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The Two-Career Marriage

A Limited Partnership?

By Leo R. Cheatham and Carole B. Cheatham

One of the most significant things that has happened to accounting as a profession in the last twenty-five years is the large influx of women. The presence of large numbers of women in the work force not only has altered the corporate culture of businesses, but has altered marital relationships as well. Two-career families in which one or both parties are accountants have become commonplace. Along with all the advantages of both spouses working have come certain dilemmas such as what happens when one spouse gets a better offer in another city, how should the household finances be handled, and how should the household chores be divided? This article examines these issues by referring to real case histories.

It's Your Move, Dear

One of the problems in the two-career family is deciding where to live when careers take separate geographic paths. Consider the following cases.

The Case of the Family Appeal.

Helen and Ted were friends in college. Soon after graduation and employment by separate accounting firms in the same city, they fell in love and were married. A few years after their marriage, Helen's father offered her the job of chief accountant with his firm in a small town several hundred miles away. He not only offered a generous salary but also appealed to Helen on the basis that she was needed to keep the family business going.

Helen and Ted decided to move. Helen took the job with her father, and Ted went to work for a small

accounting firm. He was never satisfied with the choice, and the marriage broke up after a few years. He is now with his old firm in a different city.

The Case of the Highway Victim.

Sally and Vic were married shortly after high school and settled down in their small rural town with Vic working as the manager of a used car lot. But Sally became bored and wanted to go to college. Knowing this might present a problem if she graduated and wanted to take a job elsewhere, she discussed the matter with Vic. He assured her that if she graduated and had a good job offer in a larger city, he would go with her. After four years of commuting thirty miles to the nearest college, Sally graduated with a nearly straight-A average in accounting and had an excellent offer from a Big Eight accounting firm in a city 300 miles away. Vic refused to move.

Commuting was the only way that Sally could attend college. Now she makes an even longer commute because she elected to take the offer with the accounting firm and commutes home on weekends. Sally feels like a "highway victim" — not because she has had a wreck but because of the time she spends on the road.

The traditional answer to dilemmas like these, when the man was the major wage earner in the family, was to stay or move with the husband's job. But when careers are equally rewarding, both financially and personally, how is the decision made?

None of the solutions to the separate cities problem has much ap-

peal. The wife can follow the husband in the traditional manner. Alternatively, the husband can follow the wife. They can live together and one can commute if the cities are not too distant. They can choose to live where schools are good and living conditions are best for the family overall and both commute. However, none of the arrangements is without disadvantages.

Some young people are planning their careers together in college and looking for opportunities in the same city when they interview. Although this may not solve all the problems that may occur later, it at least allows them to get a career foothold before moving.

Two-career families in which one or both parties are accountants have become commonplace.

Who Holds the Purse Strings?

Another problem that two-career families encounter is the problem of how to manage the household finances. Accountants who handle million-dollar budgets on the job may struggle with their own family budget. Systems of making financial decisions vary from family to family although few systems would be as extreme as those in the next two cases.

The Case of the Less-Than-Equal Wife.

A married couple who were both college professors were discussing their democratic method of making family financial decisions with their friend Sam, the Vice President of Finance at another university. Sam's wife, who was not present, was an administrative assistant at the same university. In commenting on making family decisions, Sam snorted, "Hah, my wife can have some say on how much we spend when she makes as much money as I do."

Sam, incidentally, continues to have the same outlook. His wife sometimes regrets having helped put him through college rather than pursuing her own academic career.

The Case of the Refrigerator List.

Randy and Ann are both accountants working for different firms. Their earnings are approximately the same. To prevent disagreements over finances, they decided to make a list of household expenses that each pays. As a convenient place to keep the list, they decided to put a legal pad on the top of the refrigerator. They have separate checking accounts and maintain no joint account. At the end of every month, they add up the expenses on the list and split them. Whoever has paid the least writes the other one a check. Although there are occasional disagreements on what is a household expense, the system seems to work for them. When learning of their system, a friend tells them it will never work after they have children.

These cases illustrate the financial problems the two-career family may encounter. Financial decisions often come down to who pays for what. When women's careers were considered secondary, the thinking in the

family was sometimes that her money would be used for the "extras"—new living room furniture or the family vacation. However, the thinking today is usually that her earnings are an essential contribution to the family income; therefore, it is necessary to have some consensus on what expenses will be paid by the husband and what will be paid by the wife.

Accountants who handle million-dollar budgets on the job may struggle with their own family budget.

Accountants of both sexes are well paid and are likely to make more than those in other jobs. Does that mean the more highly paid partner should dominate family finan-

cial decisions as Sam seems to think? On the other hand, a system like Randy and Ann's is probably not for everybody. Some would say that it would take two accountants to even maintain such a system. However, it does keep each party from feeling that the sharing of the expenses is inequitable. This couple's system is still working for them after more than ten years, but they do not have any children.

Who's Minding the House?

Dividing up the expenses is not the only problem that two-career families face. What is frequently more difficult is dividing up the household chores. As the traditional homemaker, the woman performed most of the housework. But if she is putting in a forty-hour or forty-hour-plus week on the job, how should the work around the house be divided?

The Case of the Overworked Programmer.

Cynthia works as a computer programmer for a state agency. Her husband Ralph formerly worked as a police officer but is now trying to start his own security systems business. They have four children. Cynthia would like to quit her job, but they rely on her earnings while Ralph's business is getting underway. In the meantime, Cynthia does most of the household chores because Ralph must put in long hours at his business.

Although Ralph and Cynthia's current situation is very difficult, it is short term. Cynthia recognizes that she was a full partner in the decision for her husband to quit his job. She realized that his chances for a significant advancement were slim and that starting his own business was best for the family as a whole. She also realized that it would mean long hours and accepted the additional responsibility.

The Case of the Doctors' Prescription.

Bill and Karen are both medical doctors. Bill works at a hospital Chemical Dependency Unit while Karen works with a group of doctors as an anesthesiologist. They have two pre-school children. Complicating their situation is the fact that Bill frequently has to work long hours during crisis periods, and Karen is often on call and may have to do emergency surgeries at

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Bill and Karen have opted for a solution that is expensive but essential in their situation — they hire outside help. A babysitter takes care of the children in their home during the day, two women clean the house every Monday morning, and a lawn service takes care of the lawn. Another babysitter comes every Saturday night to give Bill and Karen their one night a week out alone together.

The problem that many families face is that there seems to be no good solution as far as household chores are concerned. The solutions that usually are suggested are to (1) get organized and delegate tasks to family members according to age and ability and (2) accept less than perfection. Some families have stretched both of these solutions to the breaking point.

The problem with Bill and Karen's solution is that many families cannot afford outside help. Others cannot find outside help that is reliable. However, compared to some of the other alternatives, this solution may be worth the cost and effort. There are husbands who would balk at doing certain household chores but who would pay to have them done. Similarly, there are wives who would balk at doing tasks, such as yard work or washing the car, but who would pay to have these jobs done.

What is frequently more difficult is dividing up the household chores.

As society adjusts to having wives and mothers in the work force, the problem of reliable outside help should lessen. Although this service area needs expansion, we are becoming more service- rather than product-oriented. Good day care services are certainly more predominant than they once were although many families still experience difficulties in this area. Housekeeping and lawn services are also on the increase. Even "sick children" services are being provided by some clinics and hospitals.

The real difficulty with using outside help may relate more to unrealistic standards of perfection and perhaps some lingering guilt over not being able to do everything. A busy accounting teacher resents spending a major portion of his Saturday mowing the lawn but will not hire a neighbor boy to do the job because the boy does not do all the trimming and edging that he would do himself. A secretary worries about the adequacy of the day care center she uses and feels guilty when her children do not want to go. Problems such as these may be harder to solve than the financial problems related to using outside help.

In this article, three of the problems associated with the two-career family have been examined — (1) geographical relocations, (2) the handling of family finances, and (3) the division of household chores.

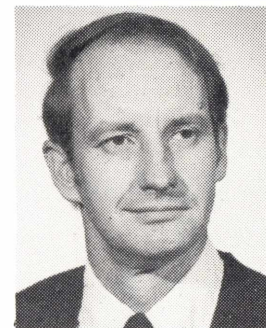
The cases referred to are real-life situations although names and other

The solutions that usually are suggested are to (1) get organized and delegate tasks to family members according to age and ability and (2) accept less than perfection.

details have been altered to protect the authors from irate friends and former students. If it seems we have raised more questions than answers, this probably reflects the condition of today's two-career families. Ω



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