment where he did start to look for another job. We quickly realized that every other job, while maybe it was a little bit more money, or at least the same amount of money that he was making, would require him to not be home. He had to be in an office every day, or at least the majority of the time.

That was a really hard pill to swallow, in terms of all the stuff we would have to outsource in order to make the household run the way it did, because I don't cook. I've burnt down a couple kitchens in my life, so this is – I should stay out of the kitchen. We were like, “Okay, well outsource somebody to pick up the kids and we outsource somebody to cook the meals, or at least have somebody get it started before we come home.” Then we're just starting to add everything up and it becomes a math problem.

I'm sitting at the time in an office at Google, so we all sit on top of each other. I'm sitting in an office with four other dudes and all of them have stay-at-home wives. I'm like, "What are we doing? Why doesn't this – this makes complete sense." At the time, my husband also really doesn't and never has really identified with his professional career as his identity.

Google is very much interwoven into who I am as an adult, and so that is a very hard thing for me to consider extrapolating from. For my husband, he's a – I said, he likes to cook, he surfs, he skateboards, he's a singer-songwriter, he's got all of these different hobbies where he feels he finds more of an identity than his professional career. He was really open to the idea.

I was open to it in that I realized that it was going to make my job easier. The challenges we had as a dual income family with two kids and the logistics that that requires was never was because I made more money that I did less stuff in the house, right? We were trying to be equal. There were things that I did a lot more of and things that he did a lot more of.

I think when you have dual income families with children, there's just so much stuff to get done that everyone inherently feels the other person is not doing enough. I don't know if you actually scoreboard it, who would come out on top. I know there's a lot of research that usually women come up doing more.

[0:22:47.3]

FT: Well, breadwinning women in particular do more. That's the real shocker is that when women make more, they actually do more housework than women who make the same or less.

[0:22:58.6]

BB: Right. I've read that as well from you. I think that's the piece where we start to get into these societal norms of masculinity and femininity and what it means and how we identify and how we relieve ourselves of certain guilts in that area. Men too, where if they feel emasculated because they're not contributing financially to the household, do they then take it in the reverse action to almost take it out, or to fight it and resist it. That's a fascinating dynamic. I think for us – go ahead.

[0:23:40.4]

FT: Sorry. Sorry. Sorry, go ahead.

[0:23:43.8]

BB: I think for us, it became a very natural decision and it seemed to mess with both our lifestyle and also who we were as people, in terms of how we thought about our career and how we thought about our family. Obviously, having the luxury to financially be able to have one of us stay home. I think we weren't entirely prepared for was how everyone else would react once we made this decision.

[0:24:13.2]

FT: That's really interesting, because I know that your husband experienced what you talked about some of the machoism and that yeah, traditional expectation of men to be out there providing. That means usually financial providing. I know there's an interesting story there.

One step before that, I want to ask if I may about, there's a lot of different complexities, unique complexities whether you're a dual income family, or a single-income family with a stay-at-home parent. I would love to know how the two of you have managed to secure your finances in such a way where if you, God forbid, lost your job Bethanie, what would happen?

Because I feel for me, I've thought about this with my own husband and we've talked about this. Should he stay at home? For us, I think it's important for him no matter what he's making to be out there working, if for no other reason, just to be able to counterbalance the financial pressures of just having one person be the sole breadwinner, right? One person being the breadwinner, or one person bringing home a paycheck. There are other reasons too why we ultimately decided on not having him be a stay-at-home dad.

I always go back to the risk, right? Of what happens if I lose my job, or I don't make any income. Of course, we have savings, but it's a lot more pressure on me. Wondering how the two of you navigated that aspect.

[0:25:43.0]

BB: Yeah, it's an interesting – it's a thought-provoking question. I think in some of these instances, we always tried to live below our means. For a very long time, we were living well below our means for better or worse over the next – the past few years, particularly as children get older and private school tuitions are a must and more space is a must and parents are aging. It's gotten a lot more – it's just one of those cash-strapped times of our lives, where there's a lot of financial demands on us as a family.

I think for me, the value has always been that I know what my lane is. My lane is my career and my lane is to earn and to make sure that I'm maximizing the opportunities I have available in that sense for my family. Then everything else is my husband, right? Summer camps and making sure they have the right size sneakers and talking to the track coach and doing all of those things is in my husband's camp.

Many ways, we are actually more traditional than not, in that I'm more the dude, right? The traditional dude who comes home. My husband calls me – he has a joke where he calls me Steve. He's like, "I feel like I have lived with a roommate, Steve," because the only thing I cook is fried eggs and I splatter the oil everywhere and I just leave the thing on the counter and walk away. He's like, "Steve, you're disgusting." We have a lot of these jokes, where I'll be doing the power drill out back while he's making Sunday sauce.

It works for us. I think the fear of losing my job and what is that "oh, shit" plan has been something that – I we could do a whole another podcast on relationships with money. It's something that I've always had this undercurrent of stress in my life like, "Okay, if this all goes bust. What do we do?"

I think in many ways, what's tying us to New York, what's tying us to the super expensive city, what's tying us to this super expensive lifestyle is Google. There's always been a part of me

where I'm like, "Okay, if that goes bust, we get to reimagine this whole thing." Like you said, we have savings, we have investments, we have pieces of the pie that we can cash out and rethink what our whole next step of life could be.

I think the way that I deal with the stress of that, which is the same stress that generations of men before us have had is to say like – to give myself that freedom like, "Well then, I can just cut bait and makes us look totally different and maybe we go live with our friends in Costa Rica for a year and the kids learn Spanish and then we figure out what's not." I don't have an innate fear that I couldn't reinvent myself. It just doesn't probably wouldn't look like this and I feel okay with that.

[0:28:42.5]

FT: Well, it sounds like you've gone through the thought process, which is great and you're at peace with it.

[0:28:47.6]

BB: Yeah. Also, I think I'm in a very knock on any wood that's around me right now, I'm in a fortunate position. I've been with a company for a very long time. I feel very well-taken care of. There's a lot of things that are known and secure about that, which I hope I'm not jinxing it right now, but that certainly –

[0:29:06.2]

FT: I'm knocking on wood.

[0:29:07.7]

BB: - plays a huge part. Yes. I'm knocking all over my butcher block right now. It's one of those things that if I was in a different industry where I was changing roles every two years, or I had frankly a company that I worked for that I didn't believe as much as I do and the people that are there that are running it that are doing really great things. Not all of them, right? Google is

imperfect just like any other company. If I didn't have that type of security, I think it would make this all look a bit different.

[0:29:39.0]

FT: If your husband was on the show, I'd ask him this question. He's not, so I'll ask you. How has he come to grow into this role? Obviously, there's been some stupid stuff set along the way like, I don't think he's alone here, where a lot of stay-at-home dads get the, "Well, when are you going back to work? Why don't you just get a part-time job? Or what are you going to do when the kids are in school?"

It's not unlike questions that maybe a stay-at-home mom might get, where it's like, "Well, what are you going to do when the kids go back to school?" It's patriarchal really when they ask out of the man. How has your husband navigated that and what would he say to those kinds of off-runs?

[0:30:19.7]

BB: Yeah. I actually wrote a piece for Refinery29 with a term that we've coined, called momsplaining, where he just gets the double standard of advice that comes to him as a primary parent, stay-at-home parent, versus what you would say to a stay-at-home mom, is there's a massive double standard and there's a lot of things that people will say to him like, "Oh, you've won the lottery, or that's awesome. How do I do that?" Whereas for a stay-at-home mom you'd say, "Oh, my God. I hope he's giving you a massage. You must be so tired. So glad the kids are back in school. You finally get a break." It is a very different narrative.

I'm speaking in generalizations. Of course, there's always exceptions. I think for him, look, it was very isolating in the beginning when the kids were young. Everywhere he went, it was just either him and the nannies, or him and the moms. We had a couple instances where even women wouldn't let their children, their daughters come to playdates with my daughter unless I was home. I think that was the hardest part, where it was just making this assumption that was just so hurtful, but also just so much awareness of the discomfort that society generally had with our roles.

I think it was more acute when the children were younger and he was much – it's either that people have gotten used to our family setup and how it works now, but there were several moments where it's just very isolating. You can have those days where you feel really deflated, like what you're doing is wrong, or what you're doing is abnormal. I think just having the confidence that he's had, one to not identify with being a financial provider for his family. He is very proud that he worked for 17 years and he has significant savings and he contributes to our household with those.

Having that under his belt, I think has been a big source of pride, as well as just being really sure that this is what he wanted to do. When you were saying before, if I think people who are put in these positions that don't feel that confidence that this is how they want to spend their life, that can be a recipe for disaster. It's not for everybody for sure.

[0:32:52.3]

FT: Just like I'm sure you would not be happy not working, right? Being even a part-time worker/homemaker. I think you're absolutely right that in particular, when you have life happened for you, whether it's a layoff, or there is a life occurrence where the economic dynamics of the family become suddenly in flux, it's really important to revisit what are your sources of your ego, frankly, right?

Of what makes you feel whole and what makes you feel yourself and what would make you feel a productive member of the family. Figuring out what those roles, plural, are, as opposed to that singular role of breadwinner is very, very important.

It's a good exercise for everybody, I think every few years, even regardless of what's happening in the job market, or whatever, because we evolve as humans, right? I might enter a marriage really looking forward to nesting and raising a family and then I want to get an MBA and totally flip the equation. That should be allowed.

[0:34:03.4]

BB: I mean, anyone that's been married more than a hot minute knows you're not married to the same person you walked down the aisle, right? Life changes, things evolves. I had a moment last week where our basement flooded and my family is down at the beach for the summer. I came home expecting a relaxing night and all of a sudden, it's a river in my basement. I just had that moment where I was like, "Ah, there's no other adult here to do this. I just have to do it. I have to be the person that takes care of this right now."

That's a metaphor for life. You just look around like, "Okay, this is what needs to get done." Again, I recognize we are in a place of privilege that we're able to live the life we have with one of us not working, but just adjusting to it. I, honestly before I had my children, had no idea that being a working mom would work for me. You just have no idea how you're going to adjust with those moments.

I remember even when I got hired at Google, I was like, "Okay, when I'm fully vested, that's when we'll have our kid and then I'll stop working." I never really planned any of this in some ways. I think that's my life is exciting, right? You just change and evolve and I think that's why your question earlier about well, what if this all goes bust?

[0:35:27.1]

FT: Sorry.

[0:35:27.8]

BB: Maybe it should be more scary – No, but maybe it should be more scary to me than it is, but it's just like, "Okay, well as long as we're healthy," and fortunately, we've been able to set up things that would let us live a full life maybe somewhere more cheap. Then you just adjust with that and that's part of your family's journey and I think that's interesting.

[0:35:47.7]

FT: There's always North Carolina. Or I just met a couple that's like, "We're moving to Savannah." A Brooklyn family.

[0:35:55.8]

BB: I love Savannah. Yeah.

[0:35:57.5]

FT: Because we work remotely and –

[0:35:58.0]

BB: Yeah, so that's the thing. You can't be averse to change. There's moments of my husband too. He doesn't have any – he didn't have any tattoos. Then a couple years ago, he started to – he got my initial on his wedding finger, because he never wears his wedding ring. Then he got something for my kids on his other knuckles. I was like, "Oh, this is your insurance policy that you're never going to go back to the corporate world, because now you have knuckle tattoos." I'm like, that was our big joke that all right, he's really embracing this role.

It's true. I mean, he has moments where he's like, "Should I get a job?" He's like, "I don't even know what I would do." I'm like, "I don't know. You want to work at a seafood shop? What would make you feel good, or what would be entertaining for you?" He speaks about it, or thinks about starting up his own gym, or doing things like that and I encouraged him. At the same rate, the kids are a ton of work and he's a super present dad and he's able to be at all the track practices and all the trapeze classes and all of these things that it's really valuable for us as a family to know that our kids are able to look out and see somebody there. It's just not mom.

[0:37:06.9]

FT: I love that with all of this experience now, you are almost paying it forward at Google and creating a community for women there who may be on their way to becoming the breadwinners, are the breadwinners. I'm curious to learn a little bit more about the subset of women who are making the big salaries at Google and are dating, or are in relationships, where maybe there is

a little bit of uncertainty around how they're going to navigate the economics, because maybe they're dating somebody who doesn't like the idea of having a female breadwinner.

I mean, those people exist. I've interviewed them. What are the conversations you're having and what is the advice for them?

[0:37:49.5]

BB: Yeah. What's been really interesting, so I started this community about nine months ago and it literally was – I mean, the most grassroots of things you could have. I had lunch with a friend who we were talking about being breadwinners and she said, “You know, I've never met anyone that talks about it as boldly as you do.” It was a funny comment. I was like, “Why is there something to be ashamed of?”

I understand where she was coming from, it just struck me. I was like, “There's more of us than you think there are.” I know so many women here that when I speak to them about my experience, they share theirs, but we're not all talking to one another.

I just started an e-mail LE as a group and I invited a few women that I knew. Then we sent it off to a couple other of the employee resource groups, if anybody's interested in this. Well, now we're well over 1,100 members. We're in 45 different offices across 15 different countries. That's just within Google's walls, just totally grassroots over the past nine months. We have new signups every single day.

What surprised me about this community is there's a lot of women in it that we're like, “Am I the breadwinner? I don't know, because my husband works. Or I'm single. Or I don't have kids, but I'm taking care of my parents.” We moved the definition to this is a community for any woman who is financially leading her household, right? Whether or not you're in a same-sex relationship, whether or not you're widowed or divorced, whether or not you are caring for elderly parents. We have a lot of single women.

In particular, I think some of the topics we've discussed include resources for prenups. How do you talk with your partner about money? That's a super interesting topic to me as well is just

everyone's emotional relationship with money. Because we come into adulthood with a different relationship, either based on how we were raised, or what our parents' relationship was with money, whether we had too much, had too little, didn't even think about it, thought about it every day. Then all of a sudden, you're meshed with some other person that you now have to either share, or consider your money together.

Now you have all these different factors of the emotion of money coming into play. I think that's something that people just don't think a lot about before you're getting married, right? You think about all these other things, whether it's religious values, whether it's family values, whether it's location, whether it's attraction, all of these other things, but your emotional relationship with money is such an important thing to uncover.

I look at these women and I am just so proud that they're having this self-awareness now at this stage of their life as they're either exploring the dating pool, or thinking about getting more serious in a relationship. I think, some of the things that they're grappling with is yes, these scenarios. It's not just men that don't want a female breadwinner. There's a lot of women that didn't want this for their life either.

[0:41:01.6]

FT: Yes, yes.

[0:41:03.2]

BB: Because there is a loss of flexibility and freedom. I can speak from experience too, like my appetite for risk with my career, right? I can't take a 50% pay cut for a startup and hope that I make millions. I just can't do that in my life. That's a risk that I see other people who are in my position are able to do. Or I've decided that I'm not able to do that, I should say. Or willing, I guess is the right word.

I think these women are struggling with all of the things that anyone who's even been in a breadwinning relationship for decades would. Is this the right thing for our family? Does my partner feel fulfilled? How do we approach conversations about money? How do I protect my assets getting into these relationships? How do I really even – if there's a woman that I know

who's in her 40s and she's single and she's like, "My dating pool is already so small. Now I got to worry about someone who's threatened by a successful woman too."

It's like, all these factors are compiling for these women. What's important is to make sure that they're able to find and support one another, and to look forward to – I have a lot of women who are in their early 30s or something, who may have just started a family, or starting to think about family planning and may have just become the breadwinner and didn't expect to, right?

A lot of women who are married to lawyers, or other people who had professions where they expected a different lifestyle than they're facing right now. Whereas, if I can provide the glimpse forward of this can work out, there's certainly bumps and ego bruises along the way, like there is in any decision in life, but this can work for you. I think that just provides just hope that there is a path forward, or there is an understanding that this is complex, but it can work.

I personally, my entire time that I've worked at Google, I've never reported into a working mom, including now; my entire 12 years of being mother. That is hard, right? There's no visible – I think Geena Davis Institute, her tag is you can't beat it if you can't see it. It's hard to blaze a trail, not that I'm the first working mom at Google by any means, but from what I could see in my direct line of managers and what I saw as a possible path for me. That's really my hope for these single women in this community, or for these women who are just finding themselves in this situation to have that sense of this can work out and we're going to be fine.

[0:43:57.0]

FT: I'm going to see it and be it.

[0:43:58.1]

BB: Not everybody's going to be – not everyone's going to be fine. You can be.

[0:44:04.2]

FT: Yeah, I'm just going to be the bearer of bad news on this podcast, but it is statistically said that women who make more, their marriages are more prone to divorce. I mean, money is

always a leading cause of stress in any relationship, any money, any money issues. This again being a topic that yes, it's related to money, but it's really a hard topic because we don't have first of all, the role models to actually believe that our circumstance can be winnable. We also may not have the language and the communication skills in general to talk about money.

When you add this additional layer of complexity, it becomes really – a really hard topic to navigate. You're doing such incredible work, Bethanie. I'm so honored to connect with you. You are starting resources for not just people, women at Google, but outside as well. You have a platform, workingwifehappylife.com, which I want everyone to check out and subscribe. I'm sure this is going to grow as you're getting the word out there. There's also my book, *When She Makes More*. There's Facebook groups.

I mean, I think what's important for everyone to learn is that they don't have to go through this in a silo, that there are a lot of people out there having this conversation and it's just a matter of tapping in.

[0:45:28.1]

BB: Yes. I think once you create this space for this conversation, once you neutralize the topic, our first event that we did there was about a 150 women in the room and these are women I've known for decades and they've known each other for decades. They came into the room and they looked across the room at each other and said, “Oh, you're the breadwinner?”

Once you get into this room and you neutralize that we're all there for the same reason, that's when it gets real. That's when people feel like, “Okay, I'm going to sit up a little bit straighter in my share, because I'm proud that I'm doing this and look at all these incredible women around me that are doing it as well.” It's at least a start, right? There's a lot of resources that need to still be outlined for men and for couples and for empty nesting stay-at-home dads. There's a whole different piece of this that we focus a lot on empty nesting for women.

There's a lot more pieces of this conversation that need to happen. I'm a firm believer back to the language, as well as the space and the candor that once you just start opening the doors for this type of stuff is when we'll learn more about it and we'll just feel it will be as normal as it's

starting to become with 41% of American households being financially led by women. We're certainly not alone.

[0:46:52.3]

FT: We're not alone. We're rising. Well, before we go, just one last financial question and some advice maybe to share with our listeners. I'm asking all of our guests in this month about what is something that you do in your household with your money that allows you to feel financially secure? This is a question that we're asking in partnership with our sponsor, Chase. What is a habit, a system you have in place, maybe some ritual that you practice that helps you achieve financial security in your household and your life?

[0:47:32.9]

BB: I'm going to think of what a good one to choose. I mean, one thing I certainly do is I maximize every benefit that I have through my company. Any type of –

[0:47:44.0]

FT: It's more than just ice cream, I hear. It's a lot of stuff.

[0:47:47.3]

BB: Yes. There's a lot more than ice cream, especially nowadays. Yeah. I just really try to maximize those things. We have a running joke in our house that our 60-year-old self will thank you for this. Maybe you're taking more cash away from the pile month-to-month, but you're putting it into something that long-term is going to pay back in dividends. I think that's always a helpful peace of mind that even if you're not saving as much as you want to from a month-to-month basis, like I said, there's times in life where it's just going to be cash-strapped. If you are investing towards the future, then you know you always have that piece of stability there.

I think the other thing too is my husband will every month, he does a net worth analysis, just to make sure that we're on track with where we want to go and just help us feel that relief, that the

whole view is good, even if maybe one month is tighter than the next, or the unexpected. I used to joke when I was in my 20s, there was always something unexpected that was a 100 or 200 bucks every month. It's just something went wrong, or something needed to be fixed. Then the older you get, the more zeros go on that, right?

All of a sudden, it's like there's \$20,000 house repair that you weren't expecting and you're just like, "Oh, my God. Okay." Those things are going to happen and they can stress you out. They can become a big source of strain in a relationship. They can make you feel like, "Crap, we can't go on that vacation because we have to fix the roof." Those are things that I think can make you feel really derailed. If you're taking that step back regularly to look at the big picture and you're making those sound financial investments for the future, can just alleviate the distress, the day-to-day stress.

[0:49:34.2]

FT: I like that a lot. It's important for all of us to remember, and myself included, to keep that big-picture view. Because you're absolutely right, when you're in it and it's a Wednesday, the deductions are going left and right. It can feel you're going backwards in your progress. Mint has a great net worth total calculation that for nothing else, that's always fun to check in and make sure it's going in the right direction over time, over time.

[0:50:05.0]

BB: Especially, there's times in life, right? There's times in life where you feel everything is just going so smoothly. Then whether it's the ages of your kids like I said, or the parents, or I'm in the Sandwich Generation and it's real, right? You've got young kids, you've got aging parents, you're trying to make everything work and you're stuck in the middle.

You just have to recognize that there's those kinds of life that are going to feel different and that's expected, versus making you feel frantic about it. I have to take my own advice sometimes too. It's not every day I can have that sensibility about it. It's like, "Where's all our money? It's all gone."

[0:50:49.3]

FT: Then it's tomorrow and it's a different – it's a new day. Bethanie, thank you so much for coming on the show and being so incredibly honest with your path and your journey and your thoughts on all of the matters pertaining to rising through your career as a woman, in tech, to running your household and your relationship with your husband. We really are grateful for all of the work and the leadership that you provide.

You have a language for this that is so accessible and important for families and households and couples as they may or may not evolve into this dynamic. It's just a modern money language for couples, which I think is so needed. Congrats and keep it up.

[0:51:36.2]

BB: Thank you so much. This has been an absolute pleasure. Thanks for all your kind words.

[END]