

56: (Part 1) Women Breadwinners with Alison Armstrong



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With Your Host

Bonnie Koo, MD

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56: (Part 1) Women Breadwinners with Alison Armstrong

Welcome to *The Wealthy Mom MD Podcast*, a podcast for women physicians who want to learn how to live a wealthy life. In this podcast you will learn how to make money work for you, how you can have more of it and learn the tools to empower you to live a life on purpose. Get ready to up-level and your life. I'm your host, Dr. Bonnie Koo.

Hey, everyone. So, for this and the next episode, I'm doing a special two-part series on being a woman breadwinner. Now, this is a topic near and dear to my heart, as I'm a breadwinner too. And I've just noticed some common things come up over and over again for my clients who are breadwinners.

And so, I actually have a special guest for today. And then the following episode, I'm going to spend some time sort of discussing the common thought errors I see among breadwinners and share some ways to reframe your thinking around being a breadwinner.

So, today's guest is Alison Armstrong. Now, you probably don't know who she is. And you're probably wondering, "Why did I pick her?" So, fun story. So, I'm 43. And I think on a previous episode, I talked about how I had done some previous personal development in my early 20s. I think I was 23. So, we're talking 20 years ago.

And so, I had learned about Alison Armstrong through that earlier work I had done. So, who is Alison Armstrong? She is an expert on women and their relationships with men. She's been studying this since 1991. She is an expert in understanding men and understanding women's behavior and how to bridge that gap.

And so, I actually met Alison in my early 20s when she used to do live seminars. Now, all of her courses are now virtual, and this was pre-covid. And so, the program I took was called Understanding Men, Celebrating Women.

56: (Part 1) Women Breadwinners with Alison Armstrong

Now, I had sort of forgotten about Alison for many years until I read this book called *When She Makes More*. This is a book by Farnoosh Torabi, who many of you may know as the podcast host of So Money. And she's also been on TV and she's a financial education expert. And so, she wrote a few books. But I read this book called *When She Makes More*. And as you guessed it, it's about being the female breadwinner. She talks about sort of the social aspects of it and gives you some tips.

As I was reading this book, I saw her reference Alison several times. And then, I remembered, "Oh, that's the lady who taught that course 20 years ago." And something else kind of fun happened. You know, my friends Letizia Alto and Kenji Asakura of Semi-Retired MD, they attended a relationship seminar and Alison was one of the teachers there.

And so, then I thought, "Wouldn't it be amazing to have Alison on the show to kind of share her expertise about female breadwinners?" Because I think this is just something a lot of us female physicians struggle with. And it doesn't have to be this way.

So, I'm super-excited to have Alison on the show today to share her wisdom with us. And so, we'll link in the show notes how to get in touch with Alison, but you are in for a treat. And then, I'll see you in the next episode to talk more about the mindset of breadwinning women.

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Bonnie: Welcome to the show, Alison Armstrong.

Alison: Thank you. Glad to be here.

Bonnie: Yeah, I am super-excited. And I already told everyone how I know you, so this is kind of like a nice little full-circle for me. And so, the reason why I wanted you to come on the show was to help female physicians who tend to be the breadwinners in their relationship, how we can be more

56: (Part 1) Women Breadwinners with Alison Armstrong

successful in our relationships. So, that's kind of the premise of what I want to talk about today.

Alison: Okay, yeah, happy to do that.

Bonnie: Yeah, so I thought the first thing we could talk about is, why do you think breadwinning women have challenges?

Alison: Oh boy. There's challenges that we have because of how we are, because of our instincts. And then, there's challenges we have because of we did, and there's challenges we have because of what our partners did. So, which one do you want me to talk about first?

Bonnie: Yeah, well I took some notes because one of the reasons why it sort of tripped my brain to contact you is I've read Farnoosh Torabi's book, *When She Makes More*. And you were quoted several times, so I pulled out a few things that I think might help guide the conversation.

So, one of the things that I read that I think is really important to talk about is – and this is directly from the book quoting you, "When a woman starts making more money than her husband, the cavewoman within starts to think, am I better off with or without him?" And you say it's an unconscious thing and it's lethal, so why don't we start with that?

Alison: Ah, very good. Yeah, better off with and better off without, they're instinctual calculations that both men and women make. So, for example, in a man choosing a mate, what he thinks the accountability of being married is and what it will require of him and would he be better off with a wife, and then would he be better off with this person?

So, there are men who decide never to get married because they don't think they'll be better off. And then there are men that want to get married but they haven't met the woman that they think they'll be better off with. And there's conscious and unconscious calculations, and they exist in different domains.

56: (Part 1) Women Breadwinners with Alison Armstrong

So, what I mean by that is there's better off in a strictly cavewoman, caveman level. Like, "Am I better able to survive by being with this person?" And that's what compels women to get married and stay married. It's ancient, "I'm better off. He'll protect me. And – protect me from the tiger that," you know, whatever the form the tiger is now.

But there's also, are you better off as the kind of human being you get to be? So, for example, there was a time we were approaching our 20th anniversary. And my cavewoman was saying that I was better off without my husband. That from purely a survival standpoint, I was making almost all of the money. He was contributing some money from his retirement. But he'd stopped working for almost a year and he was sitting around watching television.

Which I thought he would do for a little while and then he'd, like, recover from the stress of his career and get busy, but he hadn't. So, that sense of pulling your weight, "If I'm doing all the work and making all the money, why am I also doing all the cooking and taking care of the house and paying the bills and all those functions? What are you going to take off my plate?"

And this is interesting because it has a lot to do with accountability. And that's a way that another human being can help us be better off. If they help us, yeah, that's nice. If they be accountable for that, so it's not my problem at all – I remember screaming at Greg once. He's like, "How can I help you?"

This is when our older daughter was just a little baby. I was like, "I don't want you to help me. I want this to be not my job." And so, he's awesome because any time I hit that wall, like I need this to be not my job, when he was working full-time and I was the stay-at-home mom and I was going crazy, Saturday afternoons, the children were his job.

So, noon until dinner time, they were his job. And I got to relax. If they come to me for something, I'd say, "You're not my job. Go ask dad." And it

56: (Part 1) Women Breadwinners with Alison Armstrong

saved us. It saved us that distinction between, “I don’t want more help with what’s mine. I want it to not be mine.”

And so, that’s something I think that we need to get clear about and we need to have really honest conversations about. So, there’s better off just in terms of the workload that life is. And then there’s better off in the kind of person that you get to be.

And I married Greg in the first place because I loved the Alison that showed up around Greg. How he spoke to me, how he listened to me, how he looked at me, how he touched me, who I was for him. And if anybody – there’s a sample of understanding women on our website. And if you watch that sample, I’m talking about Greg. And I didn’t realize this until I was editing it after he’d died that the camera had, like, panned to Greg in the back of the room when I was talking about him.

And he has this look on his face, and it’s the look he always had. He was just the most fascinating, amazing creature that there was ever. And we’d been married, I don’t know, 25 years at that point, 24, 25 years.

So there’s better off economically. There’s better off in survival. There’s better off in sharing the load of work that there is to do in life. And there’s better off in, “I’m a better person. I like who I am because of this person.” And it started this trade off.

Like, I don’t need to have a husband who’s making as much money as I am, but we never get to be with each other, or we’re both exhausted, and so I don’t get to be with the guy who brings out the best version of me. So, we have to weigh these decisions.

And like we talk about in being extraordinary as a woman, do you work for your lifestyle or does your lifestyle work for you. And I know physicians – I know part-time physicians because they would rather have a life that

56: (Part 1) Women Breadwinners with Alison Armstrong

worked for them, than that they spent all their time in their practice supporting a lifestyle that they rarely have time to enjoy.

Bonnie: Yeah, a work-life balance is definitely a huge topic among female physicians. I wanted to explore a little bit more deeper what you said about holding men accountable and not helpful. And that's something I also read in Farnoosha's book, that distinction. So, can we talk a little bit about that.

And I think what I thought was really good to go over is how us as women, we're primarily motivated by people pleasing, staying out of trouble. We don't want people to think badly of us, and that we sort of subconsciously think this might motivate men, but it doesn't, and men are motivated to kind of win for their women and they want to feel like they're providing something.

Because what I hear a lot from other female physicians – and I'm guilty of this too – is I'll often get – so Matt is my partner – I'll often get annoyed at him and then I'll criticize that he's doing something wrong and not doing it the way I'd want it to be and that...

First of all, that doesn't work whether you're a man or a woman, because we don't want that happening to us. Maybe we could talk a bit about why that really doesn't work with men and what's a better way to talk about it?

Alison: You covered a lot of ground there. And holding men accountable, that's a particular way of putting something. And accountability and being held accountable are not the same thing. So, we can put a pin in that and come back to it.

But what you said, I would never say and I would never tell a woman to do. Not without a whole bunch before that. Because as you know, from having participated in what's now our Understanding Men course online, women attempt to hold men accountable all the time, like over and over and over again.

56: (Part 1) Women Breadwinners with Alison Armstrong

We try to hold them accountable for behaving like we would, for doing the things the way that we would do it or a woman would do it, for listening the way a woman listens, for responding the way we respond. We hold their feet to the fire all the time.

We try to hold them accountable. And they mostly refuse to be held accountable or they become self-emasculating and they try to act like a woman. And then we sense their weakness, because that's what happens when they're emasculated. And it creeps us out. It's such a turn off.

So, accountability is a way of being. So, accountability is a way someone's being, and when they're being that way, they're like, "I got this," that's a huge contribution. But you can't make someone accountable. They actually have to choose that accountability. They have to say, "Let me have it. I've got this. Let me do it." And you have to let them make their own plan for doing it.

And you can say "These are the results I need you to produce or I won't be able to let it go. I'll micromanage it. I'll still not sleep at night. I'll be over your shoulder and I'll be criticizing and judging you. But if you make a plan that produces these results, it will be a tremendous gift."

So, accountability – we'll call it accountability and trusting. So, it's in our partnership level work. And it's this dance of setting somebody up to win and expressing what it is you really need and expressing appreciation and finding out what they need, to give you what you need. We talk about it in the Queen's Code. We talk about it in all of our online courses.

And it's an art. And it begins actually when you're just dating, to see if they'll be accountable, as in count-on-able, as in please hold me to account, holding me to account shows me that you know who I am and that you respect what I said and that I agreed to that. So, it's a beautiful, beautiful thing when it's done in partnership and out loud.

56: (Part 1) Women Breadwinners with Alison Armstrong

It's a terrible thing when it's actually just people trying to enforce their expectations. And that's what causes so many disasters, because we try to enforce our expectations all the time. So, thank you for letting me clean that up.

And criticism doesn't work for men or for women. And it doesn't work for women – if we're in what I call gathering mode, so we're in a state of mind and heart when we're connected to possibilities, if we're criticized, it hurts our feelings. And anywhere from small hurt feelings to ending up having a rage monster about it, which is something we teach in Understanding Women.

And for men and for women in hunting mode – and this is also tied to menstrual cycles, depending on where we are in our cycle, we're shielded more from criticism. And so, we're more like how a man is most of the time. And this is something else we teach in Understanding Women, but there's actually five layers of protection that men have from criticism.

And the first one is single focus. So, they often don't even hear it. But the second one is they consider the source. And this is how wives can crush their husbands. That she has credibility with him and what she's saying about him doesn't fit who knows himself to be or what he's done for her for the last 10, 20, 30 years or what he's committed to. Like, he's accused of not loving her and not respecting her and thinks of all the things he's done because he loves her and respects her. Men can be crushed by criticism.

And it won't change their behavior in terms of doing the thing that they were criticized for not doing. It just has them keep their distance. It has them shut down emotionally and physically. Like they're not available to be intimate. And they might be sexual, but they're not intimate. So, it has disastrous results on both sides.

Bonnie: Yeah, well I definitely know the single focus thing, I feel like I'll say something to Matt and he, like, it's like he didn't even hear it.

56: (Part 1) Women Breadwinners with Alison Armstrong

Alison: He actually didn't hear it. His brain screened it out because it was irrelevant to what he was working...

Bonnie: Yeah, and women, we think we're – well, I don't think anyone's truly multitasking, but I think we're not as single-focused as men, I guess, is the best way to describe it.

Alison: I would disagree with you. Again, depending on our cycle and depending on if she's committed to a result or if she has – it has a lot to do with time for women. If we think we don't have enough time, I used to call it man mood back in the days that you did the workshop. If we don't think we have enough time, we become curt, short-tempered, our brains screen out anything that's irrelevant to the result that we've got to produce and not enough time to produce it.

So, things that we would normally pay attention to, certain details for courtesies, people's feelings – I get really focused because of my commitments and because I take bioidentical testosterone replacement. So, I can cause myself to focus intently. But it's still nothing compared to the compartmentalization that testosterone does to a man's brain.

And one of my favorite studies was a bunch of men who agreed to take estrogen. And what estrogen did to their brains within three days, every one of them begged to be let out of the study or just plain quit because of the amount of input their brain was now open to, and it was unfiltered, had them feel crazy. And I call it diffuse awareness.

Bonnie: What do you call that again?

Alison: Diffuse awareness.

Bonnie: I was not aware of this study. I know that testosterone can definitely cause the increased focus, but I didn't know that men actually took estrogen.

56: (Part 1) Women Breadwinners with Alison Armstrong

Alison: They did. They did, and it's one of the things that happens, like new moms. Their hormones have gone wild and the amount of input, their brain can barely filter it until they feel overwhelmed. And it's that overwhelm that causes multitasking because everything is saying, "Do me. Put me away. Make me pretty. Wash me. Change me. Fix me." Everything is saying, "Me, me, me, me, me." And that's a function of diffuse awareness.

And it's one of the things that makes us amazing, and it's one of the things that has us be overwhelmed, that we can walk through a room and sense the physical and mental and emotional levels of energy of anybody in the room. We have that kind of awareness, because diffuse means to pour in every direction. And generally, anyone who is on your property, in your home, you're aware of. I'm aware of the workmen in my dining room. How are they doing? Are they cold? They're replacing windows and it's 23 degrees out. How do their fingers move at 23 degrees? I'm tucked away in this other room with a heater.

Bonnie: I wonder if this is what makes female physicians better doctors? Just kind of was thinking about that. There are studies showing that we are – well, I don't know exactly how they measured better, but we had better outcomes in patients than male physicians, and I wonder if it's because of that awareness that you just described.

Alison: Well, there's what I call gathering mode. So, if you think of a cavewoman out in the meadow gathering. And she's picking something up and considering the possibilities, or she's presented with a problem and she's immediately scanning options; should she fight? Should she freeze? Should she just freeze and hope it walks right by?

So, if a woman is with a patient or in a discovery state of mind, like a diagnostic discovery state of mind, then there's a very good chance she'd be open to other possibilities where someone who's committed to proving or disproving that this is, you know, one of their patients or not.

56: (Part 1) Women Breadwinners with Alison Armstrong

Like, my dad's going through a bunch of tests right now for whether or not he should have open heart surgery. And the people who are examining him are from a very focused black and white in or out. Not what are the possibilities for helping this man. Like, is he a candidate or not? These factors say yes, these factors say no. and once we've decided that, then we'll consider other options. I'll send you to another doctor.

It's interesting. But you certainly, if someone's performing surgery on you, you certainly want them to be focused on nothing else but performing that surgery on you, assuming that's your only problem. If they open you up and find another problem, you want them to be considering other options very quickly.

There is much to be said about the strengths. That's why I think we need good partners, when we don't try to compete over them but we complement each other instead.

Bonnie: So, what do you think – and maybe we've said some already so we can summarize briefly. But what do you think are the top mistakes you see Breadwinning women do with their men?

Alison: It's the same mistake that non-breadwinning women make with their men. And that is that we don't make our partnership with our so-called partners our first priority. And it can be heard differently. I'm not saying make the man your first priority. No. Make your partnership the first priority, which has you paying attention to what all of them need.

And it's classic, when a woman has a child, instinct has her make the child her first priority. And then husbands and fathers and boyfriends, they need attention. They need our attention. It literally gives them life and it makes what they're doing worth doing. We give them purpose.

So, if we're not paying attention to what they're doing, then the point of doing it, they have to keep generating it instead of it's just an obvious

56: (Part 1) Women Breadwinners with Alison Armstrong

simple thing to do. It's what they're contributing to that relationship, whether it's being at home, taking care of the children, like my husband did for many years. Or it's breadwinning.

Whatever it is that they're doing, the acknowledgment and appreciation they need the most is from their partner. And we often neglect that. When they stop being, in our partnerships, our first priority, we're all about work or we're all about the children, or I've even known people who were all about their volunteer commitments. And they paid more attention to what they did as a volunteer than they did to their partnership.

And it's instinctual. We're going to pay attention to what we feel like we're getting the biggest reward for, getting the highest status, the most kudos, the most appreciation. We just naturally steer towards that. And it's why, in relationships, we need to pay a lot more attention to noticing and acknowledging what the other person is doing for us and doing for the family, or doing for the world.

And we need to take a lot personally, "Thank you for doing that for me. Thank you for taking out the trash for me. Thank you for making the bed for me. Thank you for everything you provided for the children today for me so I could have my dream career. Thank you." We need to take a lot more personally that we don't, and a lot less personally, many things, that we do. Like, they didn't do it my way, that's an insult.

Bonnie: Awesome. What are your top tips to set ourselves up for success with our partners? Assuming the female physician is making, you know, the money, all of it or most of it.

Alison: Well, one thing we have to watch is thinking that money equals power.

Bonnie: Yes.

56: (Part 1) Women Breadwinners with Alison Armstrong

Alison: That whoever makes more money has more of a right to decide what is done with it. And I asked Greg about this because he made a lot more money than I did for many, many, many years, and then I made a lot more than he did for as many years. And I asked him if he was ever emasculated by that. And he said no, because it was always clear that it was all our money. And that was something I did consciously. That when I would get up in arms about, you know, "I ought to get to..." like the time I told him I wanted a tractor, and he vetoed tractor in a really big, bad way. It's the only time he was ever really nasty with me.

And I went to bed thinking, "Damn it, I've spoiled him. And if I want to buy a tractor, I'll buy a tractor. I make the damn money anyhow..." And the next morning he came and apologized and told me the truth, that when I said I wanted a tractor, he imagined me driving it off a cliff and dying. And that's why he attacked the whole notion of me having a having a tractor. He said, "Absolutely you should have a tractor."

So, we got to watch thinking that it means power. And if we do that, we're not really in a relationship anymore. We're in some kind of adversarial arrangement. Relationships don't come close to partnerships, and relationships that are a powerplay, I wouldn't call that a romantic relationship. You're not doing life together. You're doing life in contest with each other.

Bonnie: Yeah, I definitely have some strong opinions... not so much opinions of how people should combine their money, but I find it interesting how every does divide differently. I don't think there's a right way, but that is something Matt and I do is we have a joint account and I just consider it all our money. It's just easier that way, to be honest. I don't want to have separate accounts.

There's also the easiness factor logically. Like, I don't want to deal with tracking separate – because I handle the money in our relationship for the

56: (Part 1) Women Breadwinners with Alison Armstrong

most part. But if I had to track different accounts, that just would be super annoying to me.

Alison: Do you have play money?

Bonnie: Does he have play money, or what do you mean?

Alison: So, what Greg and I did for most of our marriage, as soon as we found out about it, is we took a percentage of our net income each month and we split it. So, when times were really tight, we might each get 10 bucks. But when times were more flush, we would take 5% of our net income and split it 2.5% each and then I had a savings account and he had a checking account and he'd put it in his checking account and I would deposit the money into the separate accounts and what it did was it gave us money that we could spend any way that we wanted and we weren't accountable to the other person for it.

And so, it gave that sense of freedom and independence and we didn't have to arm-wrestle someone for something that we wanted. But it also allowed for real gift-giving. It wasn't, "Hey, honey, I took some of our money and bought you something. I took my money." When he had a cataract removed, he didn't want to pay for getting a long-distance lens. But he rode motorcycles and drove cars fast. And I was like, "Well, it's important enough for me. I will pay for it."

I gifted him sight. It was awesome. And then, when it was my turn to have cataract surgery and they were even more expensive, the trifocal lenses, and I was like, "Nah, I don't think I should get it. It's too much money." He said, "I will sell my car for you to have that." And I was like, "Oh, we're going to take it out of the household account then." So, play money is a good thing to have. It resolves a lot of tension and it helps people be more disciplined about their money because they know they're going to have this little stash that they can spend on stuff.

56: (Part 1) Women Breadwinners with Alison Armstrong

Bonnie: Yeah, I love it.

Alison: I still do it, even though it's all my money, I still have play money.

Bonnie: Yeah, awesome. Do you have any specific tips for those of us with stay-at-home spouses or partners taking care of the children or doing that part of the household stuff?

Alison: You know, whether the stay-at-home person is male or female, the same things apply. They or we, because I've done both sides, need to be seen, need to be appreciated. When I was a mostly stay-at-home mom, I worked part-time, very part-time, we had something called a credit tour. Once a week, I'd say, "Do you have time for a credit tour?"

And we'd set up a time. Like, "Yeah in 15 minutes or this afternoon or whatever when I get back." And I would take him around the house and the garden and I would point to everything I did. And like, "See that wall right there?" Like, "Yeah, I'm not noticing..."

"Well, there's a spot that isn't there anymore." "Oh yeah, I remember that spot. Good job." And so, I got to get noticed for the things that I spent my life on, to create our home. And I called it a credit tour. And I think everybody needs a credit tour, whether it's, "I taught our daughter cursive today," or, "I rearranged all the cupboards," or, "I conquered the world and saved somebody's marriage." We all need credit tours. We need our partners to know what we're proud of.

Bonnie: Yeah, no I love that. And maybe I'm speaking for myself, I definitely think I can do a better job showing my appreciation for the things that he does. And I have a feeling my audience could probably do better in that area too.

Alison: Pretty much everybody.

56: (Part 1) Women Breadwinners with Alison Armstrong

Bonnie: Yeah. Well I'm so thrilled that you were here on the show today. Thank you so much for your time and your pearls of wisdom. And anything else you'd like to say before we close?

Alison: I would say that we are riddled with expectations. It's part of being human. And expectations breed more expectations. And one of the best things that we can do, whether we're the breadwinner or not is take all those expectations and come up with what I call a shortlist, which is maybe four things, maybe five at the most. And make two shortlists.

The first shortlist is a description of what you'd like your experience of your life to be, like qualities of your life, that your life is fun or that it's fulfilling or that you experience vitality or peace. And then, you come up with another shortlist of, and again, four, maybe five things, of what are the biggest things that contribute to that? What do you need?

And oftentimes, one thing on that second shortlist will produce many of the results on the first shortlist. It gives you peace and fun and vitality, like walking with my dog for example. And we have to discipline ourselves to bang for your buck, otherwise we just need and need and need and we're not satisfied.

But if we pay attention to, what are the four or five most important things I need on a regular basis, and this is what I'm asking my partner to be accountable, to either provide or support me in getting, then our partners have a chance to win with us. And whether you're male or female, the sense that you cannot win with the other person, that they always want more and more and more from you, that just puts us under ever time. So, that would be my last advice. Make a short list. Have a short list for my relationship.

Bonnie: Love it. Well, thank you so much. That's a good tip and I'm going to work on that for myself.

56: (Part 1) Women Breadwinners with Alison Armstrong

Alison: Cool.

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